

M. E. Degan

HF
1106
.I63
1950

State of Iowa
1950

B U S I N E S S
E D U C A T I O N
Secondary Schools

PUBLISHED BY
THE STATE OF IOWA
DES MOINES

State of Iowa

1950

B U S I N E S S
E D U C A T I O N
Secondary Schools

IOWA SECONDARY SCHOOL
COOPERATIVE CURRICULUM

P R O G R A M
V O L U M E X I I

ISSUED BY THE
DEPARTMENT OF
PUBLIC INSTRUCTION
JESSIE M. PARKER
SUPERINTENDENT
DES MOINES, IOWA

PUBLISHED BY
THE STATE OF IOWA
DES MOINES

COPYRIGHT, 1950

BY THE

STATE OF IOWA

IOWA SECONDARY SCHOOL COOPERATIVE CURRICULUM PROGRAM

CENTRAL PLANNING COMMITTEE

*W. H. McFarland, Department of Public Instruction, Des Moines, Chairman.

L. A. Van Dyke, State University of Iowa, Iowa City, Technical Director.

**Guy Wagner, Iowa State Teachers College, Cedar Falls, Editor.

Carl T. Feelhaver, Superintendent of Schools, Fort Dodge.

Joe L. Gettys, Superintendent of Schools, Oskaloosa.

D. A. Hayworth, Principal, East Junior High School, Sioux City.

Barton Morgan, Iowa State College, Ames.

J. B. Paul, Iowa State Teachers College, Cedar Falls.

J. P. Street, Department of Public Instruction, Des Moines.

(Mrs.) Clara Strickland, Thomas Jefferson High School, Council Bluffs.

J. Edgar Stonecipher, Des Moines Public Schools, Des Moines.

Jessie M. Parker, State Superintendent of Public Instruction, Des Moines (Ex-officio).

PRACTICAL ARTS AREA COMMITTEE

Lloyd V. Douglas, Iowa State Teachers College, Cedar Falls, Chairman.

Joe E. Cuffel, Cherokee High School, Cherokee.

Mattie Pattison, Iowa State College, Ames.

Paul Troeger, Ottumwa High School, Ottumwa.

BUSINESS EDUCATION PRODUCTION COMMITTEE

Lloyd V. Douglas, Iowa State Teachers College, Cedar Falls, Chairman.

James T. Blanford, Iowa State Teachers College, Cedar Falls.

Lois Elwood, East High School, Des Moines.

Irene Friesner, Department of Public Instruction, Des Moines.

Ruth Griffith, McKinley High School, Cedar Rapids.

August Lukes, East High School, Waterloo.

Gladys Nolan, Central High School, Sioux City.

Ernest Zelliot, Des Moines Public Schools, Des Moines.

*Deceased—1948.

**Assumed editorship—1949.

ACKNOWLEDGMENTS

The co-operative and helpful assistance and suggestions which the Production Committee received from many Iowa business teachers is sincerely appreciated. It is not possible to list the names of all of them here, but it is hoped that each will take deserved pride in having contributed to this co-operative undertaking. The many suggestions that came to the committee through the mail, and at state, tri-county, and other conferences and committee meetings, were most helpful and are appreciated.

Special acknowledgment and appreciation is hereby expressed for the many hours of preparing and editing materials which were contributed by Mildred Blair, Muriel Gaynor Moe, Kay Humphrey, Mary Evelyn Blanford, Leona Meece, Virginia Marston, Lucille Nash, and Aileen Stern. Although not listed as members of the Production Committee, they were most diligent in carrying through important and difficult tasks.

Also, special acknowledgment is made for the work done by students in the class in Problems in Business Education under the leadership of James T. Blanford, at the Iowa State Teachers College. Their assistance added many valuable suggestions for student learning activities in several of the courses of study included in this publication.

—Lloyd V. Douglas, Chairman.

FOREWORD

The State Department of Public Instruction fully subscribes to a strong program in business education for the schools of Iowa. A large share of our youth are adapted to and interested in following some form of business as a career. Our high schools should be expected to give them those fundamental experiences and learnings which are directly concerned with their chosen vocation. We are especially hopeful that an optimum amount of business education be given to all high school students as a part of their general education program.

This course of study has been produced by pooling the best thinking of business education teachers throughout the state. The various production committees are to be congratulated on their successful efforts in organizing ideas into this relatively complete and practical publication.

As with other curriculum materials produced by the Iowa Department of Public Instruction, the real test of this course of study will be found in what happens in classrooms through its use. Its greatest value will be to those teachers who use it, not as **the curriculum**, but as a source of ideas for developing the local curriculum. The complete range and choice of experiences for any school cannot be delineated in any course of study; rather, they are developed by capitalizing the written course of study as a guide for planning and action.

JESSIE M. PARKER

State Superintendent of Public Instruction

TABLE OF CONTENTS

FOREWORD	3
GENERAL INTRODUCTION	6
Chart: "Preparation for Success in the Business World".....	8
PART I—STATUS AND OBJECTIVES OF BUSINESS EDUCATION IN IOWA.....	11
A. Business Education—Relatively New.....	13
B. Originally Short Courses by Itinerant Teachers.....	13
C. Status of Business Education in Iowa.....	14
D. General Philosophy of Business Education.....	15
E. Two Main Areas of Business Education.....	16
F. Importance of Actual Job Standards.....	16
G. Eight General Objectives of Business Education in Iowa..	17
H. Suggested High School Business Curriculums.....	18
I. Purpose and Use of This Handbook.....	18
PART II—GENERAL PROCEDURES AND SUGGESTIONS....	21
A. Suggestions for Layout.....	23
B. Suggestions for Equipment and Supplies.....	25
C. The Business Education Library.....	26
D. Guiding the Personal Development of the Business Pupil	27
E. Importance of Good Public Relations.....	29
F. Supervised Part-Time Work Experience.....	31
G. The Community Survey.....	32
H. Educational and Occupational Follow-Up Study of Graduates	34
I. Professional Development of the Business Teacher.....	35
J. Teaching Aids in Business Education.....	37
K. Evaluating the Business Department.....	38
PART III—SUGGESTED BUSINESS COURSES FOR IOWA SECONDARY SCHOOLS	41
Bookkeeping	45
Business Law	57
Business Organization and Management.....	77

Consumer Education	119
General Business Training.....	137
Office Practice	159
Retailing I and II.....	179
Secretarial Practice	213
Shorthand	245
Typewriting (Personal)	253
Typewriting (Vocational)	261
 APPENDICES	 273
1. A Check List of Supplies and Equipment.....	275
2. Care of the Typewriter.....	276
3. Professional Organizations for the Iowa Business Teacher	279
4. Publications of the United States Office of Education.....	280
5. Reference List of Business Books for the Library.....	280
6. Reference List of Business Magazines for the Library.....	286
7. Sources of Visual Aids for Business Education.....	292
8. Suggestions for Promoting and Developing a Cooperative Work Program	292

GENERAL INTRODUCTION

In presenting this guide for business education, the production committee wishes to point out that it represents the professional thinking of many Iowa teachers of business courses. It is a cooperative effort to produce something tangible which will function for the good of Iowa secondary school education.

It must be recognized that such cooperative efforts are necessarily limited. The committee members have been engaged in regular full-time duties in their respective schools. Moreover, personnel has necessarily changed as the work progressed. In several instances committee members entered upon new positions and new duties. In one case a committee member moved to another state.

The result has been that some parts of this publication have fallen short of the original plans. Thus we find some areas limited in their treatment to sample suggestions, while others are rather complete in both the course outlines and teaching suggestions. This situation may be expected in a curriculum area as broad as that of business education, including as it does material which ranges from the general and social-economic through the skills, techniques, and attitudes necessary for the several types of vocational preparation.

Throughout the preparation of this guide a conscious attempt has been made to correlate the material with the suggestions made in the Iowa Secondary School Cooperative Curriculum Program Volume II, **A Proposed Design for Secondary Education in Iowa**. This will account quite largely for the omission from this guide of certain material (such as an outline for Economic Geography) which otherwise might have appeared here.

It will be observed that materials and areas relatively new to most Iowa secondary schools have been included, such as the outlines for retailing and for business organization and management. Business teachers and many administrators have for some time recognized the need for such instruction, but the age-old custom of thinking of business education in terms of only "typewriting, shorthand, and bookkeeping" has been a powerful influence on our business education programs. The business world of today is moving forward so rapidly that we no longer can afford to ignore the other important areas, and it was felt that assistance in developing these needed materials would be of prime importance in this guide.

The committee considers much of the material briefly presented in Parts I and II to be of special importance in the improvement of business education in Iowa. "Courses" have been taught for many years and will continue to be taught, but these special items

all too frequently are completely overlooked. Yet they can become the very life-blood of those courses and of the entire business education program.

A special word of appreciation certainly is due to the many Iowa business teachers who have contributed ideas and work to this project. Numerous suggestions have been received in letters from members of the Iowa Business Education Association, and many teachers have given freely of their time in writing and in reading various outlines and other materials while they were in preparation. Special recognition should be given to those who participated in the business education workshop at the Iowa State Teachers College during the past two summers, and to those who, as students, prepared original drafts of much material in business teacher-training classes at both the State University of Iowa and the Iowa State Teachers College.

Finally, this guide is offered as the beginning step in a continuing project. It must be revised and improved constantly in order that it may continue to function as an aid to better business education in Iowa. It is suggested that our state supervisor of business education take the initiative in organizing and coordinating the work of several state committees for the purpose of assuring regular reports on possible improvements in this guide, and that these suggestions be incorporated as often as is feasible.

Committees for future work on this project perhaps should include (1) the Iowa Business Education Association, (2) the Iowa Research Committee of the United Business Education Association, a department of the National Education Association, (3) the Iowa Administrator's Committee of the U. B. E. A., and (4) business teacher-training colleges located in the state of Iowa. It is believed that each has a distinct and important contribution which it can make and that each would be interested in cooperating.

THE PRODUCTION COMMITTEE.

PREPARATION for SUCCESS in the BUSINESS WORLD

GIVEN A NORMAL INDIVIDUAL

— plus —

A GOOD GENERAL EDUCATION

— including —

ENGLISH
& SPEECH

KNOWLEDGE
OF SCIENCES

KNOWLEDGE OF
HUMAN NATURE

SOCIAL
POISE

SOCIAL
RESPONSIBILITY

— plus —

AN UNDERSTANDING OF FUNDAMENTALS OF THE BUSINESS WORLD

— including —

ACCOUNTING
CONTROL

ECONOMIC
PHENOMENA

BUSINESS
LAW

BUSINESS
ORGANIZATION

BUSINESS
MANAGEMENT

FINANCIAL
MANAGEMENT

MARKETING

Techniques

Motives

Contracts

Indiv. Prop.

Control of

Promotion

Salesmanship

Prin.

Production

Neg. Inst.

Partnership

Production

Techniques

Personal

Cost

Exchange

Sales

Corporation

Purchases

Stocks

Retail

Tax

Prices

Agency

Combination

Sales

Bonds

Specialty

Statements

Wastes

Personality

Hold. Co.

Personnel

Controls

Advertising

Managerial Uses

Economies

Realty

Mergers

Social

Expansions

Channels

Auditing

Bus. Cycles

Carriers

Internal

Financial

Insolvency

Functions

Bus. Forecasting

Bailments

Org.

Legal

Difficulties

Methods

(Chart is continued on Page 9)

— plus —

KNOWLEDGE AND ABILITY WHICH MAY BE USED AS AN
ENTERING WEDGE IN SECURING AN INITIAL JOB

as Office Machines, Work Experience,
Salesmanship, Bookkeeping, Typewriting,
Shorthand, and Filing

then the student may secure employment
and render intelligent service as

BOOKKEEPER TYPIST STENOGRAPHER GENERAL CLERK
FILE CLERK SECRETARY SALESPERSON

and have reasonable opportunity for progressing
successfully to such positions as

PARTNER OFFICE GENERAL HEAD DEPARTMENT PURCHASING SALES PROPRIETOR
MANAGER MANAGER ACCOUNTANT HEAD AGENT MANAGER

and other positions of

PERMANENT SUCCESS

PART I

**STATUS AND OBJECTIVES
OF BUSINESS EDUCATION
IN IOWA**

PART I
STATES AND OBJECTIVES
OF BUSINESS EDUCATION
IN IOWA

PART I

STATUS AND OBJECTIVES OF BUSINESS EDUCATION IN IOWA

A. Business Education—Relatively New

In order to understand and direct business education properly today, the business teacher and the school administrator must remember that this still is a "young" area of education. Therefore, we must recognize that its evolution is still taking place and, accordingly, we must be ever alert lest our curriculums, instructional materials, and classroom practices become obsolete overnight.

The relatively recent industrial revolution was the motivating force behind the rise of business education. Machine production developed the necessity for ever-widening markets with a corresponding demand for those workers skilled in keeping records and in the preparation of written communications. The old apprenticeship system of training could not keep pace with the demand for trained business workers. The immediate result was the appearance of short courses for training present and prospective workers in the skills of penmanship, keeping accounts, letter writing, business computations, and similar skills.

B. Originally Short Courses by Itinerant Teachers

Frequently these courses were offered by itinerant "teachers" who remained for a relatively short time in a community. They devised their own teaching materials and methods, and specialized on the relatively simple clerical skills which were so much in demand by the expanding business world.

From this simple and somewhat crude beginning grew our private commercial schools. Gradually they enlarged their offerings and expanded the content of their courses while at the same time always keeping the strictly vocational objectives before them. They also frequently wrote and used their own text materials. With the coming of the typewriter their offerings in "stenography" grew to major importance along with bookkeeping.

When business subjects were introduced into the public schools, it was quite natural that those schools should turn to the private commercial schools for teachers, instructional materials, and teaching methods. Likewise the effect of the practice of private commercial schools was strongly evident in the curriculums offered by the early public schools. Since precedent always is an important influence in any educational planning, we now still have business educational programs which have been directly influenced by the early practices in the private commercial schools.

We sometimes overlook the fact that in the meantime numerous teacher-training institutions and graduate schools of education and of business have been compiling important research information about new and far-reaching factors affecting business education and have been graduating hundreds of teachers informed and skilled in the use of this information. Business itself has developed tremendous research facilities and frequently has "changed its course." Innumerable effective instructional materials and aids have been developed in the area of business education. Yet in many school programs and classrooms we still have little evidence of corresponding developments; the changes have come upon us with too much speed to be absorbed in our relatively slowly changing educational pattern.

C. Status of Business Education in Iowa

Although business subjects are not included in the list of those usually required for graduation from a given high school, the total enrollment in business subjects in Iowa high schools is exceeded only by the total high school enrollments in English and in the social studies. There is no question about the existence of a strong demand for business subjects in the Iowa high schools.

Perhaps the most complete survey of the status and trends of business education in Iowa public high schools is that made by Douglas and Skar in the spring of 1938.¹ This study included complete statistics from over 56% of all Iowa high schools. Following are a few pertinent facts derived from that study:

1. Approximately one out of every four teachers in Iowa high schools was teaching business subjects either full time or part time.
2. Some thirty different business "subjects" were listed in the various school programs. The per cent of schools offering each of the eight leading subjects is as follows:

Typewriting	92
Economics	87
Bookkeeping	86
Business Law	75
Business Arithmetic	69
General Business Training	60
Shorthand	53
Commercial Geography	49
Business English	20

3. Thirty-one per cent of the schools were planning to add business subjects, with General Business Training and Salesmanship being most frequently suggested for additions.

¹Lloyd V. Douglas and R. O. Skar, *A Survey of Commercial Education in the Public Schools of Iowa*, Research Bulletin No. 34 of the Iowa State Teachers College, March 16, 1939. (Out of print.)

4. Twelve per cent of the schools were planning on dropping business subjects, with shorthand leading the list. (This applied particularly to the smaller schools.)
5. Only half the administrators reporting felt that their business curriculums were functioning vocationally.
6. Only 19 schools, all with enrollments of over 200 students, reported the use of Dictaphone or Ediphone equipment.
7. Fifty-one per cent of all business teachers had done graduate work. However, over fifty per cent had neither a major nor a minor in the field of commerce. Nearly thirty-five per cent had attended business college.
8. Forty-one per cent of all full-time business teachers had a year or more of business experience.

The most recent information available on business education in Iowa is found in Volume II of the Iowa Secondary School Co-operative Curriculum Program entitled, **A Proposed Design for Secondary Education in Iowa**. The following points are mentioned in that pamphlet which was issued in 1947 by the Iowa Department of Public Instruction.

1. Business courses were offered in 95.37 per cent of the Iowa schools in 1944.
2. There was a greater increase in number of business subjects offered from 1934 to 1944 than in any other subject area.
3. Business subjects listed in school programs had increased from 29 in 1934 to 39 in 1944.
4. Over 31 per cent more schools of Iowa offered typewriting in 1944 than in 1934.
5. Beginning shorthand classes decreased in number by 19 per cent over these same years while the reduction in business law was nearly 30 per cent.
6. Over 67 per cent of all students in the small independent schools took one or more courses in business. (This figure is over 60 per cent for **all** schools.)
7. Business is exceeded in enrollment by only two other fields, English-speech and social studies. Several years of work are required of all students in both of those fields in all Iowa high schools; usually no business subjects are **required**.

D. General Philosophy of Business Education

A concise and authoritative statement bearing directly on the general purposes and philosophy of business education is found in Bulletin No. 20, July, 1940, of the national Association of Business Teacher Training Institutions. The following ideas are from that statement and quite accurately summarize the basic philosophy underlying business education today.

1. The minimum program of business education consists of training in business relationships of non-technical character.
2. When business opportunities and community resources justify, the school should offer vocational business education.
3. The department of business education should be contributory to all secondary education; it contributes to the general purposes of education and most especially to the areas of citizenship and vocations.
4. Basic business education is achievable in all secondary schools, large and small.
5. Where a vocational business education program is advisable, it should be given a place in the school and should achieve actual job standards.

For another concept of the general philosophy of business education the reader is referred to the chart "Preparation for Success in the Business World," which is shown in the front of this handbook.

E. Two Main Areas of Business Education

A study of the above points will indicate that today business education is composed of two major portions: (1) general or basic business information of educational value to **all** high school students since it contributes to such purposes as general, personal, social, citizenship, consumer, and economic education, and (2) the vocational area of business education.

It must be remembered that **every** school can achieve the first objective, that of general business information. While the specific "courses" to be used will vary some with communities and schools, this refers to courses such as general business training, personal-use typewriting, consumer business education, simple record-keeping, commercial geography, business law, and business organization.

The vocational area of business education is aimed at helping to serve the needs of the 80 per cent to 85 per cent of the high school students who secure no formal education after leaving high school. While it is customarily looked upon as being a "job getting" form of education, we must remember, also, that the improvement of economic proficiency is one of our most effective methods of improving citizenship.

F. Importance of Actual Job Standards

One of the most severe criticisms directed at business education is the accusation that classroom standards all too frequently are too academic and too far removed from actual business requirements. This does not necessarily mean that standards are too low, but rather that they do not take into consideration many items of importance to the business world.

Some of the best techniques for overcoming this deficiency are as follows:

1. The use of teachers who have had actual business experience in the subjects they teach.
2. The use of teachers who have had special graduate courses in business education.
3. The inclusion of a carefully planned and directed part-time work experience program as a part of the students' vocational training.
4. Keeping fully informed about vocational opportunities and requirements of the local community through carefully conducted surveys.
5. Keeping informed about the relative success of the curriculum through follow-up studies of the school's graduates.
6. Keeping the school equipment and the school curriculum up to date.
7. Developing good public relations with the local business people.

The teacher who is interested in obtaining information about currently recommended actual job standards is encouraged to contact the National Office Management Association, 2118 Lincoln-Liberty Building, Philadelphia 8, Pennsylvania. (Teachers may hold membership in this association.)

Also, the business teacher should hold membership in the United Business Education Association (a department of the N. E. A.) and will find current information on job standards regularly published in the U. B. E. A. Forum. Membership application should be sent to United Business Education Association, Hollis P. Guy, Executive Secretary, N. E. A. Building, 1201 Sixteenth Street, N. W., Washington 6, D. C.

G. Eight General Objectives of Business Education in Iowa

These eight objectives have been carefully and thoughtfully stated by a committee of Iowa business teachers. It is believed that they include eight distinct ideas which deserve the thoughtful consideration of every Iowa school administrator and business teacher.

1. To provide for all students exploratory opportunities and introductory information relating to business.
2. To assist in developing occupational intelligence on the part of **all students**.
3. To develop the ability to choose discriminatingly and to use wisely all goods and services which business has to offer.
4. To develop in a practical way an understanding and appreciation of the functioning of our economic system.

5. To enable students to acquire certain knowledges and skills in business subjects for personal use.
6. To prepare students to handle business activities common to many professional, commercial, industrial, agricultural, service, and homemaking activities.
7. To prepare students to enter and succeed in a business occupation as a beginner who expects to follow business as a career.
8. To prepare students for more effective study in the field of business beyond the secondary level.

These same eight objectives might be briefly identified by eight descriptive words or phrases:

EXPLORATORY
CONSUMER EDUCATION
PERSONAL USE
VOCATIONAL

OCCUPATIONAL INTELLI-
GENCE
ECONOMIC UNDERSTANDING
SEMI-VOCATIONAL
COLLEGE PREPARATORY

H. Suggested High School Business Curriculums

It goes without saying that no standard business education curriculum can be devised which will fill the needs of all Iowa high schools. However, it is believed that the course outlines which follow will provide a guide which may be used, with minor variations to meet local situations, by all Iowa high schools.

For a more detailed study of the current curriculum needs in business education the teacher and administrator are referred to *The American Business Education Yearbook, Vol. IV, 1947. The Changing Business Education Curriculum.**

Also, the business teacher should be familiar with references to business subjects and curriculums found on pages 126 to 134 in the Iowa Secondary School cooperative Curriculum Program, Volume II, *A Proposed Design for Secondary Education in Iowa*. Suggested subjects listed there include general business training, bookkeeping, typewriting (both personal and vocational), shorthand and stenography,** retail selling and related subjects, business organization and management, office practice, and business law.

I. Purpose and Use of this Handbook

It is anticipated that this course of study, or handbook, will serve at least three distinct purposes:

1. It will provide the teacher with a general guide, check list, or reminder of the possible contents and procedures which may be used in teaching various business subjects.

*May be ordered from New York University Bookstore, 239 Green Street, New York 3, New York. Price \$2.50.

**Includes transcription and secretarial practice.

This does not mean that it is all-inclusive; rather it is to be considered more as a compilation of suggestions. Certainly the suggestions given must be adapted to the needs of the local community, the particular school system, and the pupils enrolled. Many teachers will have numerous additional techniques and materials.

2. It will provide a reference for reminding teachers and administrators of needed supplies, equipment, and teaching aids together with some suggestions of sources of supply.
3. It will provide a brief overview of those extremely important related concepts and procedures which frequently make the difference between an ordinary business curriculum and one which is recognized by its community as superior. These suggestions will be found mostly in Part II of this handbook.

It is suggested that the teacher may best use this handbook in the following manner:

1. Constantly check the course outlines against the texts and other teaching materials and procedures adopted in your school. Use any suggestions possible for enlarging, improving, and enriching the course content and the instructional procedures.
2. Constantly check equipment and supplies against the check lists and suggestions given. (For more detailed information in this area teachers are referred to *The American Business Education Yearbook, Volume V, 1948, Physical Layout, Equipment, Supplies for Business Education.*)
3. Both the teacher and the administrator should frequently review the items discussed in Part II. It will be impossible to develop all of these suggestions immediately, and therefore it will be necessary occasionally to bring them to mind again as a means of assuring continued future developments.
4. Teachers should constantly enlarge their business libraries. Many suggestions will be found in connection with each course outline.

It should be remembered that the outlines provided herein are not to be considered rigid requirements. This handbook is merely a beginning and it is anticipated that sections of it will be constantly revised in the light of the experiences and suggestions coming from Iowa business teachers.

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

Second block of faint, illegible text, appearing to be a paragraph.

Third block of faint, illegible text, appearing to be a paragraph.

Fourth block of faint, illegible text, appearing to be a paragraph.

Fifth block of faint, illegible text, appearing to be a paragraph.

Sixth block of faint, illegible text, appearing to be a paragraph.

Seventh block of faint, illegible text, appearing to be a paragraph.

Eighth block of faint, illegible text, appearing to be a paragraph.

Ninth block of faint, illegible text at the bottom of the page.

PART II

**GENERAL PROCEDURES
AND SUGGESTIONS**

PART II

GENERAL PROCEDURES
AND SUGGESTIONS

PART II

GENERAL PROCEDURES AND SUGGESTIONS

Any business teacher who holds a certificate is capable of "holding classes." Entirely too many tend to do just that. It must be remembered, however, that the business world about which we teach and into which our graduates go is a very live, practical, progressive, and exacting part of our nation. It deals with things, processes, and people—but perhaps the most important of these is "people."

Thus it is that to an unusually large degree the real success of business education is shaped and limited by numerous factors which psychologically are important but which frequently are not included in planning. Business education can have the reputation of being "successful" only to the extent that parents, citizens, and employers of the business world are convinced that it is successful.

Many of the items briefly presented in this section are important in "public relations" for both the business teacher and the school. For instance, no school can gain the respect of its community when it permits only its "below average" students to prepare themselves for work in the community. The Chamber of Commerce of the United States is one of the organizations keenly interested in education for community service. In the spring of 1948 it reports over 1200 "Business and Education" committees actively promoting better education in their local communities and states. (Iowa is reported to have some of the most active committees.) Naturally these business and professional people are going to judge their local school systems pretty largely in terms of the graduates whom they employ.

Likewise, no school can gain the respect of its community when its business students are trained on equipment of a type which long past has been discarded by the business world—or when the methods used in training the students fail to make use of modern teaching aids of a type that business has long been finding efficient in the training of its own employees.

Therefore, the business teacher and school administrator will do well to consider carefully the suggestions given herein in relation to the local community. It will be found that good public relations, for instance, will aid materially in bringing to light and in caring for the educational needs of the community.

A. Suggestions for Layout

Every business teacher and Iowa school interested in business education is encouraged to make use of the suggestions found in the American Business Education Yearbook, Volume V, 1948,

which is devoted to **Physical Layout, Equipment, and Supplies for Business Education**. Only a few general suggestions can be given here. The Yearbook discusses these and many other suggestions in relation to schools of various sizes.

1. Distractions are fatal to the efficient development of skills. Avoid them in locating the business education rooms.
2. Attention to acoustics is important. Ceilings, at least, should be soundproof. Battleship linoleum for the floor aids materially in reducing noise.
3. Extra bulletin board space is needed in business education rooms.
4. Contrary to usual planning, in the typewriting room the light should come from the **right**. The minimum should be 50 candle at desk level; up to 100 candle is recommended for some work.
5. Provide plenty of storage space for supplies, equipment, books, and laboratory exhibits.
6. Provide liberally for utilities; these include running water and wash basin, electrical outlets, telephones, and clocks with large sweep second hand.
7. Locate business classrooms together.
8. Locate business classrooms near the administrative offices and preferably on the first floor.
9. Some states specify a minimum of 25 square feet of space for each student; more is needed for laboratory work space.
10. In fluorescent lighting, use cold cathode tubes to prevent flickering.
11. Provide built-in shelves or bookcases for departmental library and reference materials which should be used in classes.
12. Plan for all equipment, including tables and chairs, to be of a movable type whenever possible. (Typewriting tables or desks **MUST** be sufficiently solid to prevent vibration.)
13. There is need for special conference rooms for employer-employee interviews and teacher-pupil interviews relative to special projects and work-experience problems.
14. Encourage the use of visual aids through planned space.
15. The use of filing, duplicating, and miscellaneous clerical equipment requires access to typewriters.
16. The duplicating, supplies, and machines room requires careful control. Admission of students thereto should be such that the business teacher can supervise it.
17. Typewriting rooms frequently should have three doors; one through which students enter, one through which they leave, and the third leading into an adjoining duplicating, filing, or machines room.

18. Display space should be provided in the adjoining corridor.
19. Decorations, lighting, woodwork, equipment, etc. should combine to give a "modern" business-like appearance.

B. Suggestions for Equipment and Supplies

A check-list of commonly needed items will be found in the appendix to this handbook. This is provided as a reminder to assist the business teacher and administrator in planning.

It must be remembered that the business world judges its employees in terms of production efficiency. Typically efficient production involves not only knowledges but also skills. Therefore, the business teacher must constantly remember that in the development of skills the learning situation should be comparable with the actual work situation which the graduate will enter later. This means that the supplies and equipment available should be comparable with that found "on the job."

For instance, in order to "economize," teachers sometimes have students practice writing addresses and names on blank paper cut to the size of envelopes and filing cards. Presumably this is to develop skill in addressing envelopes and in typing information on filing cards. However, handling and inserting an envelope or a card in the typewriter requires completely different techniques from those of handling and inserting similar size sheets of blank paper. Thus, from the standpoint of skill development, the instructional time has been largely wasted.

Likewise the use of carbon paper, stencils, and other supplies which definitely are of a quality inferior to that commonly found in the business world, while resulting in a present saving of money, will too frequently result in the development of habits and skills which are useless and detrimental "on the job." Similarly, the use of other inferior equipment or supplies, or the attempt to "get by" on inadequate supplies, tends to develop poor workmanship and unbusinesslike habits and attitudes which can only result in a bad reputation for the school when the students later accept employment.

Therefore, business teachers and administrators are urged to check carefully the lists given in the appendix and to make every endeavor to assure adequate and effective supplies and equipment. The results of inadequacy in these items in the business education courses undoubtedly are more far-reaching and more permanently detrimental than are similar inadequacies in laboratory courses such as home economics, sciences, and industrial arts; they directly affect the employability of graduates and, through them, adversely affect the attitude of the entire community towards the school.

C. The Business Education Library

Members of the committee have visited Iowa high schools which were proud of their excellent libraries, yet inquiry and observation revealed that the "business" library consisted of only a dozen or so "sample" copies of texts plus the current issues of **The Balance Sheet**—a very excellent but "free" magazine. This, of course, is quite typical of most Iowa high schools.

Administrators are not to blame for this; the fault lies with the business teachers and with those who train the business teachers. In the past perhaps too many business teachers were trained in "typewriting, shorthand, and bookkeeping" only. Those teachers were basically interested in teaching skills only, and for that purpose they considered professional "reading" as of extremely limited value.

Once started, educational custom seems to be a most difficult thing to change. Many business teachers still persist in using customs and practices which are retained mostly because they are customary. Certainly the lack of an adequate library is an illustration of this attitude.

A brief glance at today's objectives of business education indicates the necessity for adequate business reference material, both in magazine form and in book form. Much "understanding" is involved in preparation for work in today's complex business world. Moreover, business practices and requirements change so rapidly today that current business magazines become very important as a means of tying educational theory to business reality. The following are illustrative of important types of reference material needed in the library:

- Career books for girls
- Career books for boys
- Guidance books and pamphlets about dozens of business careers as advertising, retailing, accounting, secretarial, banking, industries, law, insurance, clothing stores, furniture stores, food stores, etc.
- Consumer information
- Textile and non-textile books
- Trade magazines
- General business magazines
- Government pamphlets and magazines
- Product information
- Product displays
- Business regulations and laws
- Labor and employment information
- Economic and geographic references
- Personal development materials

Modern business classes presuppose adequate library facilities. Moreover, "out-of-date" materials are actually harmful; it is essential that current business information be available. For-

tunately it is not difficult to obtain. Pertinent books and magazines are most plentiful. Should funds prove too limited, local businesses frequently would be proud to assist by making their trade magazines available to the school. (Incidentally, the school should know what references and magazines are regularly used by local business people.)

See the appendix for suggested library materials.

D. Guiding the Personal Development of the Business Pupil

Every secondary school is interested in the personal development of all its pupils, but most school people admit that gross shortcomings still exist in this area of education. However, the personal characteristics, traits, attitudes, and habits of the business pupils have special significance in their educational preparation. Business teachers have long recognized this and are among the most active and the most successful of teachers devoting efforts to the "personality" area.

Business students in general are preparing themselves to work with "people", not merely with a few specific people, but with a constant flow of various types of people. Investigations have repeatedly shown that approximately 85% of the business employees who are dismissed as unsatisfactory actually lose their jobs because they "can't get along" with their associates and others. Seldom are these employees dismissed because of lack of technical knowledge or effectiveness.

The school is face to face with this problem whenever it faces the task of "placing" its business students. (Too many schools are refusing or negligently failing to perform this responsibility.) Where work experience programs are in effect under competent supervision, the problem immediately becomes a major one for the school. This is an important reason why work experience programs are so valuable. Seldom is a student unable to secure employment because of lack of technical preparation; this requirement usually has been taken care of to some extent at least. But the "personal" factors do not always just naturally develop adequately in students without conscious effort and guidance, and all too often this has been completely absent.

As has already been pointed out, good public relations for the entire school system demand appropriate attention to this area. The local business employers are constantly **critically** evaluating the personal qualities of their applicants and employees. Rightly or wrongly, education gets blamed or credited for causing whatever characteristics are found. Thus, attention to this area in relation to business students, particularly, is most important in its connotations for both the student and the entire educational system.

The business teacher and school administrator interested in improving this area of education are **urged** to review carefully

Section H (Guidance) and Section J (Extra-Curricular Activities) found in the last twenty pages of Iowa Secondary School Cooperative Curriculum Program, Volume II, **A Proposed Design for Secondary Education in Iowa**. Basically, the answers to problems of personal development of pupils are to be found in those areas of the school program.

In addition, however, the business teacher may give important assistance through activities such as the following:

1. Organize a chapter of Future Business Leaders of America, a national organization sponsored by a department of the National Education Association. (For information write to the state sponsor, at the Iowa State Teachers College, Cedar Falls, Iowa.)

This organization is open to **all** high school business pupils and provides them with a much needed activity opportunity in their own field of major interest. It promotes close association with and an interest in the local business community.

2. Include somewhere in your course outlines (and preferably in the junior or senior year) a well-planned unit of instruction which will specifically focus attention on personal development **for all business students**. Too often only a group of girls in secretarial practice is reached.
3. Promote contacts between your students and business people. This may be done through such means as personal interviews, group interviews, work experience, classroom speakers, trips to local businesses, special programs, and business demonstrations.
4. Arrange for qualified students to take the United-NOMA Business Entrance Tests. These tests are prepared and sponsored by a Joint Committee of United Business Education Association and the National Office Management Association. (Order from NOMA, Liberty Building, Philadelphia, Pennsylvania.)
5. Keep in close touch with the nearest Federal Civil Service and State Employment Service offices. Secure sample tests from them, and ask their representatives to talk before groups of students.
6. Interest local business people, or organizations such as Kiwanis, Lions, and Rotary, in helping your students to information about and interest in the business world. A dress shop proprietor, for instance, might become interested in acting as a vocational adviser to a girl who thinks she may be interested in working in such a shop. Similarly sponsors may be found for most of your students. (**Note:** It would materially assist if both the student and the sponsor are furnished with an outline or list of suggested questions to which answers may be secured. See the appendix for a suggested outline.)

The alert business teacher will, of course, find many other and perhaps more appropriate activities to fit the needs of her own pupils; these are given here merely as illustrative suggestions. Certainly the business teacher should at all times cooperate fully with the guidance counselor and with other teachers who also are interested in various activities maintained for the purpose of assisting pupils in their personal development.

E. Importance of Good Public Relations

In order to be effective, it is extremely important that the business teacher maintain contacts with the business world in his local community. This is necessary in order that:

1. Classroom techniques and materials be kept up to date in all ways.
2. The teacher may be informed of the business activities and interests in his own community.
3. The teacher may have adequate contacts and acquaintanceship among the business people of the community for intelligent placement of graduates.
4. The employers of the community may be kept informed of the preparation which pupils are receiving in their local high school.

As already inferred in this handbook, perhaps no other phase of the high school program offers opportunities for good public relations superior to those available in the work of the business department. Local businessmen usually are most anxious to cooperate fully with the school in promoting better business education. They not only enjoy doing so but, as a result of such cooperation, learn to know and better respect the program and objectives of the entire local high school. Since these same businessmen frequently are the chief factor in our democratic control of local schools, it is important that every effort be made to maintain good public relations with them through the business education department.

Following is a list of suggestions of activities, media, and procedures for developing and maintaining such relations:

1. Seek and accept opportunities to appear before local groups to explain your work in business education.
2. Visit nearby places of business.
3. Invite business and professional people to discuss selected subjects with your classes.
4. Survey your town for job opportunities and keep the information up to date. (Details for making such a survey are given elsewhere in this handbook.)
5. Have pupils demonstrate before local groups such as Rotary, Lions, and Kiwanis.

6. Develop a carefully supervised part-time directed work experience program for your students. (This will be explained in greater detail elsewhere.)
7. Organize an advisory committee of local business and professional people to advise with the superintendent and the business teacher relative to part-time employment, job standards, desirable habits, traits, and attitudes, and other items in which it may appear the group will be interested.
8. Prepare appropriate news items for the local papers about employed students and the business in which they are working.
9. Organize a chapter of the Future Business Leaders of America and permit these students to perform various community services as a service group.
10. Borrow the use of a down-town display window and have students demonstrate in the window or otherwise prepare a special window display.
11. Have interested students talk with local merchants about their window decorations and displays; and, after appropriate conference with the business teacher, arrange for students to offer their services in assisting local merchants in arranging window displays.
12. Offer adult education classes and short courses for employed adults and employees of your community.
13. Arrange for various local businessmen or for the members of some local service club to counsel with individual students who may be interested in their particular professions or types of business.
14. Hold an open-house in your business department and ask businessmen and professional people to dictate some actual correspondence to students.
15. Arrange for members of your Future Business Leaders of America to hold an honorary membership in local service clubs and in the local Chamber of Commerce and perhaps to attend their meetings occasionally.
16. Arrange for a special half day or Saturday when your business students will take over various jobs in stores and offices in your community as a good will gesture to the local businesses. The local Chamber of Commerce probably will be glad to cooperate in organizing this as a day to be advertised widely by the local business people.
17. Make follow-up studies of your graduates and particularly of those who remain on jobs in the local community. Offer the services of the business teacher and the school in assisting them to improve themselves on their jobs.

F. Supervised Part-Time Work Experience

Many schools are providing directed work experience for students under the supervision of trained coordinators. Although started in larger school systems having specialized vocational curriculums, under the designation of Diversified Occupations programs, work experience is becoming common in smaller secondary schools. For many years smaller schools have provided for actual work experience as a part of their vocational agriculture programs. They are now accepting their responsibility for providing similar educational programs for other students, and have expanded the work into the trade, industrial, and business fields.

Too frequently schools have failed to adopt a cooperative part-time work experience program because they are not able to meet certain requirements necessary for federal and state aid. This frequently is a mistake. Such aid has been established to encourage the inauguration of these programs, but the responsibility belongs to the local school system. While reimbursable vocational requirements are excellent standards to follow, it is possible for the school to conduct a highly commendable part-time cooperative program and still not meet all of those standards in every detail. It should include both store and office work experience.

Among the advantages of a carefully planned and supervised work experience program are the following:

1. The classroom work is vitalized and becomes more functional. This influence is felt by both teachers and students (as well as by the general public).
2. The contents of the courses of study become more valid through this daily contact with the actual requirements of the business world.
3. It promotes good public relations. Not only do the employers become more interested in the program in business education, but as citizens and taxpayers they find themselves much interested in improving the entire educational system of the community. (This statement assumes there is a carefully planned program under the supervision of a qualified coordinator.)
4. It provides an automatic check on the appropriateness of the equipment and the supplies used in the business courses.
5. The program is a very material aid in the placement of the large number of graduates who discontinue formal education after graduation from high school.
6. Students are thereby aided in adjusting themselves to adult economic life and to the difficult task of actually working with others. This includes:
 - a. Development of desirable personality traits
 - b. Development of desirable work habits
 - c. Development of desirable work attitudes

- d. Development of respect for occupational intelligence and vocational proficiency.

A warning is again in order against starting such a program without careful advance planning; to do so usually is fatal. The advice and service of a trained coordinator should be secured and followed. A relatively complete check-list of items to be considered in developing a cooperative work program is included in the appendix of this booklet. Following is a brief statement of the types of preparation and planning which will be found most valuable:

1. Secure a trained coordinator and give him time for the work.
2. Get a good local advisory committee.
3. Secure cooperation and backing of local groups.
4. Survey the community for types of jobs, equipment, and job requirements.
5. Carefully select the students and carefully place them.
6. Provide conference room and telephone.
7. Provide a reading room or table for business literature.
8. See that program is well explained to parents, students, prospective employers, advisers, and teachers.
9. Arrange to coordinate classroom work with work experience.
10. Provide adequate guidance for students.
11. Plan to follow up and re-train graduates on the job.

For additional information, refer to the outline provided in the appendix.

Caution: School administrators and business teachers frequently need to be cautioned about the dangers of unintentional exploitation of pupils in typewriting, shorthand, secretarial, and office practice classes. Doing various kinds of work for the school and for the community is justifiable **only when** the type of work done and the conditions under which it is done fill a learning need. Such work should not be accepted unless the teacher has a place for it in his plans for specific objectives still to be achieved. For instance, quite frequently those pupils who already are excellent typists, and who need no more practice on straight typing, are the very ones to whom are assigned special typing projects involving work which the school needs done. At the same time, these students perhaps are in great need of developing other office skills, habits, attitudes, and techniques.

G. The Community Survey

Good business management carefully studies the needs and demands of its customers and its market area. Likewise, a good business education program will use a careful study of its community as an important base on which to build. The community

survey is a tool or techniques which have been used so commonly as to become well recognized among business educators and school administrators.

The purposes of a community survey vary somewhat with the particular type of survey being made. Although some surveys are limited to studies of equipment, or of business standards, undoubtedly the most common type may be termed an occupational or job opportunity survey. Information commonly found useful may include the following:

1. The number and types of various kinds of business positions to be found in the community.
2. The number of new employees hired for each type of position in the community during the previous twelve months (turnover). **Note:** Typically this points to the very large number of store positions available as compared to office positions.
3. Educational, age, sex, and technical requirements for each job.
4. Types of duties performed on various jobs.
5. Types of machines and other equipment used.
6. Approximate beginning salaries.
7. Amount of previous experience required.
8. Promotional opportunities.
9. Personal characteristics most desired in employees.
10. Chief causes for dismissal or unsatisfactory ratings of employees.

The uses of information gathered by such a survey are obvious. In general, however, the main purposes for making the survey would include:

1. Curriculum construction.
2. Development of good public relations.
3. Better guidance.
4. Reorganization of courses of study.
5. Selection of appropriate equipment.
6. Determining desirable standards for student preparation.
7. Motivation in class work and in personal development.
8. Basic information for a part-time cooperative work program.

When making a community survey it is well to consult with those who have had experience. Most business teacher-training institutions have suggestions readily available, and many have facilities for assisting in supervising the survey. A few pertinent points are listed below as general reminders.

1. Define the purpose. (See suggestions given above.)
2. Clear with proper educational authorities, and have a director appointed and perhaps a planning committee.

3. Carefully decide upon the scope.
4. Estimate needed budget.
5. Very carefully draw up any questionnaire or check list to be used, and just as carefully train any interviewers.
6. Secure a sponsor (as the chamber of commerce) and see that favorable publicity assists in securing enthusiastic cooperation of local businesses.
7. Use a standard occupational classification and terminology.
8. Prepare a card file of concerns to be surveyed or interviewed.
9. Plan simple forms which are adapted to the types of summarizations needed.
10. See that the community is kept informed of the progress of the survey and of the final results and the uses made of it.

H. Educational and Occupational Follow-Up Study of Graduates

A follow-up study of graduates of any given school ordinarily is considered to be a guidance or an administrative function.¹ Since it should include all graduates finishing within the time limits set, this is proper. However, business teachers throughout the nation have been most active in promoting and in supervising such studies. This also is quite proper.

Only through a careful analysis of the occupational activities and successes of graduates can a school plan intelligently to improve its vocational training in the light of its past achievements. The uses which may be made of such a survey are many and can have far-reaching effect upon the school, its administration, its program, its teachers, and its future graduates. Since so many graduates do secure employment in the business world, perhaps the business teacher is the one who is in the best position to make immediate and direct use of the information secured.

Typical purposes served by a follow-up study of graduates include the following:

1. To secure additional guidance information, particularly that needed for vocational guidance.
2. To adjust the pertinent curriculums in accordance with needs felt.
3. To study typical promotional channels followed by graduates.
4. To study typical first positions obtained in relation to curriculum completed while in high school.
5. To determine whether there is a need for adult or post-high school education.

¹See Iowa Secondary School Cooperative Curriculum Program, Volume II, *A Proposed Design for Secondary Education in Iowa*, page 156.

6. To gain information about extent to which various high school subjects apparently have functioned for graduates.
7. To learn the extent to which graduates would choose other curriculums or subjects were they to repeat their high school education. (Or, vice versa, the extent to which they are satisfied with the subjects they completed.)
8. To study the needs of a placement bureau for graduates.
9. To motivate current classroom work as well as to improve its contents.
10. To determine the extent to which graduates felt the need for additional education for the purpose of improving skills learned in high school.
11. To study the employment and unemployment statistics on graduates.

For an illustrative follow-up survey business teachers are referred to Monograph Number 60, **Educational and Occupational Follow-Up Study**, published by the South-Western Publishing Company, Cincinnati, Ohio, 1943.

I. Professional Development of the Business Teacher

For many years business teachers had little opportunity for professional training. As explained in Part I, they were trained for work in the business world and not for the teaching profession. Later, due to the relative scarcity of available business teachers as compared with the supply in many of the older areas of education, other teachers frequently changed from the subject field of their major preparation and entered the business education field. They, too, frequently received only the skill training in business usually needed for entrance into the business world. They did, however, have professional training although too frequently it had not included special work in the business field and particularly in the area of skill development.

Today there are numerous business teacher-training colleges and universities offering excellent opportunities for the needed professional training. Their graduates are now rapidly taking their places as professionally trained teachers. Thus in a discussion of "Professional Development of the Business Teacher" it should be recognized that there are two groups to include:

1. Those who hold college degrees (bachelor's or master's) with a major in business education, and
2. Those without any appreciable business education background on the college level.

There are many things which both groups of teachers may well be doing to improve themselves professionally while "on the job," but in addition it of course is most essential that the "B" group secure the needed special courses at the earliest possible moment. It is suggested that **all** business teachers take advantage of professional opportunities such as the ones listed below.

1. Hold active membership in professional organizations. In addition to the National Education Association and the Iowa State Education Association, the following have special significance to the business teachers in Iowa: *
 - a. The Iowa Business Education Association
 - b. The United Business Education Association
 - c. The National Business Education Association
2. Subscribe to and read a number of professional magazines.* It is especially necessary for the **business** teacher to do this since the business world changes its techniques and procedures so rapidly.
3. Actively participate in local community business and professional organizations when opportunity is presented. Such contacts have tremendous developmental power for the business teacher.
4. Try writing for publication. Numerous professional magazines are interested in receiving articles contributed by business teachers.
5. Keep informed about graduate courses in business education available throughout the nation. Intelligently choose and pursue them at the appropriate time.
6. Arrange to attend and participate in business education conferences and workshops.
7. Be interested in the entire school system; know its administrative policies and plans and cooperate fully with other teachers and departments in helping them to achieve their objectives.
8. Always have a few "ideas" ready in organized form about which you might talk to any local club or group.
9. Cooperate with news agencies in furnishing copy for news stories about the achievements and activities of your students and your department.

Perhaps it should be mentioned that, in addition to this brief list of suggestions, almost everything in this guide has a very direct bearing on the professional development of the business teacher. Certainly such things as community surveys, follow-up studies of graduates, the organization and sponsorship of a chapter of Future Business Leaders of America, and the inauguration of a cooperative part-time work experience program obviously can do much to assist the business teacher in strengthening his own understandings, abilities, skills, etc.

*See the appendix for more information about these organizations and magazines.

J. Teaching Aids in Business Education

As this is being written, among the advertisements for teachers carried by an important daily newspaper is one which proudly asserts that the school doing the advertising has a modern special room for visual aids. That is fine. It is an indication of a school system which is being kept up to date in its teaching methods and its equipment and physical facilities. It is to be hoped that the school secures well-trained teachers who will fully and properly use the facilities provided.

However, this advertisement also brings to mind a certain false or inadequate understanding which too many teachers have of the meaning of "teaching aids." Recently there has been a tremendous interest in "visual" aids, and most especially in "audio-visual" aids. Thus when teaching aids are mentioned today too many teachers immediately think **only** of **movies**. While the modern sound movie has tremendous potentiality as an instructional aid, as evidenced by its successful use in training the military forces, much damage is going to be done if teachers get in the habit of relying entirely or nearly so on this one aid.

Therefore, both the business teacher and the administrator who is working with him are reminded that aids include an almost limitless number and variety of items. The following list is suggestive only; it makes no attempt even to approach completeness:

proper equipment, such as	modern texts
adjustable posture chairs	film strip and projector
proper height typewriting desks	opaque projector
office machines	sound-proof rooms
timing devices	demonstration stands
bulletin boards	blackboards
office appliances	proper supplies, such as
display facilities	adequate stencils
simple repair tools	appropriate paper
adequate lighting	adequate reference books
available transportation	cleaning materials
visual slides and projector	cardboard for charts
visual cast	carbon paper
progress charts	practice filing cards
record player	practice envelopes

A more complete listing of similar aids will be found in the appendix. The above list will serve to remind and warn that the alert business teacher finds opportunities all about him to aid the learning process. Moreover, in many cases the more common and simple aids will be found most effective.

For instance, any kind of a teaching aid which lacks flexibility may cause so much difficulty for the teacher as actually to interfere with the effectiveness of teaching. Because of some uncontrolled environmental factor the teacher may find that his type-

writing pupils have developed bad techniques. A "plateau" has been reached in typewriting improvement. The proper use of the film, **Basic Typing: Methods***, the next day might be exactly what is needed. But unless the school owns the film, and unless a projector and projection room are available at the proper hour the **next day**, and unless the teacher can arrange to have the film shown to the class without spending several hours getting everything in readiness, etc., the "lack of flexibility" has caused this particular teaching aid to be worthless.

Again, too many teachers fail to make complete use of blackboards and bulletin boards. These perhaps are among the most flexible aids the teacher has; they may be quickly adapted to the needs of the hour. The fact that mere "words," orally produced, are so common to us at all times and come so readily for most of us tends to make them seem commonplace and of little significance. The pupil, consequently, pays but little heed to them. But once the teacher uses the blackboard **also** to write, outline, enumerate, illustrate, or otherwise to place before the pupil a **visual** reinforcement to what is being said, these words immediately tend to take on added significance to the student. He sees "activity" in relation to these words and himself tends actively to go about his "learning."

Closely related to this is the use of simple charts prepared by the teacher. It is scarcely more difficult for the teacher to illustrate on a cardboard than it is to illustrate on the blackboard. The result can be just as accurate as if the blackboard were used. But, in **many** cases at least, this same chart may be retained for future use and thereby save future time for the teacher—either when used as a "review" at the appropriate time or when used before a different group of pupils. In addition, the use of the chart probably has some psychological advantage over the use of the blackboard; it perhaps seems both more important and more efficient.

This is not the place for a complete presentation or discussion of teaching aids. However, perhaps this short discussion will serve to remind and motivate the business teacher to be ever alert to find and **use** constantly the numerous teaching aids which are all about him. Also, perhaps it will remind the administrator of very effective and economical teaching aids which may profitably be further encouraged through making them readily available for the use of the business teacher.

K. Evaluating the Business Department

The school administrator and the business teacher naturally are at all times either intentionally or unintentionally "judging" the effectiveness of the business department. It is quite important,

*16mm sound, 1200', 30 mins., obtainable from Business Education Visual Aids, 104 West 61st Street, New York 23, N. Y.

however, that a carefully planned evaluation be occasionally made. Many times it is most effective to have this done by a specialist from outside the school system. However, even then it is desirable that the teacher and the school administration have in mind those areas and specific items which in all probability the specialist will be taking into consideration.

A review of the various items suggested in this handbook, and particularly of those included in Part II, should result in a relatively valid judgment of the extent to which the department actually is meeting its obligations. However, there are of course other items to be considered. Perhaps it will be of some assistance to keep in mind six main areas of judgment which the National Association of Business Teacher-Training Institutions recommends to be considered in evaluating a business education program:*

1. Purposes and philosophy
2. The curriculum
3. The teaching staff
4. Facilities
5. Guidance program
6. Adjustment to economic and community situations.

These six major fields were selected by a work committee growing out of a series of conferences at the University of Chicago and after careful analysis of all pertinent information. It will be observed that all materials contained in this Iowa handbook actually have a direct bearing on one or more of these six evaluative areas. The business teacher and the school administrator are urged to analyze constantly the local program in terms of pertinent elements of these six main areas.**

For assistance in making such evaluations interested schools should contact their state supervisor of business education or any recognized business teacher-training college or university of the state.

It must always be remembered that the **vocational** business education area constantly is being evaluated automatically anyhow. Employers of the community, parents of business students, and the business students themselves who are seeking employment quickly come to very definite and positive conclusions about the effectiveness of the training received.

The achievements of the department in the area of general education, social-economic and personal-use business education are

*Bulletin No. 20, NABTTI, July, 1940, page 9.

**This report of the work committee is given more in detail and with some revision, in Bulletin No. 26, March, 1942, and was influential in the construction of the *Handbook for Studying Business Education*, Bulletin No. 29, January, 1943. Copies of these bulletins may be obtained while still in stock by writing to Dr. P. O. Selby, State Teachers College, Kirksville, Missouri.

somewhat more difficult to evaluate validly, however. Here it is particularly necessary that the teacher be ever alert to assure actual achievement of goals and objectives. In the past, unfortunately, the rather obvious results of the purely vocational objectives of business education have focused nearly all attention on this one area.

PART III

**SUGGESTED BUSINESS
COURSES FOR SECONDARY
SCHOOLS**

PART III
SUGGESTED BUSINESS
COURSES FOR SECONDARY
SCHOOLS

PART III
SUGGESTED BUSINESS COURSES FOR
SECONDARY SCHOOLS

Introductory Statement

The course outlines, check lists of units, illustrative projects, aids, and activities included in Part III of this guide are intended to furnish the business teacher with **suggestions only**. It is hoped that in many cases the teacher will derive renewed inspiration and interest from some additional topic or suggestion found herein and may then find himself vitalizing and otherwise improving classroom instruction through activities and projects especially developed for the needs of the particular situation in which he is teaching. Certainly the business teacher is not **expected to confine his teaching to the material contained in this guide**.

It is recognized that neither the facilities nor the needs of any two Iowa secondary schools are identical. Certainly many of the smaller schools will not wish to use the more purely vocational suggestions and materials. On the other hand, it has been recognized that the larger schools frequently have specialized assistance available and therefore already have developed carefully planned curriculums and courses of study; such schools perhaps will find this material of limited value.

It is suggested, therefore, that the teacher continue to make full use of whatever satisfactory outlines and procedures he may have developed already, but that the outlines in this guide be carefully checked for additional valuable materials, activities, procedures, etc. which may fit into the needs of the local situation.

PROPOSED REVISIONS TO THE
SECONDARY SCHOOL

Proposed Revisions

The first revision is to the...
The second revision is to the...
The third revision is to the...
The fourth revision is to the...
The fifth revision is to the...
The sixth revision is to the...
The seventh revision is to the...
The eighth revision is to the...
The ninth revision is to the...
The tenth revision is to the...

The eleventh revision is to the...
The twelfth revision is to the...
The thirteenth revision is to the...
The fourteenth revision is to the...
The fifteenth revision is to the...
The sixteenth revision is to the...
The seventeenth revision is to the...
The eighteenth revision is to the...
The nineteenth revision is to the...
The twentieth revision is to the...

The twenty-first revision is to the...
The twenty-second revision is to the...
The twenty-third revision is to the...
The twenty-fourth revision is to the...
The twenty-fifth revision is to the...
The twenty-sixth revision is to the...
The twenty-seventh revision is to the...
The twenty-eighth revision is to the...
The twenty-ninth revision is to the...
The thirtieth revision is to the...

BOOKKEEPING

BOOKKEEPING

BOOKKEEPING

Introductory Statement

The bookkeeping course should take into consideration the local conditions of the particular community. Because a great majority of pupils who enroll in bookkeeping classes do not become bookkeepers and accountants, the course should be fairly broad in scope and character.

It is important for anyone to understand business procedures, whether he will be in business for himself or only a citizen in a community coming in daily contact with business transactions. For those pupils who are planning to become secretaries, sales people, or clerical workers, one year of bookkeeping is recommended. Surveys show that selling is one of the most common occupations and for that some bookkeeping is a necessity.

In most schools the beginning bookkeeping course should be organized to meet the needs of all students, whether they plan to enter business, professions, or other vocations. Today there is a definite need for budgeting, keeping of tax records, and preparing of all kinds of reports. Where is a better place in our curriculum for these essentials than in a bookkeeping course?

Many employers have complained about the poor handwriting ability of employees as well as their inability to do simple problems of addition, subtraction, multiplication, and division. It is for this reason that handwriting and arithmetic should be an important part of the bookkeeping course.

Although for many people a single entry set of books is adequate, a basic understanding of double entry bookkeeping fundamentals will prove a decided advantage in meeting the everyday problems of business.

No set series of bookkeeping teaching units can meet the requirements in all schools. The teacher must be the judge as to what units should be emphasized and how they should be presented. Since individual abilities vary both among teachers and pupils these should be taken into consideration in presenting a bookkeeping course. The teacher who will best succeed in presenting the bookkeeping course is one who is thoroughly sold on the belief that bookkeeping is for every pupil, either as an exploratory course in business fundamentals or as a means of building the foundation for a definite vocation.

A survey of Iowa High Schools shows that relatively few schools offer more than one year of bookkeeping. Because of that report, no outline for additional semesters of bookkeeping is presented. Schools which offer more than one year of bookkeeping should adapt the courses to meet the local needs.

OBJECTIVES

1. To show the need for systematic records in the management of personal, family, institutional, and commercial business affairs.
2. To develop a better understanding of business principles and business practices through the study of business transactions and their effect on business operations.
3. To promote good business habits, including neatness in records and reports, accuracy in arithmetic, legibility in handwriting, basing judgment on facts, and meeting obligations promptly.
4. To teach the knowledge and techniques that will enable the individual to keep his own personal or family business records, to interpret business statements and reports, and to keep the simpler forms of records needed in the management of business, trade, and agricultural enterprises.
5. To give pupils an opportunity for exploration and try-out experiences in record-keeping and interpretation that will aid them in determining their interest and aptitude for bookkeeping or other business work as a vocation.
6. To give interested students vocational training that will qualify them for bookkeeping positions open to students on graduation from high school.
7. To provide interested pupils who wish to continue a good foundation for the more advanced study of bookkeeping and accounting.

TEACHING SUGGESTIONS

The teacher of bookkeeping has many opportunities for the enrichment of his presentation. Besides the many excellent articles found in the current periodicals concerning methodology he will find other types of visual aids of inestimable value. Although many textbooks are highly illustrated, nevertheless, duplication of the illustrations on posters and bulletin board displays can aid in the understanding of many problems even better than textbook illustrations. Some of the various techniques and devices which might be used are:

1. Illustrations of a complete balance sheet, profit and loss statement, etc. painted on an old window shade which can be rolled up and down
2. Illustrations printed on cardboard of what to do when the trial balance does not balance
3. Display of a completed practice set
4. "T" accounts set up on cards of adequate size for use in an opaque projector
5. A poster illustration of the adjusting entries
6. A poster illustration of the closing entries

7. A large poster illustration of the worksheet
8. A worksheet lined on heavy black cloth which may be written on with chalk
9. The backs of old calendars used to show the progression of a set of entries
10. Extensive use of the blackboard, which is still the best type of visual aid which can be used.

These and other types of visual aids can be used to advantage, and there are many that can be devised by the teacher to fit his own situation and needs.

Besides the use of visual aids the teacher can enrich his presentation by the use of actual business forms which are used by the various business houses in his community. Often the student can get a clearer conception of what bookkeeping is all about by seeing what is done in actual practice. The teacher need not fear contacting businessmen for this information, for the majority of them will be glad to cooperate, as modern bookkeeping today is a real problem to many small businessmen and one in which they are vitally interested.

Another source of this type which is found very often today is the many accounting services which have been set up for the purpose of keeping the books of small businesses. A visit to these places by the teacher and the class will result in much practical information. Visits to large businesses in order to observe machine accounting practices are also very worthwhile.

There are several references concerning methods of teaching bookkeeping which the teacher may find valuable to place in his library. **The Teaching of Bookkeeping**, by Paul Selby, published by the Gregg Publishing Company, and **The Teaching of Bookkeeping and Accounting**, by Harvey Andruss, published by the South Western Publishing Company, are examples. Teachers' manuals issued by various publishing houses are also excellent sources of supplementary material.

The U.S. Office of Education is another source of bookkeeping instructional materials. By writing to that office the teacher will receive a bibliography of materials. Many materials are free but there is a small charge for some.

Large corporations such as General Motors, General Electric, etc. also have supplementary materials which can be obtained and are usually free of charge. A very excellent source of this nature is the large trade associations such as the Association of Retail Merchants, National Association of Manufacturers, etc. A brokerage firm, Merrill, Lynch, Pierce, Fenner and Beane, located in New York, has many excellent publications which can be obtained upon request.

Course Outline

I. Suggested Study Units for First Semester

- A. A survey of values to be gained in the study of bookkeeping
 - 1. General
 - 2. Personal
 - 3. Improved business habits
 - 4. Income tax data
 - 5. Exploration and guidance
 - 6. Vocational opportunities
- B. Information desired from business records
 - 1. Income
 - 2. Expense
 - 3. Profit or loss
 - 4. Assets
 - 5. Liabilities
 - 6. Net worth
 - 7. Creditors and customers
- C. Effect of business transactions
 - 1. Upon income
 - 2. Upon assets
 - 3. Upon expense
 - 4. Upon liabilities
 - 5. Upon proprietorship
- D. The bookkeeping cycle
 - 1. Journalizing
 - 2. Posting
 - 3. Trial balance
 - 4. Adjustments
 - 5. Working sheet
 - 6. Business statements and interpretation
 - 7. Closing the ledger
 - 8. Post-closing trial balance
- E. Journals
 - 1. Cash receipts
 - 2. Cash payments
 - 3. Purchases
 - 4. Sales
 - 5. General
 - 6. Combined
- F. The working sheet
 - 1. Structure
 - 2. Purpose
 - 3. Advantages
 - 4. Use of information in preparing business statements
- G. Adjusting and closing procedure
 - 1. Adjusting entries
 - 2. Closing entries
 - 3. Ruling accounts
 - 4. Post-closing trial balance

H. Banking services

1. Character of banks
 - a. Kinds
 - b. Control
 - c. Services rendered
 - d. A.B.A. numbers
 - e. F.D.I.C.
2. Checking accounts
 - a. Advantages
 - b. Deposit tickets
 - c. Endorsements
 - d. Writing checks
 - e. Reconciliation of bank statement
3. Bank loans
4. Savings accounts
5. Drafts and cashier's checks

I. Locating and correcting errors

1. Trial balance
2. Journals
3. Accounts
4. Statements

J. Practice set—single proprietorship

1. Five journals
2. Complete bookkeeping cycle
3. Interpretation of statements

K. Penmanship and arithmetic

1. Integrate throughout course
2. Pointers on the writing of letters and figures
3. Coordinated handwriting practice
4. Review of fundamental calculations
5. Short cuts
6. Facility drills
7. Emphasis on neatness and accuracy

L. Personal bookkeeping and budgeting

1. Keep books on cash basis
2. Income tax records
3. Social security
4. Planned spending
5. Thrift
6. Insurance

M. Records for student organizations

1. Membership records
2. Receipts for cash received and disbursed
3. Reports by club officers
4. Care of organization funds

II. Suggested Study Units for Second Semester

- A. Special columns in journals
 - 1. Purchase discounts
 - 2. Sales discounts
 - 3. Interest expense
 - 4. Collections and exchange
- B. Notes and acceptance
 - 1. Reason for use of receivable and payables
 - 2. Manner of entering in books
 - 3. Registers
 - 4. Proof of records
- C. Transportation
 - 1. Kinds of
 - 2. Freight in
 - 3. Freight out
 - 4. C.O.D. shipments
 - 5. Delivery service
- D. Depreciation
 - 1. Factors
 - 2. Rates
 - 3. Reserves
 - 4. Depletion and obsolescence
 - 5. Sale of fixed assets
 - 6. How shown on financial reports
 - 7. Income tax allowance
- E. Bad debts
 - 1. How estimated
 - 2. Reserves for bad debts
 - 3. Charging off
 - 4. Records
 - 5. Collection expense
- F. Interest and bank discount
 - 1. Calculation
 - a. 6%-60-day method
 - b. Bank rates—Iowa State Law
 - 2. Interest expense and records
 - 3. Interest income
 - 4. Bank discount
 - a. Recording procedure
 - b. Contingent liability
 - c. Maturity date
- G. Accruals and prepaid items
 - 1. Need for recording
 - 2. Adjusting entries used
 - 3. Accrued expenses
 - 4. Prepaid expenses
 - 5. Reversing entries

- H. Ten column working sheet
 - 1. Form
 - 2. Uses and advantages
 - 3. Checking for errors
- I. Partnership bookkeeping
 - 1. Formation
 - 2. Opening books
 - 3. Closing entries
 - 4. Distribution of profits
 - 5. Advantages and disadvantages
- J. Practice Set—Partnership
- K. Social Security, sales, excise and income taxes
 - 1. Social Security legislation
 - 2. Old Age and Survivors' Insurance
 - 3. Federal Income Tax
 - 4. State Income Tax
 - 5. State Sales Tax
 - 6. Tax records and reports
 - 7. Unemployment and Disability Compensation
 - 8. Disabilities and pensions
- L. Corporations
 - 1. How organized
 - 2. Capital accounts
 - 3. Distribution of profits
- M. Acquaintance study of office machines
 - 1. Cash registers
 - 2. Calculating machines
 - 3. Billing machines
 - 4. Posting machines
- N. Penmanship and arithmetic
 - 1. Integrate throughout the course
 - 2. Drill on fundamentals when and as applied
- O. Practice set—corporate ownership
 - 1. One capital stock account
 - 2. One surplus account

BOOKKEEPING TEXTBOOKS

It is suggested that the teacher add to this list of textbooks as new ones come off the press.

Altholz, Nathaniel and Lile, Alfred. **Bookkeeping in Everyday Life**. Lyons and Carnahan, Chicago, 1938.

Amster, Isadore, Glatzer, David J., and Rosenblum, J. C. **Record-Keeping In Business (Elementary)**. Pitman Publishing Corporation, New York, 1940.

- Beach, Frank Loomis. **Twenty Twenty-Minute Lessons in Bookkeeping.** Ronald Press Co., New York, 1943.
- Bennett, George E. **Bookkeeping Principles and Practice.** Longmans, Green and Co., New York, 1936.
- Bennett, George E. **Bookkeeping Simplified.** World Publishing Co., Cleveland, Ohio, 1943.
- Bowman, Charles Ellis, and Percy, A. L. **Business and Bookkeeping Procedure.** American Book Company, New York, 1941.
- Carlson, Paul A., Prickett, Alva Leroy, and Forkner, Hamden L. **Twentieth Century Bookkeeping and Accounting,** 19th Edition. South-Western Publishing Co., Cincinnati, Ohio, 1947.
- Cradit, Raymond V. **Bookkeeping for Personal and Business Use.** American Technical Society, Chicago, 1937.
- Dalrymple, George H., and Heiges, Peter Meyers. **General Record Keeping for Personal and Business Use.** Gregg Publishing Co., New York, 1942.
- Elwell, Fayette Herbert, Zelliott, Ernest A., and Good, Harry I. **Personal and Business Record-Keeping.** Ginn & Co., Boston, 1938 and 1942.
- Fearon, Edwin H. **Intensive Bookkeeping and Accounting.** Gregg Publishing Co., New York, 1935.
- Freeman, M. Herbert, Goodfellow, Raymond C., Hanna, J. Marshall. **Practical Bookkeeping for Secretaries and General Office Workers.** Gregg Publishing Co., New York, 1943.
- Friedman, Leonard Seymour. **Bookkeeping Simplified.** Martin Distributors, New York, 1943.
- Kirk, John G., Alleman, George M., and Klein, Isadore. **Bookkeeping for Personal and Business Use.** John C. Winston Co., Philadelphia, 1939.
- Kirk, John G., and Odell, William R. **Bookkeeping for Immediate Use,** Third Edition. John C. Winston Co., Philadelphia, 1941.
- Lenert, Nathan H. **Bookkeeping Made Easy.** National Library Press, New York, 1937.
- Lenert, Nathan H., and McNamara, Edward J. **Bookkeeping and Accounting Practice.** Gregg Publishing Co., New York, 1936.
- McKinsey, James O., and Piper, Edwin B. **Bookkeeping and Accounting,** Fourth Edition. South-Western Publishing Co., Cincinnati, Ohio, 1939.
- McNall, Preston E., and McMurray, Karl F. **Agricultural Bookkeeping.** Longmans, Green and Co., New York, 1937.
- Moore, William L., Wheland, Howard L., and File, Clinton M. **Record Keeping for Everyone.** South-Western Publishing Co., Cincinnati, Ohio, 1941.
- Morton, Davis Walter, and Berry, Ralph Edward. **Pathfinder Course in Applied Bookkeeping.** 1943 Edition.. Charles R. Hadley Co., 330 North Los Angeles Street, Los Angeles, California.

- Rosenkampff, Arthur Henry, and Wallace, William C. **Bookkeeping and Accounting; Principles and Practice**, Fourth Edition. Prentice-Hall, Inc., New York, 1941.
- Rowe, Harry Marc. **Bookkeeping and Accounting Practice**. Edited by J. W. Alexander. H. M. Rowe Co., Baltimore, Maryland, 1938.
- Schneider, Arnold E., Sell, David, and Lazenby, Charles D. **Basic Bookkeeping and Accounting**. Third Edition. University Publishing Co., Lincoln, Nebraska, 1941.
- Zelliot, Ernest A., Leidner, Walter E. **Zelliot-Leidner Bookkeeping**. (Edited by Finney, H. A.) Prentice-Hall, Inc., New York, 1947.

TESTS

- Alexander, J. W. Achievement Tests for Rowe Bookkeeping and Accounting Practice. H. M. Rowe Co., Baltimore, Md.
- Bookkeeping Achievement Tests Adapted to Bowman and Percy's "Principles of Bookkeeping and Business." American Book Co., New York, N. Y.
- Bookkeeping Examinations-Form A. State Teachers College, Bloomsburg, Pa.
- Bookkeeping Test. Every-Pupil Scholarship Test. H. E. Schrammel Editor. Bureau of Educational Measurements, Kansas State Teachers College, Emporia, Kansas.
- Bookkeeping Tests. Fayette H. Elwell, Ginn and Co., Boston, Mass.
- Bookkeeping Tests to accompany **Twentieth Century Bookkeeping and Accounting**, South-Western Publishing Co., Cincinnati, Ohio.
- Breidenbaugh Bookkeeping Tests. Public School Publishing Co., Bloomington, Illinois.
- Denver Curriculum Test in Bookkeeping I. Board of Education, Denver, Colorado.
- Elwell, Zelliot and Good. Personal and Business Record-Keeping, Ginn and Co., Boston, Mass.
- Intensive Bookkeeping and Accounting Tests. Edwin H. Fearson. Gregg Publishing Co., New York, N. Y.
- Manchester Semester-End Achievement Tests. First Year Bookkeeping, Bureau of Tests and Measurements, Manchester College, North Manchester, Indiana.
- New York State Business Education Contest Association: Bookkeeping. Geo. R. Tilford, 106 Slocum Hall, Syracuse University, Syracuse, N. Y.
- State High School Tests for Indiana: Bookkeeping Tests. Division of Education Reference. Purdue University, Lafayette, Indiana.
- Zelliot-Leidner Achievement Tests. Prentice-Hall, 70 Fifth Avenue, N. Y.
- Practical Bookkeeping Tests. Hanna and Freeman. Gregg Publishing Co., New York.

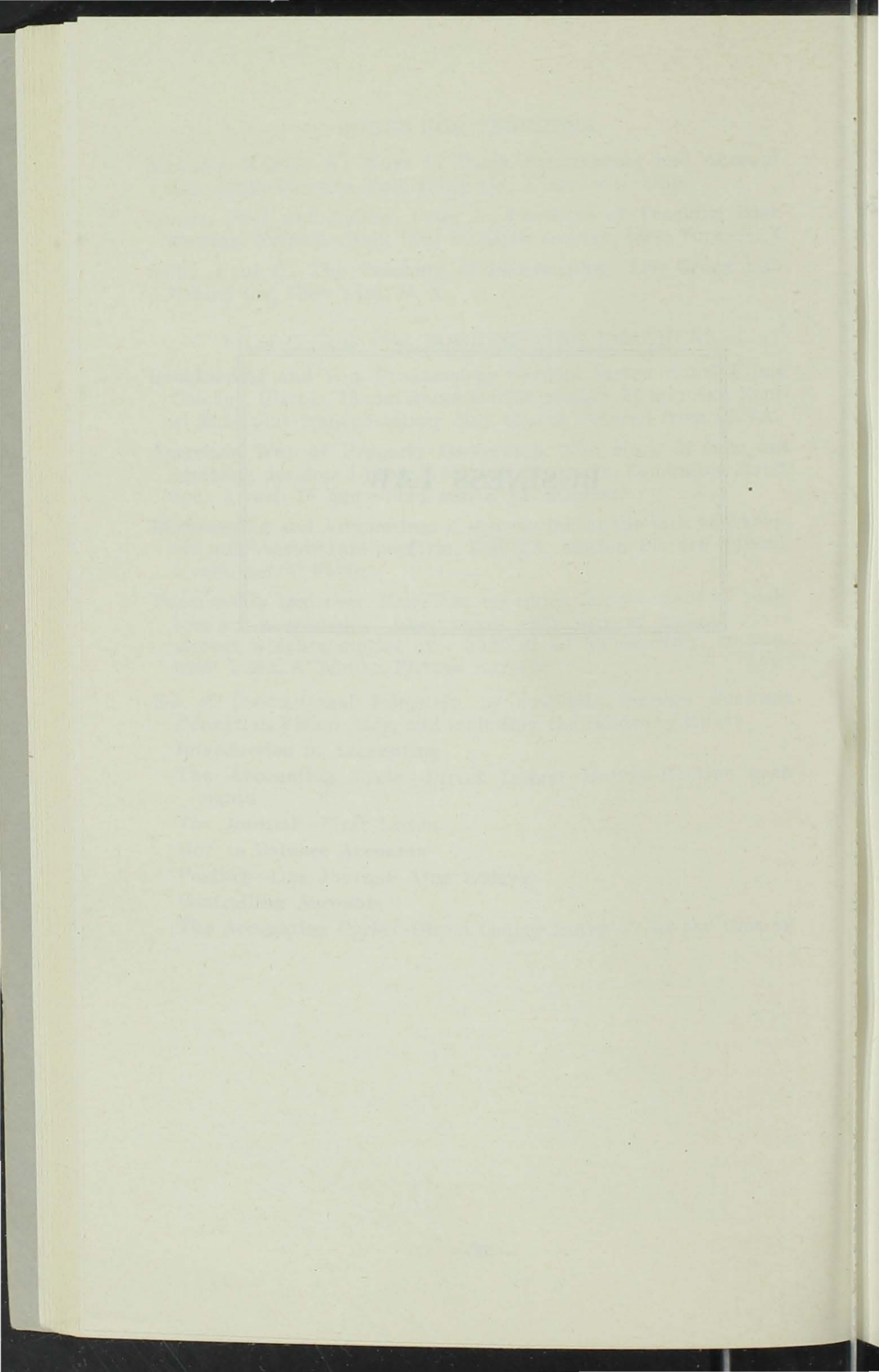
BOOKS FOR TEACHERS

- Andruss, Harvey A., **Ways to Teach Bookkeeping and Accounting.** South-Western Publishing Co., Cincinnati, Ohio.
- Lomax, Paul, and Agnew, Peter L., **Problems of Teaching Bookkeeping.** Prentice-Hall, Inc., 70 Fifth Avenue, New York, N. Y.
- Selby, Paul O., **The Teaching of Bookkeeping.** The Gregg Publishing Co., New York, N. Y.

FILM GUIDE FOR BOOKKEEPING TEACHERS

- Bookkeeping and You.** Produced by Coronet Instructional Films, Chicago, Illinois. 16 mm sound motion picture, 10 minutes. Rental \$2.50 plus transportation. May also be ordered from BEVA.
- American Way of Property Ownership.** The story of how one company developed records to meet its needs. Remington Rand, Inc., 3 reel, 16 mm sound movie, 28 minutes.
- Bookkeeping and Accounting.** A description of the jobs bookkeepers and accountants perform. Y.M.C.A. Motion Picture Bureau, 1 reel. Rental \$1.50.
- Penmanship Improver.** Excellent for quick improvement of bookkeeping penmanship. Emphasizes easy way of making three strokes which comprise over 80% of all handwriting. 10 minutes. Y.M.C.A. Motion Picture Bureau.
- Set of Instructional Filmstrip, as available through Business Education Visual Aids, and including the following titles:
- Introduction to Accounting**
 - The Accounting Cycle—Direct Ledger Entry—Routine each month**
 - The Journal—First lesson**
 - How to Balance Accounts**
 - Posting—One Journal—One Ledger**
 - Controlling Accounts**
 - The Accounting Cycle—Direct Ledger Entry—Year-end Closing**

BUSINESS LAW



BUSINESS LAW

Introductory Statement

Business law is fundamental for social control and so, as a high school subject, is not confined to the business curriculum. It is a subject which may well be made available to all Iowa high school juniors or seniors.

Everyday living calls for the observance of practices regulated by laws, and the courts will not excuse a person because of his ignorance of such regulations. It is not claimed that a single semester course will make the pupil so well versed in law that he will be able to dispense with the hiring of an attorney to represent him at court, but rather that it will produce a realization of the fact that competent advice in legal matters is a sound investment.

As a better working tool makes for a better finished product, so a course in business law should make one a better citizen in his community as the realization comes that laws are made for the protection of the people rather than for the punishment of wrong doers.

A trial and error method of learning legal requirements is costly; business law provides an opportunity to learn from the experiences of others and in a systematic, controlled manner.

Almost everyone is at various times during his lifetime a purchaser of an insurance policy, an agent, a principal, a party to a contract, an owner of property, a customer of a common carrier, a vendor, or a bailee. Business law provides a means for becoming better acquainted with such rights, duties, and responsibilities as an individual citizen.

This outline is patterned after the one found in the Missouri Course of Study, which stresses points considered vital. The Visual Aid list is an adaptation from PERSONAL BUSINESS LAW by Skar, Schneider and Palmer. Both are intended to provide the teacher with suggestions and reminders which should be evaluated in terms of their applications and importance in the local school objectives and program of studies.

OBJECTIVES

I. Knowledges

- A. To familiarize the pupils with common basic principles of business law and their applications in order to avoid legal pitfalls which ignorance of the law frequently produces
- B. To teach the purpose and the use of common legal documents
- C. To develop a vocabulary of commonly used terms related to business and legal procedure

II. Habits and Skills

- A. To promote habits of analysis, accuracy and freedom of expression
- B. To look upon law as an institution of society—for protection rather than for punishment
- C. To develop logical reasoning and good judgment in applying legal principles to business affairs
- D. To develop the habit of skill in weighing relative values and in stressing essentials

III. Attitudes and Ideals

- A. To develop a healthy respect for our courts
- B. To inculcate a desire for justice for all citizens
- C. To promote the belief that self-interest should not dominate the welfare of society as a whole
- D. To develop open-mindedness and suspended judgment until facts are known
- E. To inculcate an interest in every-day affairs
- F. To prepare pupils for social living

COURSE OUTLINE

Unit I—General Introduction to Business Law

A. Specific Objectives

1. To motivate the study of business law
2. To trace the development of law and its applications
3. To show the value of law to society

B. Subject Matter

1. Definition of law
2. Development
 - a. Custom, Kings, Early Courts
 - b. Moral Law
 - c. International Law
 - d. Municipal Law
 - e. Constitutional Law
 - f. Statute Law
 - g. Common Law and Equity
3. Forms of law
 - a. Treaties
 - b. Constitutions
 - c. Statutes
 - d. Unwritten
 - e. Court decisions
4. Organization of courts
 - a. Areas of jurisdiction
 - b. Membership
 - c. Selection of judges

C. Pupil Activities

1. Have a local attorney talk to the class
2. Follow local court decisions
3. Study laws passed by Congress, State Legislature, City Council and Schools

Unit II—Contracts

A. Introduction to Contracts

1. Specific Objectives
 - a. To teach the essentials of contracts
 - b. To acquaint pupils with different kinds of contracts
 - c. To show the advantages of contracts
2. Subject matter
 - a. Definition of contracts
 - b. Classes of contracts
3. Pupil Activities
 - a. Use local illustrations
 - b. Study reports on points not covered by text

B. Essential Elements of Contracts—Competent Parties

1. Specific Objectives
 - a. To teach who can make valid contracts
 - b. To show what contracts of minors are valid
 - c. To show who contracts for incompetent parties
2. Subject matter
 - a. The meaning of "competent"
 - b. Infants or minors—Iowa
 - (1) Protection to minors
 - (2) Ratification and disaffirmance
 - (3) Void vs. voidable contracts
 - c. Mentally incompetents
 - (1) Insane persons
 - (2) Drunkards
 - d. Status of married women
3. Pupil Activities
 - a. Cases from newspapers
 - b. Iowa Code illustrations

C. Essentials of Contracts—Agreements

1. Specific Objectives
 - a. To teach the definitions of offer, acceptance, and agreement
 - b. To show how offers are kept open and terminated
 - c. To show the essentials of a binding agreement
 - d. To show the lack of genuineness of consent's effect on validity of agreement
2. Subject matter
 - a. Offer
 - (1) What is an offer?

- (2) How is it communicated?
 - (3) How is it accepted?
 - (4) How is it terminated?
 - b. Acceptance
 - (1) Who may accept?
 - (2) How is acceptance communicated?
 - c. Consent may not be genuine because of
 - (1) Mistakes
 - (2) Fraud
 - (3) Duress
 - (4) Undue influence
 - 3. Pupil Activities
 - a. Offers made and accepted daily by pupils
 - b. Agreements and actual contract offers
 - c. Written contracts and penalties
 - d. Newspaper reports on local cases
- D. Essential Elements of Contracts—Legality of Subject Matter
- 1. Specific Objectives
 - a. To show that some contracts are undesirable to enforce
 - b. To show that some acts will make agreements illegal
 - c. To teach better citizenship
 - 2. Subject matter
 - a. Illegal agreements
 - (1) Contrary to public policy
 - (2) Contrary to statute
 - (3) Contrary to common law rules
 - b. Classes of illegal agreements
 - (1) Gambling
 - (2) Restraint of trade
 - (3) Usury
 - (4) Sunday agreements
 - (5) Penalty clauses
 - (6) Obstruction of justice
 - 3. Pupil Activities
 - a. Gambling versus insurance contracts
 - b. Iowa laws—definition of gambling
 - c. Legal interest rates in Iowa
 - d. Iowa law enforcement
- E. Essential Elements of Contracts—Consideration
- 1. Specific Objectives
 - a. To show the true picture of consideration
 - b. To teach what may be considered as consideration
 - 2. Subject Matter
 - a. Definition and nature of consideration
 - b. Sufficient consideration
 - c. Insufficient consideration

3. Pupil Activities

- a. Challenge some pupil to explain to the class what is meant by the statement "a consideration is a detriment to the promisee."

F. Essential Elements of Contracts—Statute of Frauds

1. Specific Objectives

- a. To show what contracts must be in writing
- b. To teach the essentials of a simple contract

2. Subject Matter

- a. Oral contracts
- b. Implied contracts
- c. Written contracts
 - (1) Administrators' contracts
 - (2) Consideration of marriage
 - (3) Paying the debts of another
 - (4) Those requiring more than one year to perform
- d. Contracts not under the Statute of Frauds
 - (1) Labor and material
 - (2) Supported by a memorandum
 - (3) Part payment
 - (4) Part delivery
 - (5) Special contracts
 - (6) Personal property
- e. Contracts for sale of real estate must be in writing and should be recorded

3. Pupil Activities

- a. Report on cases assigned from references
- b. Specimens of contracts
- c. Labor practices

G. Assignment of Contracts

1. Specific Objective

To show how contracts may be assigned and the legal results of such assignments

2. Subject Matter

- a. Definition of assignment
- b. Duties of parties to an assignment
- c. Rights of parties to an assignment
- d. Assignment by operation of the law

3. Pupil Activities

- a. Local illustrations of assignments
- b. Practice writing assignments

H. Discharge of Contracts

1. Specific Objectives

- a. To show how contractual obligations are completed
- b. To inculcate the desire to meet contractual obligations

2. Subject Matter

- a. Completion of conditions of contracts
- b. Release by mutual agreement
 - (1) Waiver
 - (2) Novation
 - (3) Modification
- c. By operation of the law
 - (1) Alteration of contract
 - (2) Merger
 - (3) Bankruptcy
 - (4) Impossibility of performance
 - (5) Illegality
 - (6) Death
- d. By breach
- e. By tender of payment (Tender does not discharge the contract but prevents additional interests and costs.)

3. Pupil Activities

Look up illustrations in legal books on cases dealing with discharge of contracts

I. Remedies for Breach of Contract

1. Specific Objectives

- a. To present information on knowledge of remedies available in event of breach of contract
- b. To suggest avoidance of trouble and costly law suits by avoiding breach of contract

2. Subject Matter

- a. Breach of vital and non-vital terms of contracts
- b. Specific performance and when ordered by the court
- c. Injunctions and their operations
- d. Garnishments—Iowa Law
- e. Iowa Statute of Limitation

3. Pupil Activities—Consult Iowa Code references

Unit III—Agency

A. Employer-Employee Relationships

1. Specific Objectives

- a. To show who may become agents and principals
- b. To show the establishment of an agency relationship
- c. To show the responsibilities and obligations in an agency agreement
- d. To explain how agency agreements are terminated
- e. To explain the difference between agencies and master and servant relationships

2. Subject Matter

- a. Who may be an agent?
- b. Who may be a principal?

- c. Kinds of agents
 - (1) General
 - (2) Special
 - d. Formation of an agency
 - (1) By agreement
 - (2) By estoppel
 - (3) By necessity
 - (4) By ratification
 - e. Duties of an agent
 - (1) To the principal
 - (2) To third parties
 - f. Duties of a principal
 - (1) To the agent
 - (2) To third parties
 - g. Duties of third parties
 - (1) To agents
 - (2) To principals
 - h. Dissolution of agency relationship
 - (1) By performance
 - (2) By an act of the parties
 - (3) By the operation of the law
3. Pupil Activities
- a. Prepare a power of attorney
 - b. Check on types of agents found in locality
 - c. See what pupils are acting in the capacity of agents

B. Employment

1. Specific Objectives
- a. To show the contractual relationship between employer and employee
 - b. To present the Workmen's Compensation Act
 - c. To present some of the legal issues involved in disputes between capital and labor
 - d. To present information on the legality of practices of organized labor unions
 - e. To show the use of injunctions in labor disputes
 - f. To teach an appreciation for law and order in disputes
 - g. To present Congressional action on employment
2. Subject Matter
- a. Master and servant relationship versus principal and agent
 - (1) Creation of relationship
 - (2) Termination of relationship
 - b. Duties and liabilities of master; legal obligations
 - (1) Common law negligence rule
 - (2) Workmen's Compensation Act in Iowa

- c. Legal issues involved in capital and labor dispute
 - (1) Legality of labor unions
 - (2) Legality of strikes
 - (a) Picketing
 - (b) Boycotts
 - (c) Blacklisting
- 3. Pupil Activities
 - a. Study Workmen's Compensation law in Iowa
 - b. Report on labor organizations
 - c. Recent court decisions on labor disputes

Unit IV.—Negotiable Instruments

A. Kinds of Negotiable Instruments

- 1. Specific Objectives
 - a. To show the use of negotiable instruments in business
 - b. To familiarize the pupils with the various forms of negotiable instruments
- 2. Subject Matter
 - a. Negotiation versus assignment
 - b. Promissory notes
 - (1) Notes receivable and payable
 - (2) Certificates of deposit
 - (3) Real estate mortgage notes
 - (4) Chattel mortgage notes
 - (5) Bonds
 - c. Bills of exchange
 - (1) Time
 - (2) Sight
- 3. Pupil Activities
 - a. Study specimens of cancelled negotiable instruments
 - b. Write checks, notes, and bills of exchange

B. Requisites of Negotiable Instruments

- 1. Specific Objectives
 - a. To study the essentials of negotiability
 - b. To study the non-essentials of negotiability
 - c. To acquaint the pupil with the Negotiable Instrument Law
- 2. Subject Matter
 - a. Formal requisites
 - (1) In writing
 - (2) Absolute promise to pay
 - (3) Sum certain in money
 - (4) Payable on demand or at a determinable date
 - (a) Demand
 - (b) Determinable time

- (5) Payable to order or bearer
- (6) Certainty of payee
- Ante-dating and post-dating

- 3. Pupil Activities
 - a. Study specimens of negotiable instruments
 - b. Clear picture presentation of illustrations

C. Negotiation of Negotiable Paper

- 1. Specific Objectives
 - a. To show negotiation by delivery and endorsement
 - b. To show the various kinds of endorsements
- 2. Subject Matter
 - a. Meaning of negotiation
 - b. Payable to bearer or by delivery
 - c. Negotiation by endorsement
 - d. Kinds
 - (1) Blank
 - (2) Special
 - (3) Qualified
 - (4) Restrictive
 - (5) Conditional
- 3. Pupil Activities
 - a. Practice types of endorsements explaining when each should be used

D. Rights of Transferee of Negotiable Paper

- 1. Specific Objectives
 - a. To show the legal requirements for "holder in due course"
 - b. To stress the importance of being a "holder in due course"
- 2. Subject Matter
 - a. Definition of "holder in due course"
 - (1) Paper must be negotiable
 - (2) Endorsed
 - (3) For value
 - (4) Acquired in good faith
 - (5) Acquired before due date
- 3. Pupil Activities
 - Study illustrations of when a holder is not a "holder in due course"

E. Defenses against a "Holder in Due Course"

- 1. Specific Objectives
 - a. To show real and personal defense
 - b. To present local applications
- 2. Subject Matter
 - a. Defenses not available against a "holder in due course"

- (1) Personal defenses
 - (a) Fraud in inducement
 - (b) Lack of consideration
 - (c) Payment before maturity
 - (d) Set-off or counter-claim
 - (e) Theft
 - (f) Illegality
- b. Defenses available against a "holder in due course"
 - (1) Real defenses
 - (a) Forgery
 - (b) Fraud in inception or execution
 - (c) Minority
 - (d) Material alteration
3. Pupil Activities
To study the differences between real and personal defenses

F. Parties of Secondary Liability

1. Specific Objectives
 - a. To show the different degrees of liability
 - b. To teach that protection is available to persons wishing to collect negotiable instruments
2. Subject Matter
 - a. Presentment for payment to primary party
 - (1) On day instrument falls due
 - (2) At a reasonable time
 - (3) To maker or his agent
 - (4) Presentation of paper
 - b. Presentment for acceptance
 - c. Notice of dishonor and protest
 - (1) To whom notice is to be sent
 - (2) Sufficiency of notice
 - (3) Protest
3. Pupil Activities
Have each pupil draw a draft and have it presented for acceptance

Unit V—Sale of Personal Property

A. Common Transfers of Personalty

1. Specific Objectives
 - a. To show the difference between real and personal property
 - b. To show the essentials of ordinary sales contracts
 - c. To show the meaning of warranties
 - d. To show when title passes in a sale
2. Subject Matter
 - a. Formation of the contract
 - (1) Contracts to sell and of sale

- (2) Formalities
 - (3) Subject matter
 - (4) Price
 - (5) Conditions and warranties
 - (6) Sale by sample
 - b. Transfer of property and title
 - c. Performance of contract
 - (1) Seller to deliver and buyer to accept
 - (2) Place, time, and manner of delivery
 - (3) Installment sales
 - (4) Right to examine goods
 - (5) Definition of acceptance
 - (6) Acceptance is not a bar to action for damages
 - d. Rights of unpaid seller against goods
 - (1) Definition of unpaid seller
 - (2) Remedies of unpaid seller
 - (3) Unpaid seller's lien
 - (4) Stoppage in transit
 - (5) Resale by seller
 - (6) Recision by seller
 - e. Action for breach of contract
 - (1) Remedies of the seller
 - (2) Remedies of the buyer
3. Pupil Activities
- a. Personal experiences
 - b. Verify cases from legal reports

Unit VI—Common Forms of Business Organizations

A. Partnerships

- 1. Specific Objectives
 - a. To show the nature of partnerships and their applications in the business world
 - b. To show the rights and liabilities involved in partnerships
 - c. To illustrate the contents of partnership agreements
 - d. To show the advantages and disadvantages of partnerships
 - e. To present the legal aspects of partnerships
- 2. Subject Matter
 - a. Nature and function of partnerships
 - (1) Definition
 - (2) Source of partnership law
 - (3) Purpose of partnerships
 - b. Kinds of partnerships
 - (1) General
 - (2) Special
 - (3) Joint stock companies

- c. Kinds of partners
 - (1) Ostensible
 - (2) Active
 - (3) Silent
 - (4) Limited
 - (5) Dormant
 - d. Partnership agreement
 - Essential features
 - e. Rights of partners among themselves
 - (1) Good faith
 - (2) Cannot compete with the firm
 - (3) Deal with the firm
 - (4) Interest on capital investment
 - (5) Compensation for services
 - (6) Share of profits and losses
 - f. Rights of Third parties
 - g. Remedies of Creditors
 - h. Causes for dissolution of partnership
 - (a) Lapse of time
 - (b) Mutual agreement
 - (c) Transfer of partner's interest
 - (d) Death of partner
 - (e) Bankruptcy of partnership
 - (f) Court decree
3. Pupil Activities
- a. Study an actual expired partnership agreement
 - b. Newspaper reports
 - c. Draw up a partnership agreement

B. Corporations

- 1. Specific Objectives
 - a. To show the advantages and disadvantages of a corporation
 - b. To illustrate the classes of corporations
 - c. To show the characteristics of corporations
 - d. To show the corporation procedure in Iowa
 - e. To point out opportunities and risks involved
 - f. To show the legal rights of corporations
- 2. Subject Matter
 - a. Definition
 - b. Creation
 - (1) Legal procedure
 - (2) Securing permit
 - (a) General Act
 - (b) Special Act
 - c. Rights of corporations
 - (1) Primary

- (2) Secondary
 - (a) Perpetuity
 - (b) Purchase, hold, and convey property
 - (c) Sue and be sued
 - (d) Contractual rights
- d. Kinds of corporations
 - (1) Public
 - (a) Municipalities
 - (b) School districts
 - (2) Private
 - (3) Quasi-public
 - (a) Public utilities
 - (b) Railroads
 - (4) Management of corporations
 - (a) Stockholders
 - (b) Directors
 - (c) Officers
- e. Dissolution of corporations
 - (1) Manner
 - (2) Effect of dissolution
- 3. Pupil Activities
 - a. Study the articles of incorporation and stock certificates
 - b. Study the movements of the stock market
 - c. Keep a record of stock market prices
 - d. Compare legal requirements of Iowa with those of other states

Unit VII—Bailments and Common Carriers

A. Bailments may be free

- 1. Specific Objectives
 - a. To distinguish between a bailment and a sale
 - b. To show the nature of a bailment relation
 - c. To study the Iowa law relating to pawnbrokers
 - d. To study the Iowa law regulating innkeepers in Iowa
- 2. Subject Matter
 - a. Definition
 - b. Classification
 - (1) For sole benefit of one party
 - (2) For mutual benefit
 - (3) Without delivery or authority of owner
 - c. Bailor's duties and liabilities
 - d. Bailee's duties and liabilities
 - e. Termination of the bailment
 - f. Innkeepers
 - g. Pawnbrokers
- 3. Pupil Activities
 - a. List articles pupils may have borrowed
 - b. Lost and Found notices in paper

B. Your Transportation Problem

1. Specific Objectives
 - a. To study the rights and liabilities of shippers, carriers, and consignees
 - b. To show the difference between a private and a common carrier
 - c. To show the function and jurisdiction of Interstate and Intrastate Commerce commissions
2. Subject Matter
 - a. Definition of carrier
 - b. Kinds of carriers
 - (1) Carriers of property
 - (2) Carriers of people
 - c. Obligations of carriers
 - d. Rights of carriers
 - e. Interstate Commerce Commission
 - f. Intrastate Commerce
3. Pupil Activities
 - a. Secure forms used by carriers
 - b. Review the local situation of carriers—busses, railroads, truck lines, taxicabs, airplanes, etc.

Unit VIII—Insurance

A. General Need for Insurance

1. Specific Objectives
 - a. To show that insurance policies are contracts
 - b. To define insurance terminology
 - c. To point out rights of parties under insurance contracts
 - d. To show what risks are insurable
 - e. To show that insurance coverage is desirable
2. Subject Matter
 - a. Meaning of insurance
 - b. Insurance terms
 - c. Types of insurance companies
 - d. Types of risks or coverages
 - e. Kinds of contracts
 - f. State regulation of insurance companies
3. Pupil Activities
 - a. Examine insurance policies, rate books, applications
 - b. Check Iowa Statutes on insurance regulation
 - c. Report on Lloyd's of London
 - d. History of insurance in the United States

Unit IX—Real Property

A. Property and You

1. Specific Objectives

- a. To show the difference between real estate and personal property
 - b. To familiarize pupils with common forms of business papers dealing with the transfer of property
 - c. To teach about ownership of property
2. Subject Matter
- a. Difference between real and personal property
 - b. Estates in real property
 - c. Types of interest in property
 - d. Estates in personal property
 - e. Wills, Leases, Abstracts of Title
 - f. Mortgages
 - (1) Records and releases
 - (2) Forms
 - (a) Chattel
 - (b) Real
 - g. Foreclosures of mortgages
 - h. Landlord and tenant relation
 - (1) Leases
 - (2) Rights and duties
 - (3) Termination of contract
 - (4) Legal regulations
 - i. Fixtures
3. Pupil Activities
- a. Fill in blank forms correctly
 - b. Review recent court decisions dealing with topic

BUSINESS LAW TEXTS

Allyn and Bacon, 2231 So. Parkway, Chicago, Illinois

1. Weaver, Samuel P.—**Business Law**, 1934

American Book Company, 360 North Michigan Ave., Chicago, Illinois

1. Thompson, Clyde O., Rogers, Ralph E., and Travers, Michael, **Business Law and Procedure**, 1937

American Technical Society, Chicago, Illinois

1. Christ, Jay Finley, **Fundamental Business Law**, 1946

Ginn and Company, 2301 Prairie Avenue, Chicago, Illinois

1. Bogart, George Gleason, Goodman, K. E., and Moore, W., **Introduction to Business Law**, 1940

Gregg Publishing Company, 6 North Michigan Avenue, Chicago, Illinois

1. Filfus, Nathaniel, and Kasden, Allen, **Progressive Business Law**
2. Rosenberg, R. Robert, **Essentials of American Business Law**, 1945

Heath and Company, 1815 Prairie Avenue, Chicago, Illinois

1. Bliss, Sidney M., and Rowe, Clyde E., **Everyday Law**, 1939

Houghton, Mifflin Company, 2500 Prairie Avenue, Chicago 16, Illinois

1. Cole, Charles B., **Elements of Commercial Law**, 1934

Lyons and Carnahan, 2500 Prairie Avenue, Chicago 16, Illinois

1. Burgess, Kenneth F., Lyons, James A., and Cox, John H., **The New Burgess' Commercial Law**, 1939

The Macmillan Company, 2459 Prairie Avenue, Chicago 16, Illinois

1. Bays, Alfred W., **Business Law**, Revised Edition, 1934
2. Christ, Jay Finley, **Modern Business Law**, 1935
3. Keer, Thomas S., **Commercial Law**, 1939

McGraw-Hill Book Company, Inc., 330 West 42nd St., New York 18, N. Y.

1. Dillavou, E. R., and Greiner, Lloyd E., **Business and Law**, 1939
2. Skar, Schneider and Palmer, **Personal Business Law**, 1947

Prentice-Hall Inc., 70 Fifth Avenue, New York, N. Y.

1. Kanzer, Edward M., **Essentials of Business Law**, 1939

The H. M. Rowe Company, 320 E. 21st Street, Chicago, Illinois

1. Lavine, A. Lincoln and Edelson, **E. M. Business Law**, 1937

South-Western Publishing Company, 201 W. Fourth, Cincinnati, Ohio

1. Peters, P. S. B. and Pomeroy, Dwight A., **Commercial Law**, 1938

The John C. Winston Company, 623 S. Wabash Avenue, Chicago, Illinois

1. Lavine, A., and Mandel, Morris, **Business Law For Everyday Use**, 1938

VISUAL AIDS

Laws in General

Life in Sometown, U.S.A. (TFC 10 min sd).

American Way (ITT 10 min sd).

Our Constitution (TFC 20 min sd).

You Are The People (TFC 20 min sd).

Enforcing One's Rights

Our Bill of Rights (Academic 20 min sd).

Don't Talk (TFC 18 min sd).

You Can't Get Away With It (B&H 26 min sd).

Hit and Run Drivers (TFC 20 min sd).

Respect The Law (TFC 20 min sd).

Sales of Personal Property

To Market to Market (Frith 10 min sd).

Protecting the Customer (Mot 7 min sd).

Buyers Beware (TFC 20 min sd).

Real Estate

Housing in America (EBF 11 min sd).

Money and Negotiable Instruments United States Treasury
(TFC 10 min sd).

The Mind (TFC 10 min sd).

Making Money (US Secret Service 20 min sd).

Checks and Drafts

Check and Double Check (US Secret Service 17 min sd).

Credit Transactions

People's Bank (Brandon 20 min sd).

Sign of Dependable Credit (Castle 20 min sd).

Money to Lend (TFC 22 min sd).

Bailments and Transportation

Arteries of The City (EBF 11 min sd).

Development of Transportation (EBF 10 min sd).

Land Transportation (Harvard 15 min sd).

Railroadin' (GE 30 min sd).

Employer-Employee Relationships

Old Age and Family Security (SSB 10 min sd).

Social Security (TFC 10 min sd).

Machine: Master or Slave (NYU 14 min sd).

Millions of Us (Brandon 20 min sd).

Business Organizations

Work of the Wall Street (Coronet 15 min sd).

Insurance and Investments

Yours Truly, Ed Graham (ILI 23 min sd).

Managing The Family Income (MTPS 38 min sd).

SOURCES OF FILMS LISTED ABOVE

Academic Film Co., 1650 Broadway, New York 19, New York
B. & H.—Bell & Howell Co., 1801 Larchmont Avenue, Chicago 13,
Illinois

Brandon Films, Inc., 1600 Broadway, New York 19, New York

Castle Films, Inc., 30 Rockefeller Plaza, New York 20, New York

Coronet Instructional Films, Glenview, Illinois

EBF—Encyclopedia Britannica Films, 20 Wacker Drive, Chicago 6,
Illinois

Firth Films, P. O. Box 565, Hollywood, California

GE—General Electric Co., Visual Instructional Sec., Publicity
Dept., 1 River Road, Schenectady, N. Y.

Harvard Film Service, Graduate School of Education, Lawrence
Hall 4, Cambridge 38, Mass.

ILI—Institute of Life Insurance, 60 E. 42nd St., New York 17,
New York

ITT—International Theatrical & Television Corp., 25 W. 45th St.,
New York 19, New York

MOT—March of Time, 369 Lexington Ave., New York 17, N. Y.

- MTPS—Modern Talking Picture Service, 9 Rockefeller Plaza, New York 20, N. Y.
- NYU—New York University, Film Library, Washington Sq., New York 12, N. Y.
- OWI—Office of War Information, Motion Picture Div., c/o The State Department, Washington, D. C.
- SSB—Social Security Board, 11 W. 42nd St., New York 18, N. Y.
- TFC—Teaching Film Custodians, Inc., 25 W. 43rd St., New York 18, New York.
- US Secret Service, Treasury Bldg., Room 1434, Washington 25, D. C.

**BUSINESS ORGANIZATION
AND MANAGEMENT**

INSTITUTIONALIZATION
AND MANAGEMENT

BUSINESS ORGANIZATION AND MANAGEMENT

Introductory Statement

Need for the course

For a number of years business educators and others have deplored the fact that far too many of our high school graduates entering the business world soon find themselves promoted to important managerial and ownership responsibilities for which they had little or no organized preparation other than what little they may have acquired during their work experience. Usually that lacks any organized significance. When this happens, the graduate finds himself competing with older, more experienced, and better trained business management.

It is neither fair to the young man or woman nor fair to our society to expect successful citizenship and effective economic production and control under such circumstances. The seriousness of the situation becomes quite apparent when we consider the large percentage of our young people who, either through choice or by accident, find themselves assuming citizenship and economic responsibilities as a part of our complicated, competitive system of modern business. Too many find they lack that understanding and viewpoint which is essential to carry them beyond the levels of "employee" and into the economically and personally more satisfying levels of management and private ownership.

The course here entitled BUSINESS ORGANIZATION AND MANAGEMENT is one which answers this need. Essentially the same type of course sometimes is found under other names, such as senior business, business ownership and management, business operation, business principles, or the operation of the small business.

Purpose of this course

This is a course which may justifiably be offered in both large and small Iowa secondary schools. While it has important vocational implications, it is not a "skill" course of the type which provides the "entering wedge" for the initial job. (See chart in front pages of this guide.) It goes much further than that and embodies those social-economic understandings of business which are essential for future promotions to high responsibilities. It therefore follows that the course is one high in those practical social and economic values so important for good general education today, and as such may justifiably be offered as a part of the general education and citizenship training of all secondary school pupils.

More specifically, the purposes or objectives of the course may be stated as follows:

1. To gain an understanding of the problems and methods of

business management in controlling our private enterprise economy.

2. To gain an insight into the various types of duties and responsibilities which lead into managerial careers and thus to acquire valuable guidance information.

3. To acquire considerable knowledge of specific practices and procedures used in meeting problems of business management and thus to be prepared to enter the business world with the minimum tools of business management.

4. To prepare the student better to take his place as a future citizen and consumer who, as such, holds the power of destroying, improving, or otherwise modifying our present democratic free enterprise economy based on individual economic freedom, private property, and private property rights.

Place of the course in the curriculum

Obviously, a course such as this should be given in the senior year or, in case of necessity, to juniors and seniors. Since boys customarily become the ones responsible for earning the family income, the course is ideal for all senior boys. However, girls will find it profitable to take the course also from the viewpoints of (1) career promotions, (2) better service as employees, and (3) general education and citizenship training.

The course as outlined here may well be taught for either a whole year or a half year; it most typically is a one-semester course, however. In case the school does not offer separate courses in the area of salesmanship, retailing, and the distributive field, the expansion of the course into a one-year course provides opportunity to include much valuable material in the distributive area. Material for supplementary study and individual projects is unlimited in scope, and the entire community can provide a laboratory which is unmatched in other areas of education.

Methods and Materials

In courses of this nature either a basic text may be used or a reference library may be made available and the pupils guided in reading on various units and topics under the general directions of the teacher. Perhaps it would be best in most Iowa secondary schools to use a combination of the two, basing most of the study on a basic text but supplementing this with extensive reading in related books and magazines.

Certainly pupils will more permanently retain the information and attitudes to be found in this course if they participate freely in group discussions of the problems and procedures involved in organizing, operating, and managing a business. Much judgment is involved in business management. This course therefore provides an excellent media for such pupil participation in class discussions.

In developing a realistic approach and attitude which is so essential in all business subjects, it is particularly important in

this course that the pupils locate and recognize local applications of the various techniques, procedures, principles, and problems discussed. Practically every point to be presented or discussed in this course is illustrated in the local community. Through encouragement to find these local applications and illustrations and present them to the class, each pupil has opportunity to explore and gain further valuable guidance information about any type of business or business activity in which he may have a potential interest.

Local business people will be found most willing to cooperate fully in such ways as talking to the class, showing the class or special pupils through their places of business, furnishing copies of records and forms used, explaining special problems such as those of display, inventory control, use of the cash register, employee relations, and to assist in dozens of other ones. Frequently they also are willing to donate used copies of trade magazines and advertising booklets containing valuable merchandise and merchandising information, and thus help the class build up a most useful library of business management information.

The alert teacher will have no difficulty in finding plenty of valuable things to be doing; in fact, he probably will find a one-semester course to be so relatively inadequate as to force him to choose carefully from the many topics which are available. Care must be taken to avoid hurrying too rapidly over too many topics; it usually is better to do a complete and thorough job on a relatively few important topics, giving pupils opportunity to participate in learning activities related to them.

About the use of this outline

The following course outline is relatively general in nature; in most units only main topics have been indicated, any one of which is rich in details of interest and value. The activities and projects at the end of each unit are merely suggestive of what can be done; they are by no means intended to be complete.

However, it is hoped that all business teachers and administrators will carefully note the potential content and give serious thought to inaugurating such a course in the near future if it has not been done already.

WHAT IS BUSINESS

Unit I. The place of business in our economy

- A. Man's desires and how he fills them
- B. Specialization and mass production and the resulting exchange economy
- C. Freedom of individual enterprise, risks, and initiative as means of producing profit
 - 1. Contrasted with planned economies
 - 2. Private property rights

3. Regulation but not regimentation
 4. Standard of living achieved
- D. The place of consumer satisfaction in business success
1. Free competition as consumer protection
 2. Consumer control through demand
 3. Consumer control through government regulation
- E. Suggested activities and projects
1. Charts comparing real incomes in various countries
 2. Selected movie, such as *THREE TO BE SERVED*, from National Association of Manufacturers
 3. Reports on how local businesses serve consumers
 4. Give an example of a modern business transaction that you might carry out with some retail establishment and show how a person living a century ago would satisfy the same need
 5. Choose a major occupation in your town or city and list several minor occupations dependent upon it
 6. Read about the Industrial Revolution and the effect it had on business
 7. List the advantages of mass production in the business world and how they affect us personally
 8. Class discussions on the operations of businesses under various forms of government

Unit II. Opportunities and trends in business

- A. Types and numbers of businesses in the community, state, and nation
- B. The place of small businesses
 1. Types which are most common
 2. The future of small businesses
- C. Advantages of being in business management and business ownership
- D. Causes of business success
- E. Causes of business failure
- F. Opportunities for new businesses. New products and services
- G. Opportunities in managerial positions. Promotional opportunities
- H. Suggested activities and projects
 1. Information about new businesses in the community
 2. Study of the local classified telephone directory
 3. Charts on types and numbers of businesses
 4. Gather statistics on business failures, e.g., which types of business have the highest mortality rate, which types of business have the lowest mortality rate
 5. Students orally discuss what products or services are in demand

6. Collect clippings from magazines advertising newer products and services
7. Discuss the advisability of having more of one type of business than is necessary to serve the public, such as a gas station on all four corners of a busy intersection
8. Look in the World Almanac or elsewhere to see how many businesses of all kinds are found in the U. S.
9. Take a survey of your city to determine how many of its present large businesses began as small businesses
10. Make a list of the new businesses that have started in your community during the last 12 months, and see if you can draw any conclusions with regard to new types of businesses
11. Visit the owner of a business establishment in your community and find out how many hours each week the store is open for business and how much additional time he must donate to his business
12. Make a survey to determine the business opportunities that are present in the community
13. Write to the National Federation of Small Business, North Shore National Bank Bldg., Chicago 26, Ill., for information about its purposes, program, etc.

Unit III. Planning a career in business

- A. The necessity of getting work experience in business
 1. Preparation for getting the first job
 2. Preparation for greater responsibilities later
- B. Personal qualities necessary for success
- C. A survey of numerous types of careers available
 1. Merchandise management
 2. Financial control and accounting
 3. Sales management
 4. Office management
 5. Legal adviser
 6. Personnel management
 7. General management
 8. Ownership
 9. Manufacturing
 10. Market research and advertising
 11. Industrial management
 12. Personal service businesses
 13. Executive secretary
 14. (Others)
- D. Suggested activities and projects
 1. Individual papers or reports on selected careers
 2. Start a business career scrap book or other record
 3. Interest inventory tests for pupils

4. Secure assistance of local businessmen in guiding individual pupils interested in fields these men represent
5. Hold a career clinic with business people participating
6. Make a list of five stepping stone jobs and five blind-alley jobs. Explain your choices
7. Make a list of business jobs and indicate the promotional possibilities of each
8. Take a survey to determine employment possibilities in your community within the next few years
9. Interview a business worker (preferably a position that you yourself would like to hold) and outline his duties
10. Take a survey of what the beginning wage is in your community for various types of business positions
11. Have students who are working out of school give to the class their ideas of the merits of planning in advance the field one is going to follow

UNDERSTANDING THE TOOLS OF BUSINESS

Unit IV. The rules of business

A. Business ethics

1. Compared with legal rules
2. As evidenced by codes of ethics
3. As evidenced by the work of Better Business Bureaus
4. Unethical practices illustrated
5. Relation to ultimate business success

B. Municipal ordinances

1. Health
2. Fire
3. Licensing
4. Police
5. Building ordinances

C. State and Federal laws (See Units 28 and 29.)

D. General business law

1. Applications of laws of agency
2. Applications of laws of contracts
3. Applications of laws of sales
4. Applications of laws of bailments
5. Applications of laws of negotiable instruments
6. Applications of laws of partnerships

E. The importance of business policies

F. Suggested activities and projects

1. Prepare a display of codes of ethics
2. Reports on local ordinances affecting businesses
3. Prepare a display of negotiable instruments used by business

4. Library work or research on Better Business Bureaus, what they are, how they affect business ethics. Report to class by group or individual
5. Ask the mayor or other local official to talk to the class on local business ordinances
6. List some of the types of businesses in your community on which there are special restrictions. What are the restrictions?
7. Name some business transactions that must conform to certain legal procedures
8. Make a list of ethics for salespeople to know in completing sales and in knowing general business laws
9. Arrange to visit a city council meeting in which a local ordinance will be discussed and voted on

Unit V. Communication

- A. The place of accurate and rapid communication in business
- B. The telephone
- C. The telegraph
- D. The mail
- E. Other forms of communication
- F. Functions of the office in relation to communication
 1. Accuracy and speed in handling mail
 2. Accuracy in filing
 3. Importance of records of communications
 4. Oral communications
- G. Suggested activities and projects
 1. Trip to local office to study communications procedures
 2. Secure movie from local telephone manager
 3. Trip through local telephone exchange
 4. Reports or displays on telephone and telegraph messages
 5. Report on classifications and regulations governing mail
 6. Comparison of rates on different means of communication and discussion of when one means of communication is better to use than another. (Charts or graphs for rates.)
 7. Demonstration on proper technique of using telephone including suggested telephone manners listed in most telephone directories. Include dial telephone—how to use
 8. Clip out schedules of radio programs and report on how radio communication helps business
 9. Trip through local radio station
 10. Reports on how television will affect business in the future
 11. Discussion on use of movies as a means of communication and as an aid to business
 12. Consult your local telephone directory and make a list of the various kinds of information that are found in the

directory, in addition to the names and numbers of the subscribers

13. Secure rate lists from a telegraph office and learn how much it costs to send telegrams of 20 words, day letters of 50 words, and night letters
14. Have a qualified person give a talk on the topic "Our Modern Methods of Communication"
15. Field trip through the local post office
16. "Mr. Bill"—Bell Telephone Co. 16 mm sound film

Unit VI. Transportation

- A. Transportation services needed by business
 1. Speed
 2. Careful handling
 3. Low cost
- B. Railway freight
- C. Railway express
- D. Motor freight
- E. Air express
- F. Water transportation
- G. Parcel post
- H. Business papers used
- I. Private carriers and common carriers
- J. Special services connected with transportation
- K. Suggested activities and projects
 1. Prepare a display of business papers used in transportation
 2. Select some particular commodity and ascertain the cost of transporting it to some distant city via various forms of transportation
 3. Prepare a bulletin board showing the various kinds of transportation in use today
 4. Assign to each student one type of transportation and have him trace its development
 5. Present publicity and information on the railroad fair held in Chicago in 1948
 6. Investigate all types of transportation within local community and connecting local community with outside world. List names of companies and what service they offer
 7. Select a small town or city in the U. S. on the East or West coast and investigate the possible routes and modes of transportation best suited for a trip to this particular spot
 8. Investigate the type of transportation facilities available to your community and analyze the correlation between the abundance or lack of these services and the size, development, and wealth of your community

9. Show film "Distributing America's Goods," available at the S.U.I. Film Library
10. Route goods to a distant city, determining the shortest route, the shortest time, and the least possible cost
11. Reports on methods of getting jobs connected with transportation that will possibly help students after they graduate
12. Assign students to find laws which are connected with transportation
13. Point out the differences between private and common carriers

Unit VII. Money, banks and credit

- A. The place of money in an exchange economy
- B. Functions of banks and the use of the bank
 1. Depository for surplus funds
 2. Make loans
 3. Provide checking services; provide change
 4. Financial and investment advice
- C. The place of bank credit in an exchange economy
 1. The need for credit
 2. The expansion of bank credit
 3. Relation of bank credit to purchasing power
- D. Relation of money and credit to inflation and deflation
- E. The Federal Reserve System
- F. Suggested activities and projects
 1. Take a trip through a local bank
 2. Find out what kinds of paper money are in circulation
 3. Make a study of the total amount of money in circulation each year since prior to the war
 4. Have a coin collection displayed and discussed by the collector
 5. Prepare a bulletin board showing how a checking system operates; include check, stubs, monthly statement, cancelled check, reconciliation of bank account, and a deposit slip
 6. Display other forms and instruments which a bank and its customers use concerning the bank's services (other than checking account)
 7. Select students to prepare a map showing Federal Reserve Districts, in which states they are located, and where the Federal Reserve Bank for the district is located
 8. Report on an article or two found in the finance section of The Business Week, the business and finance section of Time, or any other periodical. This article should relate to inflation or deflation if possible
 9. Make a study of the value of money in terms of purchasing power since 1940

10. Investigate the factors that determine the prevailing rates of interest and make an association with the various periods of the business cycle
11. Invite a banker to talk to the class on extending credit to customers and determining the amount of interest charged
12. Ask your local bankers if they are extending more credit today than they were last year, if interest rates have changed, and if so, why
13. Give reports in connection with interest received from banks compared with interest received from other saving facilities, etc.

Unit VIII. Insurance

- A. The importance and types of risks involved in business
- B. Methods of meeting risks
 1. Careful management based on complete information
 2. Hedging
 3. The use of insurance
- C. Basic principles of insurance, and types of companies
- D. The main types of insurance available to business
 1. Common terminology
 2. Customary clauses and requirements of policies
 3. Consideration of specific types of insurance
- E. Suggested activities and projects
 1. Get information about local insurance rates and factors involved in setting the rates
 2. Talk by local insurance representatives, relative to some specific type of insurance for business
 3. Have the class secure information and prepare a long list of specific types of business insurance available
 4. Collect newspaper articles in which insurance is involved and prepare a scrapbook or bulletin board
 5. Set up or locate in insurance books comparison tables of rates for different kinds of insurance
 6. Actually study and discuss a real insurance policy (preferably one related to business insurance of some type)
 7. Investigate a specific policy carried by a small retail business and report on some of the odd circumstances upon which claims are paid. (One merchant's only claim for damages to his neon sign was if an airplane crashed on it and damaged it.)
 8. Reports on specific types of insurance that a particular business might carry and their worth to the business
 9. Obtain sample insurance policies from local agents and compare the amount of coverage in the various policies

Unit IX. Business Information

- A. Why the business world must seek **current** information
- B. Information from the Federal Government
- C. Information from the state government
- D. Private commercial sources of business information
- E. Miscellaneous other sources, as
 - 1. Trade associations
 - 2. Chambers of commerce
 - 3. Retail and better business bureaus
 - 4. Newspapers and magazines
 - 5. Controlled research and testing laboratories
 - 6. Market research
- F. Suggested activities and projects
 - 1. Present and examine publication from the U. S. Office of Small Business
 - 2. Arrange for representatives of the class to participate regularly in local chamber of commerce meetings
 - 3. Check and evaluate the business information sources to be found in your school library. This includes magazines
 - 4. Set up as a major project for your local chapter of Future Business Leaders of America the job of obtaining current information about local businesses for your high school
 - 5. Invite the Chamber of Commerce executive secretary or president to talk to the group on how the C. of C. helps to inform local business men
 - 6. Report on business information available in the World Almanac or Information Please, and give a few of the statistics or other facts that might prove interesting to the class
 - 7. Report on business information found in the current issue of **Business Week**, the business section of **Newsweek**, the business and finance section of **Time**, or any other periodical
 - 8. Make a class project of studying and interpreting the financial section of your local newspaper
 - 9. Interview local merchants; report on the sources of business information which they use in their specific fields and their comments on the sources
 - 10. After students have read and observed all they can concerning business information, have them set up a reference list of their own for a business in which they are particularly interested

GETTING STARTED

Unit X. Types of Businesses

- A. General over-view of business
 - 1. Large size businesses
 - a. Mining

- b. Public utilities
 - c. Transportation and communication
 - d. Manufacturing
 - e. Finance
2. Smaller businesses
 - a. Agriculture
 - b. Manufacturing
 - c. Construction
 - d. Trade
 - e. Finance
 - f. Service
 - g. Miscellaneous
- B. A study of how American businesses have grown from small beginnings
1. History of selected industries and businesses
 2. Attention to local businesses and how they started
 - a. Special attention to service businesses
 - b. Special attention to retail businesses
- C. Suggested activities and projects
1. In the library, make a special display of material having information about the history of American businesses and industries
 2. Secure special posters from the National Association of Manufacturers (or from other sources) relative to the place of business in our economy
 3. Class reports on selected industries, nationally known businesses, and business leaders
 4. Report on types of business and the number of these types of business in the U. S. from the World Almanac or other recognized source
 5. Make a list of businesses in the community and group them according to general types. Discuss results and note any particular emphasis on certain industries
 6. Special report on earliest businesses and industries to be started in this country. Different types could be assigned to different students. Library work is required here
 7. Have students report on different types of businesses represented by the occupations of parents of the members of the class
 8. Give special reports on some of the most famous American big-business men, Ford, Kaiser, Rockefeller, etc., emphasizing what particular factors contributed most toward their success. (Personality, education, resourcefulness, luck, dishonesty or honesty, etc.)
 9. Investigate and report on the proportions of people employed in U. S. in the various classifications of businesses and come to some conclusions as to possible changes in these proportions due to technological advances, etc.

10. Discuss whether or not a certain society would be conducive toward certain types of businesses, and list conditions favorable for the starting of a business

Unit XI. Choosing the location

- A. Buying a going concern versus starting a new business
 1. How location is a factor
 2. Survey of other factors to consider
- B. Factors affecting choice of location for manufacturing and wholesaling
 1. Regional and national markets
 2. Sources of raw materials and transportation
 3. Labor supply; effects of climate and weather
 4. Miscellaneous
- C. Factors affecting choice of location for retailing
 1. The community and region
 2. Location within the community
 - a. Traffic
 - b. Surrounding businesses
 - c. Future expansions
 - d. Miscellaneous others
- D. Common errors in selecting locations
- E. Suggested activities and projects
 1. Write to selected chambers of commerce in larger cities and note advantages claimed therein
 2. Make a survey of retail locations in your community and list those that seem particularly good for various types of retail businesses
 3. Make a detailed comparison of two selected retail locations in your community
 4. Visit a recently constructed store or factory and inquire as to the reasons it was located at that particular place
 5. Find out from the City Council, the Mayor, or the City Manager what the zoning laws are in your community in regard to new business buildings
 6. Assume you are going into a new business locally. Decide on type of business and select several available locations and give advantages and disadvantages of each
 7. Prepare a map of your community indicating location of different businesses. If a large city, assign different sections of the city to different students. Set up a legend and have all maps prepared use the same one. Use different numbers or colors for different kinds of businesses. Using map, discuss advantages of locations of various businesses and make suggestions where they could be better placed
 8. Cite examples of industries which may be disadvantageously located in some respects according to the deciding factors of location, but which are more than com-

pensated by the benefits derived from other factors such as source of fuel, materials, etc.

9. Investigate the development of the five largest cities in Iowa and see if you can trace their growth and increases in productivity to their location
10. Select what you consider to be a good business location in your community. Study the type of business for which you think the location is suitable and list reasons why you think so
11. Make a map of the business district of your city or town showing the various streets. Mark on the streets by code the types of businesses located there. Find the total number of each type, and comment on what you consider a satisfactory or an unsatisfactory concentration and placement of these businesses
12. Make a pedestrian count for a certain location in your town. Make this count during a particular time, and on the same day a week later. At the same hour, make a pedestrian count for a different location in the town. In each case tabulate the number of women, children, and men who pass the location. Draw some conclusions with regard to the value of each location

Unit XII. Forms of business organization

- A. Preview of different forms available; consideration of types of questions which may affect the form chosen
- B. The single proprietorship, the basic form
 1. Ease of starting and adaptability; advantages and disadvantages
 2. Legal considerations
 3. Types of business for which it seems particularly suitable
- C. The partnership
 1. Its past development and use
 2. Its present day use; advantages and disadvantages
 3. Legal considerations
 4. Types of business for which it seems particularly suitable
- D. The corporation
 1. Its origin, social justification, and legal basis
 2. Steps in organizing a corporation
 3. Significance of stocks and bonds
 4. Special legal considerations, including taxes
 5. Types of situations for which it seems particularly suitable
- E. Miscellaneous special forms
- F. Suggested activities and projects
 1. Secure information about the forms of organization used by local businesses or a designated portion of them

2. Consult the state code to determine what state laws regulate the various forms of organization
3. Prepare a list of reports required of some local business, preferably a corporation
4. Investigate current corporation income or profits taxes
5. Invite a representative of each form of business in the community to talk, preferably as a panel, on the advantages of his particular form of business
6. Oral report on the number of each form of business to be found in the United States according to the latest figures available. A circle graph showing proportions could be prepared
7. Prepare a chart of forms of local businesses and see how conclusions drawn from the chart compare with types of business for which each form seems particularly suited according to text (s) being used
8. Secure pamphlets and information on corporations in the United States from National Association of Manufacturers. Determine the number of corporations, average net worth, distribution of stock, etc.
9. Compare the laws regulating corporations in Iowa with those of a neighboring state. Report on the possible significance of any major variations
10. Take a survey of your town, or a section of the city in which you live, to determine the comparison in number of proprietorships, partnerships, corporations, or special forms
11. Divide the class into sections. Have each section pretend they are forming a corporation and are to write the articles of incorporation for their new corporation
12. Collect what information you can find, from your library, Chamber of Commerce, etc., on "Big Business." After the information has been collected, decide whether or not "Big Business" should be encouraged
13. Dramatize a situation in which four men discuss the various forms of ownership, with each trying to prove that the form he represents is the best
14. What are the property rights that are guaranteed to all people as found in the Constitution of the United States?

Unit XIII. Methods of financing

- A. The needs for capital
 1. Fixed assets and long term needs
 2. Current assets; effects of turnover
 3. Other needs for working capital; paying expenses
- B. Relation of the form of business organization to financing
- C. Sources of long-term capital
 1. Original investment
 - a. Sole proprietor or partner

- b. Corporation investment
 - (1) Stocks
 - (2) Bonds
- 2. Borrowing
 - a. Notes
 - b. Bonds
- 3. Retained earnings or additional investment
 - a. Corporate surplus
 - b. Dividends
 - (1) Cash
 - (2) Stock
 - (3) Other kinds

D. Sources of current funds or working capital

- 1. Open book account
- 2. Short term borrowing
- 3. The place of the original investment in providing such funds

E. Miscellaneous factors affecting methods of financing

F. Suggested activities and projects

- 1. Report on procedures for organizing a corporation in your state
- 2. Talk by local banker on his criteria for evaluating requests for business loans
- 3. Investigation of current offerings of stocks or bonds in local companies
- 4. Talk by local businessman on policies of his store in relation to current financing; extent of purchasing on open account; credit granted, etc.
- 5. Graph the fluctuations in the stock of a particular corporation as listed in the daily paper
- 6. Talk by a representative of your local Credit Association on its services to businessmen
- 7. Assign a certain amount of money, such as a thousand dollars, for each student to invest in several companies after he has made an investigation of current stock offerings. Then, after a period of time, have him check to see if he made a wise choice
- 8. Have each student be the financial manager for a corporation about to be formed. After stocks and bonds have been studied have him write a paper as to how and why he would finance his corporation
- 9. Follow up the above suggestion; have the student decide what he would do with the surplus after the first year's activities
- 10. Obtain financial statements of a few businesses and discuss investments, bonds, notes receivable, notes payable, dividends, etc.

11. Investigate the indebtedness of your community for such projects as new schools, auditoriums, improvements, etc., as to methods of financing, interest charges, underwriters, etc.
12. Show advantage of borrowing in order to take discounts, comparing rate of interest on the loan to that made by taking the discount
13. Make a study of the information found on a United States government bond
14. Find out how your city or town borrows money to carry on its activities. Find out about municipal bonds and be prepared to discuss these in class
15. Find out where stocks and bonds are bought and sold in your community
16. Find out what rate of interest is charged by banks in your community for short-term loans

Unit XIV. Special problems of starting a business

- A. To own or to lease
- B. The type of building
- C. Problems of layout
- D. Problems of lighting and heating
- E. Complying with legal restrictions and regulations
- F. Equipment problems
- G. Suggested activities and projects
 1. Consult a local businessman who recently has started his own business
 2. Ask a local attorney or real estate representative to speak on legal requisites of leases
 3. Report on local laws and regulations affecting business properties
 4. Prepare a project on your approximation of the equipment and expense in starting a business of your interest. Take this to a business manager of such a business and report his comments to the class
 5. With permission of the proprietor, diagram the layout of a local business in which you are interested. Then, if you can improve the layout, prepare a proposed layout and be able to give reasons for the suggested changes. Ask the proprietor for suggestions in changing his layout
 6. Write to a nearby city larger than your own requesting information of local laws and regulations for that city. Compare with your own community
 7. Investigate and report on the advantages and disadvantages in your community of leasing property for business purposes as compared with owning the property
 8. Compare the percentage of lessees with that of property owners in the downtown section of your community

9. Prepare a report on the availability of potential "good business" sites in your town
10. Inquire about business property tax rates in your community and in a larger city
11. If any new or remodeled buildings in your community have used some of the newer building materials such as glass blocks and porcelain enamel, report what type of business is housed in each and whether you think it is suitable
12. Draw diagrams showing the entrance of three retail stores you have observed. What are the advantages and disadvantages of each entrance?

PRODUCING THE GOODS AND SERVICES

Unit XV. Planning and Management

- A. Management and its responsibilities
- B. Relationship of management and planning
 1. Importance of personal qualities of manager
 2. Importance of internal organization
- C. Types of internal organization for managerial purposes
 1. Line type
 2. Line and staff type
 3. Functional type
 4. Committee type
- D. Miscellaneous other managerial considerations
 1. Main functions performed
 2. Special problems encountered
- E. Miscellaneous other internal organization factors and practices
 1. Departmental organization
 2. Organization in the small business
 3. Miscellaneous problems and practices
- F. Suggested activities and projects
 1. Secure a copy of an organization chart from some local or nearby department store and study it
 2. With the assistance of the librarian, prepare a list of magazines of special interest to business management
 3. Draw up an organization chart for your own school system
 4. Invite an executive to speak on the qualifications he looks for in his departmental managers
 5. Prepare simple charts illustrating two or more of the different types of internal organizations
 6. Assume you are going into a business with a few of your friends. Determine how many are going into this business, and draw up a chart suggesting possible internal organization

7. Write for information (Better Business Bureau) on ranges of salaries of managers. There may be pertinent information in the Statistical Abstract of the United States

Unit XVI. Purchasing

- A. Relation of purchasing policies and practices to business success
- B. The purchasing department and its functions
- C. Problems of purchasing
 1. Policies
 2. What to buy
 3. When to buy
 4. Where to buy
 5. How much to buy
- D. Terms and terminology associated with purchasing
- E. Purchasing procedures
 1. Placing the order
 2. Handling the goods after they are received
 3. Assuring proper payment of the invoice
- F. Special problems of purchasing for the small business
- G. Suggested activities and projects
 1. Ascertain the procedures for requisitioning and ordering supplies or equipment for your school
 2. Prepare a display of requisition and purchase orders and other forms used locally in connection with purchasing
 3. Ask some local merchant to tell the class the details of handling incoming goods in his store. Perhaps arrange to visit his store and inspect his receiving and marking activities
 4. Invite a merchandise buyer to relate to the class the policy that is followed by the buyer of the store in regard to the proper time to buy fashion goods and the importance of buying for special days, such as Easter, etc.
 5. Ask local store managers why they prefer to borrow money to pay for the merchandise bought from the manufacturer so that the invoice can be paid within the limit of the time period in which reduced rates are offered
 6. Arrange a visit to two local stores engaged in the same kind of business and compare stocks on hand
 7. Arrange a bulletin board of all business forms of one particular business concerning purchasing, arranging it in such order that use and order of use of these forms is clear
 8. Assign various kinds of businesses to groups of students and have them prepare buying calendars for each particular kind of business

Unit XVII. Stock control

- A. The importance of stock control
 - 1. Proper quantity, sizes, colors, styles, etc.
 - 2. Proper protection and accounting
 - 3. Relations to ultimate success of the business
- B. Receiving and marking the goods
 - 1. Checking against invoice and purchase order
 - 2. Verification of charges
 - 3. Setting and computing markup
 - 4. Methods of marking goods
- C. Proper care of stock
- D. Procedures used in accounting for stock
 - 1. Taking inventory
 - a. Retail inventory method
 - b. Perpetual inventory
 - c. Techniques of taking inventory
 - 2. The sales ticket and its functions
 - 3. Stock record cards
 - 4. Stubs and tags on merchandise
 - 5. Special turnover and sales reports
 - 6. Miscellaneous other records and procedures
- E. Suggested activities and projects
 - 1. Prepare a display of locally used sales tickets and other forms applicable to stock control
 - 2. Ask a local merchant to explain his system of control through tags and stubs on the merchandise
 - 3. Invite a local retail merchant to explain to the class the factors that determine the quantity, quality, sizes, colors, and styles of merchandise bought for his store from the manufacturers
 - 4. Take a field trip to a local retail establishment when a physical inventory of the goods on hand is being made so that the students can see the procedure followed in taking a physical inventory. Then, visit a store that keeps a perpetual inventory and decide which method of keeping inventories seems best for the various types of businesses
 - 5. Assign two or three students to a store, until all students in the class have been assigned, to visit that store and observe the display of stock in regard to quantity, sizes, color, and styles. Report to the class on the observations, listing the good practices and making suggestions for improvement
 - 6. A variation of the above activity would be to have each group present a panel discussion to the class on its findings. The store manager might be invited to sit in on this discussion; or a report of the observations could be presented to him

7. Visit a local business and learn how goods are stored and cared for until needed. Several different students could visit several different stores, each reporting to the class his findings. Class discussion and questions should follow
8. Cite examples of local merchant who uses independent warehouse companies to handle his stock

Unit XVIII. Economy in Operation

A. Expenses distinguished from investments

1. General explanations
2. The place of working capital in relation to each
3. Classifications of expenses
 - a. Operating
 - (1) Selling
 - (2) Administrative
 - b. Non-operating

B. Purpose and importance of expenses

1. Relation to selling price
2. Importance of proper control
3. Volume and margin

C. Control of administrative expenses

(Specific consideration of such expenses as salaries, heat, light, insurance, supplies, rent, dues, taxes, contributions, etc.)

D. Control of selling expenses

(Specific consideration of such expenses as sales, salaries, advertising and display, delivery, pilfering, bad debts, etc.)

E. Control of non-operating expenses

F. Miscellaneous other expenses to be considered

G. The use of a budget as a control measure

H. Suggested activities and projects

1. Secure information from sources such as the U. S. Department of Commerce, Dun & Bradstreet, The National Cash Register Company, etc., indicating typical percentages (based on sales) for various expenses in different lines of business
2. Secure published or other operating statements and examine the types of expenses and the relative amounts indicated for each
3. Visit a retail store and determine the layout of the various departments in the store and then find out from the manager how the expenses of the store are appropriated among the departments, the departments that share the greatest percentage of the expenses, etc.

4. Examine profit and loss statements in beginning book-keeping books during class periods, with the instructor explaining the various expense items
5. This unit gives an opportunity to bring in some simple business arithmetic problems. This is desirable, especially if most students are not taking a course in business arithmetic or bookkeeping. If any students have taken or are taking these courses, they could be asked to report on related problems to the class
6. Look up the current federal income tax procedures and rules for reporting business expenses

Unit XIX. Labor as a cost

- A. Scope of personnel work
 1. Relation to cost of labor
 2. Other implications
- B. Direct and indirect labor
- C. Relation between labor cost and depreciation and repair expense
- D. Recognizing the "human element" in labor as an expense
 1. The effect of proper incentive
 - a. Monetary
 - b. Other
 2. Specific wage and profit-sharing plans
- E. Low wages not always economical
- F. High wages are socially desirable
- G. Suggested activities and projects
 1. Find out what methods of wage payment are being used in local stores. Is any different method applied to sales personnel?
 2. Invite some personnel manager to talk to the class
 3. Investigate a profit-sharing plan of a specific company and report to class on your findings
 4. A simple cost accounting chart could be used to great advantage in illustrating the difference between direct and indirect labor and how it affects cost per unit of goods
 5. Consult local businessmen to determine what percentage of paychecks are withheld from payment to employees and for what purpose, also which of these amounts are matched or supplemented by the employer. Discuss incentive motive here
 6. Report on the wage scale of industries in your community and the relation of pay to the labor turnover
 7. Obtain first-hand information on the employees' attitudes toward "piece work" pay scale

8. Investigate the types of vocations that have retirement benefits and determine how they are financed

Unit XX. Control through customer demand

- A. Business exists for the purpose of serving the customer
 1. Illustrations applied to various lines of business
 2. Customer demand always the ultimate control
- B. Effects of store policies on customer demands
- C. Methods of recognizing or anticipating customer demand
 1. Sales trends and customer inquiries
 2. Trade association information
 3. Customer complaints and inquiries
 4. Forecasting services
 5. Others
- D. Comparison of demand indices for goods with those for services
- E. Suggested activities and projects
 1. Ask a local retail merchant to explain to you how far in advance he must order his goods, and how he determines which goods to order
 2. Investigate the types of information furnished its members by some trade association. Many local merchants can give you such information
 3. Ask a local merchant to relate the factors that help determine customer demand
 4. Visit an information or complaint department of a large store. Find out what inquiries or complaints are most typical. Determine why such complaints or information may have arisen
 5. Cite actual cases from experience where consumer demand has influenced the policies of a business. Ask your parents for information and be prepared to contribute at least one instance as related by your parents or as experienced by yourself
 6. Ask a few local merchants to give examples of when they were influenced by customer demand. Have students interview merchants or have merchants report direct to class. Businessmen usually are especially anxious to get information of this type before the public
 7. Give instances in the last 25 years of periods when there has been a buyer's market and when there has been a seller's market. Explain how the retailer must adapt himself to the markets
 8. Show how various types of businesses, such as chain stores, are at an advantage over other types of businesses because of differences of customer demand in different localities

Unit XXI. Control through records

- A. The purposes served by records
 - 1. Daily and current information needs
 - 2. Occasional informational needs
- B. The balance sheet and its uses
- C. The income statement and its uses
- D. Illustrations of specific types of information needed
 - 1. The information needed
 - 2. The commonly used form for recording the information
- E. Double-entry bookkeeping as related to control
- F. The interpretation of accounting records
 - 1. Comparative balance sheet ratios
 - 2. Comparative operating ratios
 - 3. Charts and special reports
 - 4. Miscellaneous other interpretations
- G. Special records required for government reports
 - 1. Income taxes
 - 2. Social Security records
 - 3. Others
- H. Suggested activities and projects
 - 1. Prepare a display of business papers commonly used in various types of local businesses
 - 2. Prepare a special display of forms used in recording and reporting information required by government
 - 3. Visit a retail establishment or other business establishment and have the bookkeeper explain to the class the system of record keeping, the various statements which are prepared, etc. Also, note the various machines used for record keeping
 - 4. Show a motion picture of the common record keeping procedures used in a business
 - 5. Analyze balance sheets found in publications or obtained by direct request in order to gain an understanding of the importance of the balance sheet
 - 6. Invite an accountant to discuss difficulties encountered in preparing and interpreting records

MARKETING THE GOODS AND SERVICES

Unit XXII. Marketing Functions

- A. The place of the middleman in our economy
 - 1. Mass production and the need for marketing
 - 2. Specialization within the field of marketing
- B. The main marketing functions as consumer services
 - 1. Assembly (buying)

2. Demand creation (selling)
3. Grading
4. Standardizing
5. Dividing
6. Packaging
7. Transportation
8. Storage
9. Risk-taking
10. Financing

C. Consideration of the cost of the services of middlemen

1. Relative portion of consumer's dollar required
2. Are there too many middlemen?

D. Suggested activities and projects

1. Prepare posters, or bulletin board displays, descriptive of each of the ten major marketing functions. Wherever possible, use goods, services, etc. as illustrations taken from the local community.
2. Make a brief analysis of the businesses listed in your local classified telephone directory and determine what portion are engaged primarily in performing marketing functions.
3. Draw diagrams illustrating the old order of distribution as compared with the more recent order of distributing goods.
4. Indicate on a map of the world the principal regions from which we receive commodities used in our own community every day.
5. Panel discussion, by students, comparing the advantages and disadvantages of our present system of marketing and the old barter system.
6. Circle graph to illustrate portion of consumer's dollar required by middleman and others.

Unit XXIII. Types of retailing units

A. The importance of retailing in our economy

1. Main functions performed
2. Relative number of establishments and volume of business

B. Types vary with size and type of community

1. The smaller community
2. The city
3. The specialized community

C. The sale of goods versus the sale of services

D. The specialty store

1. Textile area
2. Non-textile area

E. The departmentalized store

F. The general store

G. Chain stores

H. Mail order retailing

I. Suggested activities and projects

1. Survey and classify the retail stores in your community, or in a portion of it, according to types indicated in this unit
2. Ascertain the names of various departments in one or more local or nearby departmentalized stores
3. Compare the degree and kinds of advertising done by the various types of retail units in your community
4. Make a list of the advantages and disadvantages of the different types of retail units from the point of view of the customer
5. Take a survey of your town or city to determine the number of the various types of business establishments
6. Ask 10 or more different families why they patronize a particular type of store instead of another store. Is it because of conveniences, lower prices, etc?
7. Show the film on retail selling and customer service suggestion: "Mr. Stewart Answers the Question"
8. Invite the executive secretary of the Chamber of Commerce to speak on the part the C. of C. plays in the community in relation to the retailing establishments
9. Organize a panel of businessmen representing different types of retailing units

Unit XXIV. The sale of services

A. The tendency for consumers to demand more services

B. Types of business engaged in the sale of services today

1. Personal services
2. Composite services

C. Sale of services to producers

D. Special problems applicable to the sale of services

1. Frequently less financing necessary
2. Frequently a specialized and direct sales method
3. Obstacles to growth in size
4. Advantages of close contact with customer's needs
5. The question of promotion and advertising

E. Trends in opportunities

F. Suggested activities and projects

1. Schedule a class visit to some local business engaged in the sale of services (as a hotel, laundry, movie, etc.) and arrange for the proprietor to explain his work
2. Prepare a list of service occupations for which graduates of high school may well be prepared. Prepare another

list showing those for which additional preparation above high school graduation is relatively important

3. From your local newspaper prepare a list of all advertisements representing businesses or professional people engaged primarily in the sale of services
4. Compare the amount of advertising done by a seller of services as compared with a seller of merchandise
5. Take a survey to determine the amount of training that those engaged in selling personal services have had as compared with the schooling of those engaged in selling merchandise
6. Choose a particular business and list all the services it could offer. Then visit this establishment and compare the list with those actually offered
7. Ask the Chamber of Commerce executive secretary to speak to the class on techniques used in selling intangible services, such as community improvement
8. Make a study to determine what kinds of special services are sold throughout the United States. After this study is completed, encourage students to think of some service which could be sold which they did not discover "on the market"

Unit XXV. Demand creation and selling

- A. Demand creation and selling as a consumer service
- B. The main steps in making a sale
- C. The importance of personal factors in selling
 1. Traits, knowledge, and preparation of the sales person
 2. Desires, habits, and attitudes of the customer
- D. The relation of advertising to demand creation
 1. Specific purposes of advertising
 2. Advertising media
 3. Relation of advertising to unit costs
 4. Basic principles of good advertising
 5. Planning the advertising to correlate with future sales programs
- E. Assisting through the proper display of merchandise
 1. Window display
 2. Interior display
- F. Suggested activities and projects
 1. Ask a representative of a nearby newspaper to talk to the class about the details of securing and preparing an advertisement
 2. Ask a specialty salesman to demonstrate to the class and to explain and identify the steps taken in developing his sales talk

3. Arrange for selected students to cooperate with local merchants in assisting them to arrange window displays
4. Have students study and report to the class on various types of window displays observed locally
5. Set up after school "Sales Meetings" for those interested
6. Bring to class advertising circulars and other advertising media; examine the advertisements and determine why they are or are not effective advertising media
7. Make up and evaluate advertisements
8. Give careful attention to window displays in the stores in the community. Discuss how they could be improved
9. Find out from several different retail establishments to what extent the sum is reflected in the prices of goods advertised
10. Analyze the radio advertising programs and determine what products are advertised the most, and which, in your opinion, are the most effective advertising media
11. Write to some of the Better Business Bureaus for information on how they help do away with improper advertising
12. Collect "selling hints" sent to retailers from manufacturers
13. Bring some small article to class, construct a sales presentation and present it to the class
14. Invite a representative from an advertising agency to speak on the part advertising agencies play in the field of business
15. Make a study to determine how much is spent on various kinds of advertising throughout the United States
16. Collect as many different kinds of newspapers as possible and look for differences and similarities in their advertising layout
17. If some one is available in the field of sky-writing, invite him to speak on the future of this type of advertising
18. Through study and research projects, try to decide what may happen to radio advertising because of television

Unit XXVI. The use and control of credit

- A. The place of credit in our domestic economy
 1. Credit as a means of shifting the finance function
 2. Credit as a means of increasing national purchasing power

- B. The nature of retail credit
 - 1. Conditions giving rise to the need for credit
 - a. Long term credit
 - b. Short term credit
 - 2. The charge account
 - 3. The installment account
- C. Procedures for control of credit granted
 - 1. Personal factors and their evaluation
 - 2. Financial factors and their evaluation
 - 3. Setting a maximum limit
 - 4. The legal factors involved
- D. The use of credit as a business policy
 - 1. Advantages to be derived from credit sales
 - 2. Pitfalls to avoid and precautions to be taken
 - 3. Specific forms and procedures commonly used
- E. Suggested activities and projects
 - 1. Investigate the activities of your local retail credit bureau, or ask its manager to talk to the class about its work
 - 2. Have students prepare papers on the "Three C's of Credit" (character, capacity, and capital) and arrange to have them rated competitively by some banker
 - 3. Investigate the volume of credit sales as compared to cash sales in the retail grocery business and evaluate the results
 - 4. Bring to class charts and information from local finance companies and discuss advantages and disadvantages of borrowing
 - 5. Invite the manager of a store which does a great deal of credit business to speak of the procedure he uses in determining whether or not to extend credit to a new customer
 - 6. Make a study of the National Credit Association
 - 7. Discuss position of students, as minors, in the field of credit
 - 8. List information students would desire from prospective customers if they were the store managers and were going to extend credit
 - 9. Obtain credit application forms from a local business and have students fill them out to the best of their knowledge
 - 10. Review recent legislation that affects credit and installment buying and discuss how these changes affect state of business
 - 11. Coronet sound film (16 mm.) on "Installment Buying"

Unit XXVII. Serving the customer

- A. The customer is the court of final decision
- B. Methods of ascertaining consumer demand
 - 1. Market research
 - 2. Sales records and trends
 - a. Volume trends
 - b. Allowances, returns, and complaints
 - 3. Private forecasting services
- C. Special training of employees
- D. Policies directly related to consumer service
 - 1. Cash or credit
 - 2. Advertising policies and consumer information
 - 3. Attitude toward complaints
 - 4. Delivery service
 - 5. Consumer comfort in the store
 - 6. Others
- E. Consumer service as a prediction of business success
- F. Suggested activities and projects
 - 1. Report on the extent to which local retail stores are using informational labeling
 - 2. Make an analysis of local advertising and select those advertisements which seem to be of greater informational value
 - 3. Compile a list of services offered the consumer by stores in the local community. Likewise, include special arrangements which may have been made for consumer comfort
 - 4. Rewrite the copy of a local advertisement as you think it should be in regard to informing the customer
 - 5. Report on the benefit of the Pure Food and Drug laws for the customer
 - 6. Students list the free services offered by a store of their choice. Which ones could be eliminated without causing a decrease in customers? What services would you like added?
 - 7. Invite a panel of businessmen to come to class and discuss common complaints of customers and how they handle them
 - 8. Make a study to determine of what value such magazines as **Consumer Digest** are to the public. A survey may be made in this connection to see how many people know of and/or use such magazines
 - 9. Select a business that you are personally interested in and list proposed methods of serving the consumer

10. Report on articles from current periodicals relating to growth of business due in part to consumer services. The business and finance section of **Time** often contains this sort of information. Others: **Business Week**, **Newsweek**, **U. S. News**, etc.

SPECIAL MANAGEMENT PROBLEMS

Unit XXVIII. Government regulation of business

- A. Regulation as a guarantee of freedom of enterprise
 1. Regulation versus regimentation
 2. Private property rights and our economic system
- B. Extent and types of government regulation
 1. Federal and state controls
 2. Illustrative types of controls
- C. Control of labor, wages, and hours
- D. Control of monopolies
- E. Control of unfair trade practices
- F. Control of prices
- G. Control of standards
- H. Other government controls
- I. Suggested activities and projects
 1. Examine your state code and report on regulations found pertaining to labor
 2. From local merchants, obtain a list of articles they sell which illustrate the working of retail price maintenance laws
 3. Investigate and report on the types of business licenses required in your community
 4. Prepare a summary of the local zoning and building laws of your community which relate to business
 5. Make a report on recent legislation pertaining to labor regulations, e.g., Wagner Act, Taft-Hartley Act
 6. Group discussions for and against monopolies, control of prices, governmental controls, etc.
 7. Present information on National Association of Manufacturers and how they are concerned with and influence government regulations of business
 8. Trace the background of governmental control of business (economics books) and report on certain phases, e.g., monopolies, wages and hours, etc.
 9. Discuss the need and desire for government regulation of business. Invite a local businessman who is a member of the state legislature to present his views

Unit XXIX. Business taxes

- A. Extent and purposes of taxes on business
- B. Social security taxes
 - 1. Old-age insurance and benefits
 - 2. Unemployment compensation
- C. Sales tax
- D. Income taxes
- E. Property taxes
- F. Licenses
- G. Records and reports necessitated by taxes
- H. Suggested activities and projects
 - 1. Secure or prepare a "calendar of tax dates" for the businessman of Iowa, showing dates on which reports are due
 - 2. By consulting local business people, prepare a list of taxes they pay in addition to ones listed herein
 - 3. Secure a local county property tax receipt to bring to class and discuss
 - 4. Report on the trends of social welfare in the U. S.
 - 5. Bring to class examples of discrepancies in property valuations according to current market values
 - 6. Make a chart showing the various taxes, from where they are derived, and for what purpose the money is used in each case
 - 7. Prepare a list of taxes being paid by local businessmen and classify as to city, county, state, or national taxes
 - 8. Explain briefly some of the more important deductions a businessman can claim in filling out his national income tax
 - 9. Coronet sound film (16 mm.) on "Federal Taxation"

Unit XXX. Personnel problems

- A. The area and importance of the personnel function
- B. Selection of employees
 - 1. Contacts and sources of supply
 - 2. Methods of selecting employees and assigning to jobs
- C. Employee compensation
 - 1. Straight salary
 - 2. Piece work
 - 3. Commission
 - 4. Bonus and profit-sharing plans

- D. Personnel training methods
 - 1. Induction procedures
 - 2. Training methods and procedures
- E. Special employee benefits and welfare considerations
- F. Employee participation in management
- G. Suggested activities and projects
 - 1. Determine the customary methods of compensation for sales people in local stores of various types
 - 2. Arrange for the personnel or training director from some nearby larger department store to talk to the class
 - 3. Consult local employment agencies and report on their worth to the community
 - 4. Have students who are working part time give reports on type of work and pay scale
 - 5. Select your favorite occupation and investigate what important qualifications are needed for one to become eligible for employment
 - 6. Discuss the advantages and disadvantages of different methods of compensation for work
 - 7. Conduct a survey of local businesses to determine what they look for in hiring new help
 - 8. Obtain as many applications for employment from different businesses as possible. Let students study and discuss
 - 9. Determine the customary methods of training new employees in some of the larger retail stores in the community
 - 10. After determining the customary methods of compensation for sales people in local stores, determine which methods of compensation seem to attract the better class of sales people

Unit XXXI. Banking and related financial problems

- A. The functions of a bank
 - 1. A depository
 - 2. Checking and collections services
 - 3. Loans and investments
 - 4. Financial advice
- B. Establishing relations with the bank
 - 1. Confidential, personal relationships
 - 2. Customary records and techniques
- C. Techniques, procedures, and regulations pertaining to checking accounts
 - 1. The advantages to the business

2. Legal considerations
3. Reconciliation of the bank statement
4. Certified checks and cashier's checks

D. Using bank credit

1. Short term loans secured by personal note
2. Borrowing on collateral

E. Miscellaneous other bank services and relations

F. Suggested activities and projects

1. Prepare a display of checks, notes, and drafts, indicating proper methods of preparation and the various parties to each
2. Ask a local banker to explain to the class the criteria used in deciding whether or not to grant a loan
3. Investigate and report on the merits of banks as compared with other savings systems such as savings and loan associations, etc.
4. Bring to class a financial statement of a local bank and analyze the various assets and liabilities
5. Report on some specific laws which regulate banks and safeguard the depositors' money
6. Make a list of the principal banks in your community and classify each bank according to the services it renders
7. Bring to class a check with stub which has not been filled out. Make it out in favor of one of your classmates following suggestions in your text for writing out checks
8. Referring to above suggestions, hand the check to the classmate to whom it was made payable in order that he can endorse it so that another classmate can cash it
9. Write on the blackboard samples of the different kinds of endorsements and have a student explain to the class when the different kinds of endorsements are used
10. Bring to class a blank deposit slip and fill it out and explain it to the class
11. Have a local banker explain the operation of the Federal Reserve Banks
12. If possible, set up a banking service in school conducted by the business department by arranging with the local bank to receive the usual rate of interest on investments or have students go through this procedure for their own experience
13. Visit the local bank and have banking procedures explained so that class discussion may be carried out

14. Bring to class cancelled checks which have been returned to the maker and trace checks' travels through the cancelling stamps on the back
15. Films: "Fred Meets the Bank," "Using the Bank" (16 mm. sound film by Encyclopedia Britannica), and "Banks and Credit" (16 mm. sound film by Coronet)

Unit XXXII. Budgeting

- A. What is a business budget?
- B. The purposes served through budgeting
- C. The steps and procedure in preparing a budget
- D. Consideration of specific budget items
 1. Control of expenses through budgeting
 2. The advertising budget
 3. Purchases budget
 4. Sales budget
 5. Cash budget
- E. Problems in administering the budget
 1. Predicting profit or loss, and acting accordingly
 2. Adjustment of budget to changing conditions or information
- F. Suggested activities and projects
 1. Prepare a budget of income and expenditures for some small group of students such as your chapter of Future Business Leaders of America
 2. Using percentage and ratio information supplied by some trade association or other source, attempt to draw up a budget for a small retail store in accordance with these percentages. This probably can best be in simple annual terms
 3. Investigate and report on the type of budget your school superintendent uses
 4. Inquire at several business establishments about the type of budget they keep and how the distribution of items is determined
 5. If some of the local merchants do not keep a budget, prepare suggested budgets for them showing how the business may be operated more efficiently by using a budget
 6. Report on some aspects of your state budget, such as who draws it up, what are some of the elements that influence its size, etc.
 7. Prepare a budget for your own use or for that of your parents, and report on its advantages, disadvantages, or evidences of usefulness

8. If you were trying to figure out whether or not you could afford to take a trip to Europe, how would you proceed? Would you use the same procedure in figuring out a business budget?
9. Investigate and report on the length of period for which budgets are made out for the various types of business organizations
10. Introduce movies to students showing methods used in budgeting and how a budget can be made to work satisfactorily
11. List a number of essential factors which must be considered in preparing a budget
12. Make a survey of the business community to determine how many business establishments actually operate on a budget

Unit XXXIII. The business cycle

A. What is meant by "the business cycle"

1. Business during a depression
2. Business during prosperity

B. A survey of the basic causes of the business cycle

1. Effects of currency and credit inflation
2. Effects of lack of goods and services
 - a. Relation to war
 - b. Relation to government controls
3. The self-generation theory
4. The effects of psychology
5. Other considerations

C. Practical implications for business

1. Its relation to size of inventory
2. Its relation to expansion of investment
3. Its relation to profit
 - a. Volume of sales
 - b. Profit margin
4. Its relation to wages and other expenses and costs

D. Suggested activities and projects

1. By referring to current business magazines (such as **Nation's Business**, for instance) determine what current business problems probably are due to the advance of the business cycle
2. Secure and compare prices of various types of retail articles during past depressions and periods of prosperity
3. Interview managers of different types of stores such as chain stores, independent stores, super-markets, etc.,

and compare the size of mark-up and volume of sales of the different stores

4. Integrate throughout unit several blackboard illustrations of depressions and periods of prosperity after wars and drought years, showing effect of supply and demand
5. Report on current business conditions and trends from newspapers, radio commentators, magazines, and personal ideas obtained from observing prices, wages, competition, etc., and draw conclusions as to which stage of the business cycle we are in at this time
6. Report on some specific aspect of governmental controls to regulate the business cycle such as public reaction to controls, rationing, rent control, etc.
7. Obtain evidence in your community of the psychological effects of the business cycle, e.g., building trends, retail prices and sales, turnover of unemployed, etc.
8. Report to the class why you would want to or would not want to start or expand a business at the present time
9. Write to the U. S. Department of Commerce, U. S. Department of Labor, U. S. Chamber of Commerce, Moody's, Brookmire, and Dun and Bradstreet, Inc., for information on national business and economic conditions
10. Visit your local libraries that always have current information on the business cycle and national business
11. Silent filmstrip (35 mm.) on "Uncle Sam's Budget," by Film Publishers, Inc.
12. Investigate the Federal Reserve bulletins for an indication of the increase or decrease of money circulation over the last ten years, bank loans, employment, profits of corporations, wholesale price index, cost of living index, and national personal income index

Unit XXXIV. Planning for the future of a business

A. Two main areas to consider

1. Keeping completely informed
2. Planning expansions, reorganizations, and readjustments

B. The future depends on information

1. Factors within the business
 - a. Interpretations of financial trends
 - b. Interpretations of human elements involved
2. Factors outside the business
 - a. The business cycle

- b. New inventions and developments, and changing customer demands
- c. Other considerations
3. Suggestions for keeping well informed

C. Problems of expansion and readjustment

1. Related to information always
2. Guiding factors in expansion
3. Potential directions for expansion

D. Suggested activities and projects

1. Ask some local business proprietor who recently has expanded his business, or is in the process of expansion, to talk with the class about the factors which caused him to make the decision to expand
2. Prepare a display of charts and graphs showing various "trends" of information valuable to business. Perhaps you can borrow some private graphs from local businesses, or secure the information from which to construct them
3. Prepare a list of problems of difficulties that various organizations are confronted with when planning to expand their businesses. A large corporation would have different problems from those of a small independent market, as far financing, obtaining materials, etc.
4. Procure pamphlets and material printed by the Federal government on advice and ideas for starting a small retail business of special interest to you
5. Report on some of the associations and affiliations from which a particular small retail business would benefit from being a member
6. Investigate the laws in your state and city as to the requirements that must be met before one can start a business. Find out the zoning laws, etc.
7. List the several opportunities that a businessman might have at his disposal if he is contemplating expanding his business
8. Before a businessman takes a final step in a program of expansion, what are some of the questions he should ask himself?
9. Have a banker or some other capable person talk to the class on why the period at the peak of prosperity might be a questionable time to start or expand a business. Discuss relation of business cycle to business expansion
10. Class discussion on planning a business. Express opinion on when is the best time to expand and whether present time would be a good time to expand
11. If a retailer can be located who believes in redecoration of his business establishment each year, have him

come and talk to the class on his theories pertaining to this action

SUGGESTED BASIC TEXTS

Note: These suggestions are offered merely as an indication of the types of texts available; other excellent ones undoubtedly are available as this is not intended to be a complete listing.

- Cornell, William B. and MacDonald, John H., **Business Organization and Practice**, American Book Company, 1936.
- Jones, Lloyd L., Tonne, Herbert A., and Price, Ray G., **Functions of Business**, The Gregg Publishing Company, 1941.
- Odell, Clark, Miller, Paulson, Travis, and Twiss, **Business: Its Organization and Operation**, Ginn and Company, 1937.
- Shilt, Bernard A., and Wilson, W. Harmon, **Business Principles and Management**, South-Western Publishing Company, 1940.
- Zu-Tavern, A. B., **Business Principles**, The H. M. Rowe Company, 1941.

SUGGESTED REFERENCE BOOKS

- Brisco, N. A. and Others, **Retail Credit Procedure**, Prentice-Hall.
- Brisco, N. A. and Severa, R. M., **Retail Credit**, Prentice-Hall.
- Brooks, W. A., **A Small Business of Your Own**, National Library Press.
- Douglas, Lloyd V., Skar, Robert O., and Price, Ray G., **Modern Business**, McGraw-Hill Book Company, Inc.
- Edwards, C. M. and Howard, W. H., **Retail Advertising and Sales Promotion**, Prentice-Hall.
- Goode, K. and Kaufman, Zenn, **Profitable Showmanship**, Prentice-Hall.
- Hay, E. H. and Shaw, W. F., **How to Start Your Own Business**, Ziff-Davis.
- Hurst, A. E., **Displaying Merchandise for Profit**, Prentice-Hall.
- Larson, G., Johnson, R., and Teller, W., **Selecting and Operating a Business of Your Own**, Prentice-Hall.
- Richert, G. H., **Retailing Principles and Practices**, Gregg.
- Robinson, O. P., **Retail Personnel Relations**, Prentice-Hall.
- Rost, O. F., **Going Into Business for Yourself**, McGraw-Hill.
- Scott, W. D., Clothier, R. C., and Mathewson, S. B., **Personnel Management**, McGraw-Hill.
- Senate Committee on Small Business, **Record Keeping for Small Stores**, U. S. Government Printing Office.
- Spengler, E. H. and Klein, J., **Introduction to Business**, McGraw-Hill.
- Wilson, E. B., **Getting Things Done in Business**, McGraw-Hill.

the author's name is given at the top of the page.

SELECTED BIBLIOGRAPHY

Notes: These notes are intended to provide a brief summary of the main points of the articles mentioned in the bibliography. They are not intended to be a substitute for the original articles.

- 1. *Journal of Business*, Vol. 10, No. 1, pp. 1-10.
- 2. *Journal of Business*, Vol. 10, No. 2, pp. 11-20.
- 3. *Journal of Business*, Vol. 10, No. 3, pp. 21-30.
- 4. *Journal of Business*, Vol. 10, No. 4, pp. 31-40.
- 5. *Journal of Business*, Vol. 10, No. 5, pp. 41-50.
- 6. *Journal of Business*, Vol. 10, No. 6, pp. 51-60.
- 7. *Journal of Business*, Vol. 10, No. 7, pp. 61-70.
- 8. *Journal of Business*, Vol. 10, No. 8, pp. 71-80.
- 9. *Journal of Business*, Vol. 10, No. 9, pp. 81-90.
- 10. *Journal of Business*, Vol. 10, No. 10, pp. 91-100.

SELECTED BIBLIOGRAPHY (continued)

- 11. *Journal of Business*, Vol. 10, No. 11, pp. 101-110.
- 12. *Journal of Business*, Vol. 10, No. 12, pp. 111-120.
- 13. *Journal of Business*, Vol. 10, No. 13, pp. 121-130.
- 14. *Journal of Business*, Vol. 10, No. 14, pp. 131-140.
- 15. *Journal of Business*, Vol. 10, No. 15, pp. 141-150.
- 16. *Journal of Business*, Vol. 10, No. 16, pp. 151-160.
- 17. *Journal of Business*, Vol. 10, No. 17, pp. 161-170.
- 18. *Journal of Business*, Vol. 10, No. 18, pp. 171-180.
- 19. *Journal of Business*, Vol. 10, No. 19, pp. 181-190.
- 20. *Journal of Business*, Vol. 10, No. 20, pp. 191-200.

**CONSUMER
EDUCATION**

CONSUMER
EDUCATION

CONSUMER EDUCATION

Introductory Statement

Consumer education attempts to bring together into one course much of the consumer information often taught in various courses or units in home economics, science, social studies, and business education. It aims to give students basic knowledge concerning available goods and services. It does not attempt to give specific information concerning the purchase of all commodities. Rather it seeks to teach the consumer to choose discriminatingly in purchasing goods. The importance of such information comes from the fact that one's standard of living depends not only on the salary earned but upon the utilization of the same and the values derived from the wise expenditure of that income.

In order to understand the business world in which he lives, consumer education must be given an economic slant. It is in no sense a course in economic theory. Rather it tends to teach practical economic problems with particular emphasis on the problem of consumption.

Business education pupils should be encouraged, if not required, to take this course. It is not sufficient to teach a high school business education pupil a skill, important as that is. In addition, if he is to be a successful business individual or an intelligent citizen, he must know something about the business world in which he works and lives. Consumer education seeks to give that practical information.

While all business education pupils should take the course, there is no reason for restricting class enrollment to those individuals. Consumer education is a practical general education course. The modern consumer is surrounded by a maze of goods and services. Without education he is a "toy in the hands of the advertising expert" seeking to induce him to buy goods. Consumer education teaches the individual to evaluate the goods and services offered him, to choose wisely, and to buy intelligently. It does not aim to have the consumer view business with suspicion. Rather it seeks to point out the aids and services which business concerns and private agencies provide for the consumer. At the same time it presents the services offered by the government through its protective laws, its research, its bureaus, and its agencies.

The course serves its best purpose if taught in the junior or the senior year, at a time when students have mature judgment. It would be possible to secure enough material for a year course. However, most courses should probably be offered for one semester. In that time it is possible to awaken interest in the problem and to point to the fact that consumer education really continues throughout life.

The teacher of consumer education must have a wide background of economics. In addition he should have an interest in the problems of the consumer. He must read extensively on current topics and must exercise considerable initiative in collecting materials for the course, developing projects, securing speakers, and conducting field trips.

GENERAL OBJECTIVES

1. To develop a knowledge of basic economic principles with particular attention to the problems of consumption.
2. To provide students with sufficient information to evaluate goods and services intelligently.
3. To enable consumers to make intelligent buying choices.
4. To teach students the elements of personal financial affairs, including budgeting, saving, credit, insurance, investing of funds.
5. To promote the study of current consumer economic problems and to evaluate current business and governmental practices.
6. To provide knowledge concerning the sources of private aids for consumers and to develop the ability to choose discriminatingly between truth and false information.
7. To instruct students concerning the part played by government and the contribution which it makes to the protection and advancement of consumer welfare.

COURSE OUTLINE

Unit I. Introduction

- A. Overall picture of nature of course
- B. Picture of conflict between agencies which seek to have consumer spend his money and agencies, public and private, which seek to aid consumer
- C. Development of mass production and changes in family unit from one of production to one of consumption
- D. Complexity of life for the modern consumer
- E. Need to acquire good consumer habits and attitudes

Unit II. Basic Economic Problems

- A. Divisions of economics
- B. Inter-relation of production, distribution, and consumption
- C. Money, wealth, income
- D. How prices are determined
- E. Business cycles
- F. Element of production
- G. The marketing system
- H. Cost of distribution

Unit III. Aids for the Consumer

A. Government

1. National Bureau of Standards
2. Food, Drugs, and Cosmetic Act
3. Federal Trade Commission
4. State and local aids

B. Private

1. Better Business Bureaus
2. Chamber of Commerce
3. American Medical Association
4. American Dental Association
5. National Board of Fire Underwriters
6. Research organizations such as Consumers' Research and Consumers' Union
7. Seals

Unit IV. Propaganda Analysis

- A. Propaganda in newspapers, radio, movies
- B. Propaganda in politics and governments
- C. Business propaganda
- D. Pressure groups in American economic life
- E. Propaganda devices
- F. Interpretation of propaganda

Unit V. Advertising

- A. Types of sales appeal
- B. Good points of advertising
- C. Bad points of advertising
- D. Cost of advertising
- E. Misleading advertising
- F. Government aid in regard to advertising

Unit VI. Consumer Co-operatives

- A. Development of co-operatives
- B. Types of co-op's in United States
- C. Typical co-op's such as credit unions—teach organization, purposes, management, etc.
- D. Advantages and disadvantages of co-op's

Unit VII. Grades, Standards, Labels

- A. Problem
- B. Various agencies which set up standards
- C. Government vs. private grading systems—lack of uniformity
- D. Informative labeling
- E. Standard packages, weights, containers

Unit VIII. Money and Banking

- A. Kinds of money
- B. Standards of money
- C. Kinds of banks
- D. Federal Reserve System
- E. Saving and checking accounts
- F. Bank service for the consumer
- G. Credit instruments

Unit IX. Budgeting

- A. Purposes of
- B. Guides in making a budget
- C. Suggested budgets
- D. Operating a budget

Unit X. Credit

- A. Advantages and disadvantages of using credit
- B. Local credit practices
- C. Abuses of credit
- D. Securing and maintaining a credit rating
- E. Short-term and long-term credit
- F. Installment buying
 - 1. Agencies from which the individual may borrow
 - 2. Cost of installment buying
 - 3. Figuring interest rates
 - 4. Concealed charges

Unit XI. Savings

- A. Setting up general principles
- B. Mistakes in savings
- C. Guides for saving agencies
- D. Various places where money can be safely saved

Unit XII. Investments

- A. Distinction between saving, investing, and speculating
- B. Investment principles
- C. Where to invest wisely
- D. Relation of stocks and bonds

Unit XIII. Insurance

- A. Brief history of
- B. Fire insurance
- C. Automobile insurance
 - 1. Fire and theft
 - 2. Collision
 - 3. Bodily injury and public liability

D. Life

1. Term
2. Ordinary life
3. Limited payment
4. Endowment
5. Annuities
6. Life insurance plans
7. General life insurance information

E. Other forms of insurance

1. Health
2. Accident
3. Hospital
4. Group plans (use local information from business and industry)

Unit XIV. Social Security

A. Unemployment compensation

1. Rates paid—who is responsible and under what conditions
2. Benefits derived from
3. How to qualify for benefits

B. Old age

1. Contributions—rate paid and by whom
2. Benefits for individuals
3. Benefits for dependents
4. Survivor benefits

C. Other assistance

1. Workman's compensation
2. Old age pensions
3. Aid for crippled children, needy blind, vocational rehabilitation, public health, etc.

Unit XV. Education and Advisory Services

A. Colleges and universities

B. Evening schools

C. Junior colleges

D. Business schools

E. Correspondence courses

F. Frauds

Unit XVI. Housing

A. Renting

1. Advantages and disadvantages of renting
2. Things to investigate in renting and leasing
3. Legal aspects of leases

B. Owning a home

1. How much to spend

2. Advantages and disadvantages of home ownership
3. What to investigate in buying or building
4. Cost of financing the purchase
5. Agencies from which to borrow money
6. Legal aspects of home ownership

C. Care of home

1. Taxes
2. Repairs

Unit XVII. Taxes

- A. Direct and indirect
- B. Property taxes
- C. Income taxes
- D. Sales taxes
- E. Social security tax
- F. Others
- G. Support of federal, state, and local government by various taxes
- H. Good and bad taxes

Unit XVIII. Health Services

- A. Diet
- B. Sleep
- C. Exercise
- D. Recreation
- E. Health services
- F. Harmful drugs

Unit XIX. Frauds

- A. Nature of
- B. Harmful health frauds
- C. Contests and premiums
- D. Fake auctions, fake real estate loans, etc.
- E. Government protection against frauds

Unit XX. General Buying Principles

- A. Food
- B. Clothing and fabrics
- C. Furniture
- E. Household appliances
- F. Drugs, cosmetics
- G. Recreation
- H. Mistakes in buying
- I. General buying principles

Unit XXI. Current Topics

- A. Use articles in **Consumers' Research, Consumers' Union, Consumers' Guide**
- B. Use suitable articles appearing in any current magazines or newspapers
- C. Consumer problems vary with general economic conditions. The use of current publications is one way to keep the course up-to-date

Unit XXII. Consumer Mathematics

This is probably not a separate unit. The study of practical mathematics is definitely a consumer problem. However, this study will be better motivated if practical problems are included as they arise in the study of the above units

Unit XXIII. Consumer and Law

In most schools a course in business law is offered. If such a course is not given, a unit on this topic should be taught. It should include such topics as simple contracts, negotiable instruments, legal aspects of buying and selling, etc.

With the exception of the first two introductory units no attempt has been made to arrange the units in the correct order. The course should be so planned that technical and non-technical units are interspersed. In most courses it will probably not be possible to cover all the units. The experience of the teacher and the interests of the class should help to determine which units are selected.

TEXTS

Consumer Economic Problems, Shields and Wilson, South-Western Publishing Company, 1945.

Functions of Business, Jones-Tonne-Price, Gregg Publishing Company, 1941.

The Consumer Economic Life, Graham and Jones, Gregg Publishing Company, 1946.

TEACHER AIDS

Tonne, Herbert A., **Consumer Education in the Schools**, Prentice-Hall, New York, 1941. (The only book on "methods" published up to the present time.)

The Modern American Consumer, Unit No. 1 of Consumer Education Series, National Association of Secondary School Principals, 1201 Sixteenth Street, N. W., Washington 6, D. C. (Appendix A and B give much valuable information for teacher planning.)

Monograph 40, **The Relation of Business Education to General Education**, South-Western Publishing Co., Cincinnati, Ohio, 1938.

Monograph 48, **Fundamental Issues in Business Education**, South-Western Publishing Co., Cincinnati, 1940. (Chapter VIII relates to Consumer Education.)

Monograph 51, **The Status of Consumer Education**, South-Western Publishing Co., Cincinnati, 1946.

Magazine Articles

Published in **Balance Sheet**, **Business Education Digest**, **Business Education World**, **Journal of Business Education**, **U.B.E.A. Forum**, U.B.E.A. (For a complete list consult the Business Education Index, sponsored by Delta Pi Epsilon Fraternity and published yearly by The Business Education World, 270 Madison Avenue, New York 16, New York.)

MAGAZINES AND PAMPHLETS

Consumers' Guide, published monthly by U. S. Department of Agriculture, Washington, D. C. (Free.)

Consumers' Research, published monthly by Consumers' Research, Inc., Washington, New Jersey.

Consumers' Union, published monthly by Consumers' Union of U. S., 55 Vandam Street, New York City, N. Y.

From the standpoint of information for current reports it is almost necessary to subscribe to one or the other of the last two publications. Both offer a Yearly Cumulative Bulletin which includes ratings on most common products.

Consumer News Digest, published monthly by Committee on Consumer Relations in Advertising, Inc., 420 Lexington Ave., New York 17, N. Y. Summary of important consumer movement developments. (Free.)

Catalogue of Business Sponsored Educational Materials, published by Committee on Consumer Relations in Advertising, Inc., 420 Lexington Ave., New York 17, N. Y. Source of much free material which can be secured for term reports, visual aids, display material, etc.

PUBLIC AFFAIRS PAMPHLETS

Published by Public Affairs Committee, Inc., 22 East 38th Street, New York 16, N. Y.

Cover such topics as:

Credit for Consumers

Loan Sharks and Their Victims

Does Distribution Cost Too Much?

Read Your Labels

Installment Selling—Pros and Cons

How to Buy Life Insurance

Homes to Live In
Gyps and Swindles

BETTER BUSINESS BUREAU PAMPHLETS

Published by Boston Better Business Bureaus, Inc.

Facts You Should Know About

Advertising
Borrowing
Budgeting
Buying or Building a Home
Buying Used Cars
Cosmetics
Health Cures
Man-Made Textile Fibers
Life Insurance
Savings
Schemes
Securities

CONSUMER EDUCATION SERIES

Published by Consumer Education Study, National Association of
Secondary School Principals, 1201 Sixteenth Street, N. W.,
Washington 6, D. C.

Topics covered:

The Modern American Consumer
Learning to Use Advertising
Time on Your Hands
Investing in Yourself
The Consumer and the Law
Using Standards and Labels
Managing Your Money
Buying Insurance
Using Consumer Credit
Investing in Your Health

Other units are in preparation on:

Effective Shopping
Making a House a Home
You and Our Economic System
Looking at American Distribution
Economic Roads for American Democracy

NATIONAL ASSOCIATION OF MANUFACTURERS

14 West 49th Street, New York 20, N. Y. Free pamphlets on cur-
rent topics.

BETTER BUYMANSHIP BOOKLETS

Published by Household Finance Corporation, 919 North Mich-
igan Ave., Chicago 11, Ill.

Topics covered:

Poultry and Eggs	Better Buymanship Principles
Household Textiles	Floor Coverings
Fresh Fruits and Vegetables	Cosmetics
Shoes	Household Equipment
Meat	Playthings
Kitchen Utensils	Soap
Furs	Hosiery
Money Management	Furniture
George Clark's Cartoons	

Reader's Digest, Coronet, Fortune, Harper's, Goodhousekeeping, etc.

Teachers should keep a bibliography of articles of interest in current magazines.

VISUAL AIDS

Business Education Visual Aids, 330 West 72nd Street, New York 23, N. Y.

Getting Your Money's Worth Series

Shoes, Toys Purchase of a Second-Hand Auto
Razor Blades and Cosmetics (All 16 mm. sound)

Regional Social Security Office

Old Age and Family Security (Free)

Benefits of Social Security (Free)

Coronet Instructional Films, 919 North Michigan Ave., Chicago 11, Ill.

Fred Meets a Bank (16 mm. sound)

Fred learns of various services rendered by a bank

Household Finance Corporation, 919 North Michigan Ave., Chicago 11, Ill.

Managing the Family Income (Free)

Tells how family makes a practical budget

16 mm. sound

What Shall I Wear? (Free)

Ways and means of building a satisfactory wardrobe

16 mm. sound

Men and Money (Free)

Story of borrowing through the ages

Sound slidefilm

George Clark's Cartoons on Money Management (Free)

Film strip

Buy Words (Free)

Attitudes, skills, and techniques of buying

Film strip with lecture

Seeing Is Believing (Free)

Covers such topics as budgets, kitchen utensils, children's toys, etc.

Large charts for exhibits

National Association of Manufacturers, 14 West 49th Street, New York 20, N. Y.

Three to Be Served (Free)

Some factors of the economic system and principles which satisfy employee, investor, and consumer

16 mm. sound

Encyclopedia Britannica Films, Inc., 20 North Wacker Drive, Chicago, Ill.

Distributing America's Goods

Tells problems and cost of distribution

16 mm. sound

Consumers' Union, 55 Vandam Street, New York, N. Y.

Shoes and Toys

16 mm. sound

Purchase of a Second-Hand Auto

16 mm. sound

Mahogany Association, Inc., 75 E. Wacker Drive, Chicago, Ill.

Masterpieces in Mahogany (Free)

Douglas Fir Plywood Association, 1707 Daily News Bldg., Chicago, Ill.

Miracle in Wood (Free)

Du Pont De Nemours and Company Motion Picture Bureau, Wilmington 98, Delaware

Mr. Smith Is Proud (Free)

The story of pyroxylin shade cloth, how it was developed, made, etc.

Smith and Sons Carpet Company, Alexander, Yonkers, New York

Modern Rug and Carpet Making (Free)

Breskin Publishing Company, 112 East 42nd Street, New York 17, N. Y.

Packaging, A Public Service (Free)

Du Pont De Nemours, Rayon Division, Empire State Bldg., New York, N. Y.

Facts About Fabric (Free)

Westinghouse Electric and Manufacturing Company, Chicago, Ill.

This, Too, Is Sabotage (Free)

Dramatizes the importance of eating for health and the dangers of malnutrition.

EXTRA PROJECTS

In teaching consumer education it is a good idea to make use of extra projects for extra credit.

Have sheets mimeographed for each unit and give to the class at the beginning of the unit. Extra projects are not required for a D or C grade. Some projects are required for a B grade; the completion of more projects is expected for an A grade.

Below is a list of some suggested projects for a unit on Money and Banking.

MONEY AND BANKING

(Extra credit work)

1. Draw a diagram to illustrate the organization of the Federal Reserve System.
2. Get and fill out the following forms: a deposit slip, a check and check stub.
3. Cut four or five pieces of paper to proper size for a check and use them for endorsements. Use your own name in the position of endorser.
4. Work ten problems on interest or bank discount. (The teacher can supply list.)
5. Write a paper on the services that a bank renders the individuals in a community.
6. Fill in ten blank checks and stubs and perform a reconciliation for them.
7. Write to the United States Secret Service, Treasury Department, Washington, D. C., for the pamphlet, **Know Your Money**. Give a report on the material found in this publication. You may make a poster if you wish.

Consumer education cannot be effectively taught by blindly following a text book. There must be supplementary material in the form of films, other visual aids, projects, speakers, trips, term reports, study of current topics, etc.

Businessmen are most cooperative in taking time to talk to classes. Worth-while speeches are given by advertising men, bankers, insurance agents, credit managers, investment executives, social security directors, home economists, etc. Often these individuals give the same information previously taught in class. Even so, it is refreshing for students to get the viewpoint of an expert in the field. Nothing gives a better climax to a unit than such a summary.

Some units lend themselves well to field trips. New housing projects in a community provide education as well as entertainment. A trip to a packing plant emphasizes government aid in the form of inspection. A visit to a bank is worth while when the banker shows the various departments, explains the bookkeeping

system, and displays the safe-deposit boxes. Principles involved in the purchase of furniture and electric appliances can best be taught in the stores. It is much more effective to see the article rather than to read about it or to look at pictures.

In addition to films many other visual aids are available. Usually they are of a commercial nature, put out for advertising purposes, and therefore free. Companies provide exhibits and display posters. Others furnish much colored material from which posters can be made. Pupils should be encouraged to read magazine advertisements and develop an interest in watching for such things. Indeed a good class project can be worked out where all pupils send for material on a commodity in which they are interested, make a poster, prepare a little talk, and present the same to the class.

Much bulletin board material can be collected. It should be sorted and filed according to units. Pupil committees can help display this material at the proper time.

Every attempt should be made to keep the class period informal. Permit pupils to sit at the teacher's desk when giving a report rather than asking them to stand before the class. It is not necessary for pupils to raise their hands during a discussion. Let them speak out so that the class period takes the form of a visit rather than a formal recitation. Make use of panel discussions. The plans for these panels should be made in committee meetings the day before they are given. Let the panel sit around the teacher's desk.

Of course, short quizzes and unit tests are necessary. However, the teacher should constantly bear in mind the idea that consumer education is not a "fact" subject. To awaken the interest of the pupils in consumer problems is much more important than to drill them on a few facts which will be quickly forgotten. The teacher should feel that the course has been a success if pupils bring clippings to class, send for material in which they are interested, and discuss their individual problems in class.

SPECIAL REPORTS

One of the most effective devices used in consumer education is that of a special report. This is not the traditional term paper to be copied out of books. Instead it should cover buying information concerning one specific commodity in which the pupil is interested.

The teachers should have an adequate supply of material available, arranged by topics in folders. The pupils are permitted to spend a class period looking over this material in an attempt to select a topic of interest. After the topic is chosen, the teacher discusses sources of material with the pupil. Often class is excused for a day while the individuals go down town to collect information from merchants or the public library. Some pupils send

away for materials. Next an outline is made and approved by the teacher. The reports are given in the form of a talk from notes. No paper is written. Pupils are encouraged to display materials collected or pictures of the same.

In preparing the talk the pupil should examine more than one article. For example, if the talk is about refrigerators, the pupil should inspect three or four makes and be ready to enumerate good and bad points. Since businessmen wish to sell commodities they are most cooperative in furnishing material for this work.

Suggested topics follow:

- | | |
|---|-----------------------------------|
| 1. Auto appliances | 14. Home freezers |
| 2. Blankets | 15. Hosiery |
| 3. Cars | 16. Inflation |
| 4. Clothing labels | 17. Irons |
| 5. Clothing sizes | 18. Prefabricated houses |
| 6. Cosmetics | 19. Pros and cons of chain stores |
| 7. Dentifrices | 20. Radios |
| 8. Electric appliances (select any one) | 21. Refrigerators |
| 9. Fabrics (select any kind) | 22. Soaps |
| 10. Floor coverings | 23. Toasters |
| 11. Food labels | 24. Towels |
| 12. Furniture | 25. Toys |
| 13. Gas and oil—also gas and oil dopes | 26. Vacuum cleaners |
| | 27. Washing machines |

REFERENCES

- Ackerman, Laurence J., and Bugli, Ralph, **Risks We Face**, Prentice-Hall, New York, 1944.
- Austin, Kay, **What Do You Want for \$1.98?**, Carrick and Evans, Inc., New York, 1938.
- Babson, Roger Ward, **Consumer Protection**, Harper and Brothers, New York, 1938.
- Bennett, H., **More for Your Money**, The Chemical Publishing Co., New York, 1938.
- Brindze, Ruth, **Johnny, Get Your Money's Worth**, Vanguard Press, New York, 1938.
- Chase, Stuart, and Schlink, F. J., **Your Money's Worth**, The Macmillan Co., New York, 1927.
- Childs, Marquis William, **Sweden: The Middle Way**, Yale University Press, New York, 1936.
- Coles, Jessie V., **Consumer Buyer and the Market**, John Wiley and Son, Inc., New York, 1938.
- Dana, Margaret, **Behind the Label**, Little, Brown and Company, Boston, 1939.
- Eaton, Jeanette, **Behind the Show Window**, Harcourt, Brace and Co., New York, 1935.
- Edwards, Alice L., **Product Standards and Labeling for Consumers**, Ronald Press Co., New York, 1940.

- Fairchild, Fred R., **Economics**, The Macmillan Co., New York, 1937.
- Gaer, Joseph, **Consumers All**, Harcourt, Brace and Co., New York, 1940.
- Heil, Edward W., **Consumer Training**, The Macmillan Co., New York, 1943.
- Goodman, Kennard E., and Moore, W. L., **Economics in Everyday Life**, Ginn and Company, Boston, 1938.
- Gordon, Leland, **Economics for Consumers**, American Book Co., Cincinnati, 1945.
- Gordis, Philip, **How to Buy Insurance**, Norton Co., New York, 1946.
- Hamblen, Stewart B., and Zimmerman, B. Frank, **Wise Spending**, Harper and Brothers Publishers, New York, 1931.
- Hawes, Elizabeth, **Fashion Is Spinach**, H. Wolff, New York, 1938.
- Jacobson, Dorothy Houston, **Our Interests as Consumers**, Harper and Brothers, New York, 1941.
- Kallet, Arthur, and Schlink, F. J., **100,000,000 Guinea Pigs**, The Vanguard Press, New York, 1933.
- Kennedy, Ada, and Vaughlin, Cora, **Consumer Economics**, Manual Arts Press, Peoria, Illinois, 1939.
- Lamb, Ruth, **American Chamber of Horrors**, Grosset and Dunlop, New York, 1936.
- Mendenhall, J. E., and Harap, H., **Consumer Education**, D. Appleton-Century, New York, 1943.
- Phillips, M. C., **Skin Deep**, Vanguard Press, New York, 1934.
- Pitkin, Walter B., **The Consumer—His Nature and Changing Habits**, McGraw-Hill Book Co., New York, 1932.
- Pryor, William C., **Let's Look at Advertising**, Harcourt Publishing Co., New York, 1940.
- Reich, Edward, and Siegler, John Carlton, **Consumer Goods**, American Book Co., Cincinnati, Ohio, 1937.
- Schlink, F. J., **Eat, Drink, and Be Wary**, Covici-Friede, New York, 1935.
- Smith, Augustus H., **Your Personal Economics**, McGraw-Hill Book Co., New York, 1940.
- Trilling, Mabel, Eberhart, E. Klingman, and Nicholas, Florence, **When You Buy**, J. B. Lippincott Co., New York, 1938.
- Weiss, E. B., and Mermey, Maurice, **The Shopping Guide**, McGraw-Hill Book Co., New York, 1937.
- Wingate, I. B., **Textile Fabrics and Their Selection**, Harpers, New York, 1942.
- Wyand, Charles S., **The Economics of Consumption**, The Macmillan Co., New York, 1938.
- ZuTavern, A. B., and Bullock, A. E., **The Consumer Investigates**, H. M. Rowe Co., Chicago, 1938.

This list does not aim to be complete. It includes some of the worth-while publications in the various areas. With a limited budget care should be taken in building up a library for consumer

education. Many of the publications are very similar; some cover only one field; others are out of date.

One or two books which show conditions that called for consumer protection should be included. These publications are: **Your Money's Worth**, by Stuart Chase; **100,000,000 Guinea Pigs**, by Arthur Kallet and F. J. Schlink; **American Chamber of Horrors**, by Ruth Lamb; **Eat, Drink, and Be Wary**, by F. J. Schlink. Since the conditions described do not exist today, it is foolish to buy all of the books. They simply provide a background.

Select a book or two on advertising, cooperatives, general buying principles, fabrics, credit, general economics. In this way variety will be given to the library. The books published during the war dealt with the peculiar consumer problems of that time. It is hardly worth while to buy such books at the present time. New publications will be on the market in the near future. Watch for them.

**GENERAL BUSINESS
TRAINING**

GENERAL INSTRUCTIONS
FOR THE

GENERAL BUSINESS TRAINING

GRADE PLACEMENT

Preferably in the ninth grade, but not later than in the tenth grade. In schools with limited enrollments, the course may be scheduled in alternate years to include both ninth and tenth grade pupils.

LENGTH OF COURSE

One year is recommended in order to get the best results from a well-balanced program. However, the lesson units should be so arranged that the pupil in one semester may gain the most satisfactory introduction to business principles and practices possible in that limited time, in case he does not continue with a second semester.

OBJECTIVES

Personal use. To give the pupil information and understanding about business services and business activities that will assist him in making intelligent use of business facilities available to him, and in the management of his personal and family business affairs. This objective is listed first because instructional materials selected for this purpose will serve also, to a large extent, for the other objectives as well.

Personal development. To aid the pupil in developing desirable business habits and traits such as neatness, accuracy, and industriousness, and to aid in making practical applications of his training in spelling, handwriting, arithmetic, English, and speech.

Exploration and guidance. To give the pupil an opportunity to become better acquainted with the scope and character of business, with the procedures and activities of business, and with the various types of employment required in business. Also to give the pupil opportunities to test his interest and aptitude in some of the different phases of business work and at the same time permit the teacher to observe the pupil's results and reactions in the various kinds of exercises undertaken in the course.

Business-economic understanding. To aid the pupil in developing an intelligent appreciation of the place and purpose of business enterprises and of the social and economic significance of the services rendered by them.

Preparatory. To give the pupil a good foundation for any further business studies he may elect to take.

TEACHING SUGGESTIONS

Class organization. Some form of class organization, with officers and committees that function, is highly desirable. Once established, this arrangement may relieve the teacher of certain details and give him more time for other phases of teaching; more important, however, is the opportunity it affords for pupil training in cooperative management of classroom activities. While the plan is desirable in most subjects, the content and activities of general business training lend themselves particularly well to some form of student participation in classroom control.

Assignments. Teachers sometimes fail to stimulate interest or hold attention because the assignments made are too long or too involved. It is much better to begin with short definite assignments, even if two or three are necessary in the same class period. Fifteen minutes spent on descriptive material followed by a discussion period or a written exercise is often much better than a full period of class study followed by a full period of class activity the next day. As the class progresses, the assignments may be increased in length, but as a rule it is preferable to make one or more changes of class activities in the same period.

Source materials. The alert teacher with the aid of his pupils may collect a good assortment of supplementary materials. Directories, descriptive booklets, maps, bulletins, time-tables, charts, business forms, and other items are to be had in considerable variety, frequently for the asking. Selections may be used frequently to supplement the textbook illustrations on specific unit studies; for example, a sample insurance policy when the topic of insurance is presented, or sample checks and deposit tickets from local banks when banking procedures are studied.

Application of fundamental skills. The character of the general business course is such that it readily provides a working laboratory for the application of the so-called fundamental skills, reading, writing, arithmetic, and spelling. The teacher needs to recognize that improvement in reading must be a continuous process and that different types of study require different styles of reading. By means of oral readings, silent reading for analytical purposes, class discussions, and pertinent word studies, much may be done to improve the ability of pupils to read business materials. In a similar manner, many of the exercises may be arranged to include practice in applied handwriting or applied arithmetic. The best results will be accomplished by reviewing the letter and figure forms and the arithmetic computations when and as they are needed for use in the different study units.

Tie-in with pupil experiences. In a number of the study units, the assignment may be related directly to the experiences of pupils. For example, in beginning the study unit on life insurance, a quick survey may be taken of the number of pupils who hold

industrial or other forms of life insurance policies. As the banking, telephone, travel, selling, savings, or other study units are undertaken, similar inquiries may be made regarding pupil experiences that will help in determining the beginning point, and also in discovering contributions that individual pupils can make to class work.

Pupil experiences will vary with the individuals and with communities. Some pupils come from homes that utilize relatively few of the economic services, including the telephone; others come from homes that have many advantages. It is not uncommon to find pupils in the class who have traveled extensively, who have managed magazine or paper routes, or who have worked in stores. In the rural areas, the student experiences may include livestock, poultry, or crop projects which involve business procedures. To some degree in any pupil group, the resourceful teacher will discover ways of correlating the class work with pupil experiences. That the approach must be varied for different individuals and for different classes is obvious.

Tie-in with community activities. At every possible point, study units should be related to the business activities of the community or area. In the telephone unit, for example, the teacher may prepare problems and exercises based upon the local telephone directory or that of a nearby city in lieu of those found in the text. In the travel unit, written and oral exercises using the time tables of the railroad or bus line serving the local community are much more meaningful than the more abstract problems found in the text. In the same manner, forms, rate sheets, and descriptive materials from the local bank, retail store, insurance office, post office, express office, telephone or telegraph office will add local color and interest to other study units.

Some study units, such as those on record-keeping, or on buying and selling procedures may be related to the immediate activities of students in the school or in the community. In class discussions of the more general topics, reference may be made to local or regional illustrations whenever practical.

Business speakers. A talk or discussion by a business or professional man on a topic pertinent to the lesson unit that is being studied will enliven the work for pupils and also help enlist the interest and support of community leaders in the activities of the school. In most communities, a representative of a bank, an insurance office, the telephone company or some business concern usually is available on invitation.

Class visits. An occasional visit to some business or industrial concern, perhaps once or twice in a semester, makes for variety in the class activities and helps give pupils a wider over-view of practical affairs. Suggested places to visit are the post office, telephone exchange, a bank, an insurance office, or a business or industrial concern, depending upon what is available to the par-

ticular school. Each visit should be carefully planned in advance so that pupils will understand, at least in a general way, the features that should claim their attention.

SUGGESTED OUTLINE OF UNITS*

- I. What business is
 - A. Brief review of economic development
 - B. The character of modern business
 - C. The purpose of business
 - D. How business operates
 - E. Services rendered by business
 - F. Types of business activities
- II. Use of money
 - A. What money is
 - B. Purpose of money
 1. Medium of exchange
 2. Measure of value
 - C. Kinds of money
 - D. Care of cash
 - E. Using checking accounts
 1. Opening an account
 2. Making deposits
 3. Writing checks
 4. Bank statements
 5. Reconciling check records
 - F. Advantages of checking accounts
- III. General services of commercial banks
 - A. Character of banks
 - B. Control of banks
 - C. Sources of bank income
 - D. Service to community
 - E. Bank loans
 - F. Financial counsel
 - G. Safety deposit boxes
 - H. Employment opportunities
- IV. Sending money
 - A. Loose cash
 - B. Personal checks
 - C. Bank drafts
 - D. Postal money order
 - E. Express money order
 - F. Cash by registered mail
 - G. Telegraph and cablegram

*See page 149 for related pupil activities.

V. Use of credit

- A. What credit is
- B. Basis for credit
- C. Purpose of credit
- D. Credit bureaus
- E. Credit ratings
- F. Kinds of credit
 - 1. Purchases on account
 - 2. Installment purchases
 - 3. Borrowing on a note
- G. Interest cost
- H. Employment opportunities

VI. Thrift

- A. What thrift is
- B. Use of time
- C. Use of money
- D. Purpose of savings
- E. Kinds of savings
 - 1. Savings banks
 - 2. Postal savings
 - 3. U. S. Bonds
 - 4. Loan and savings associations
 - 5. Credit unions
 - 6. Cooperative banks
 - 7. Miscellaneous
- F. Importance of thrift

VII. Record-keeping

- A. Purpose of business records
- B. Budgeting
- C. Cash records
 - 1. Personal
 - 2. Family
- D. Customer records
- E. Project records
- F. Organization records
- G. Employment opportunities

VIII. Travel

- A. Planning a trip
 - 1. Travel bureaus
 - 2. Maps
 - 3. Time tables
- B. Selecting mode of travel
 - 1. Railway
 - 2. Bus

3. Ship
 4. Airline
 5. Automobile
 - C. Securing accommodations
 1. Pullman
 2. Tourist sleeper
 3. Hotel
 4. Motels
 5. Tourist rooms
 - D. Carrying money
 1. Cash
 2. Personal check
 3. Bank draft
 4. Traveler's check
 - E. Employment opportunities
- IX. Shipping goods
- A. Selection of method
 - B. Packing
 - C. Bills of lading
 - D. Post office
 1. Parcel post
 2. Registered mail
 3. Second and third class mail
 - E. Express
 1. Railway
 2. Bus line
 3. Air
 - F. Freight
 1. Railway
 2. Truck line
 3. Ship
 - G. Employment opportunities
- X. Rapid communication services
- A. Historical development
 - B. Selecting service to use
 - C. Telephone
 1. Local
 2. Long distance
 3. International
 4. Rates
 5. Voice and manners
 - D. Telegraph
 1. Types of telegraph service
 2. Writing telegrams
 3. Rates
 4. Cablegrams

- 5. Radiograms
- 6. Teletype service
- E. Employment opportunities

XI. Office activities

- A. Purpose
- B. Divisions of work
 - 1. Management
 - 2. Stenographic
 - 3. Record-keeping
 - 4. General clerical
 - 5. Other
- C. Office machines used
 - 1. Typewriters
 - 2. Duplicating machines
 - 3. Dictating machines
 - 4. Cash register
 - 5. Adding machines
 - 6. Calculating machines
 - 7. Posting machines
 - 8. Others
- D. Filing systems used
 - 1. Purpose
 - 2. Filing equipment
 - 3. Alphabetical filing
 - 4. Geographical filing
 - 5. Topical filing
 - 6. Numerical filing
 - 7. Others
- E. Office furnishings
- F. Office arrangement
- G. Employment opportunities

XII. Life, health and accident insurance

- A. Character of insurance
- B. Purpose of insurance
- C. Insurance terminology
- D. Life insurance
 - 1. Term
 - 2. Straight life
 - 3. Limited pay life
 - 4. Endowment
 - 5. Annuities
- E. Health insurance
- F. Accident insurance
- G. Factors to consider in buying insurance
- H. Employment opportunities

XIII. Property and liability insurance

- A. Character of insurance
- B. Purpose of insurance
- C. Types of insurance
 - 1. Fire
 - 2. Storm
 - 3. Theft
 - 4. Liability
 - 5. Casualty
 - 6. Fidelity
- D. Factors to consider in buying insurance
- E. Employment opportunities

XIV. Buying

- A. Business purchases
- B. Personal purchases
- C. Determining what to buy
- D. Factors to consider in making selections
 - 1. Food
 - 2. Clothing
 - 3. Personal articles
 - 4. Home furnishings and appliances
 - 5. Homes
- E. Methods of financing
 - 1. Cash
 - 2. On account
 - 3. Bank loan
 - 4. Installments
 - 5. Mortgage
- F. Sources of information
- G. Purchase requisitions and orders
- H. Employment opportunities

XV. Selling

- A. How goods are distributed
- B. Place of salesmen
- C. Types of selling
- D. Characteristics of a good salesman
- E. What salesmen need to know
- F. Wholesale selling
- G. Retail selling
- H. Types of retail stores
- I. Selling procedures
- J. Sales tickets and invoices
- K. Employment opportunities

XVI. Business information sources

A. General

1. Books
2. Magazines
3. Trade periodicals
4. Encyclopedias
5. Directories

B. Business

1. Descriptive booklets
2. Catalogs
3. Advertisements
4. House organs
5. Better business bureaus

C. Agencies

1. Federal department reports
2. State department reports
3. Agricultural college reports
4. College extension services
5. Consumer research bureaus
6. Testing laboratories

XVII. Oral and written communications

A. Importance of speech

B. Characteristics of good speech

1. Conversations
2. Sales talks
3. Conferences
4. Discussion groups
5. Class recitations

C. Business letters

1. Purpose
2. Kinds
3. Style
4. Composition
5. Addressing

D. Business reports

E. Employment opportunities

XVIII. Legal features in business

A. Purpose of laws

B. Business relations based on contracts

C. Essentials of a contract

1. Agreement
2. Legal subject matter
3. Competent parties
4. Consideration

D. Negotiable instruments

- E. Personal property
- F. Agency
- G. Enforcement of contracts

XIX. Business ownership and operation

- A. What a business enterprise is
- B. Types of business enterprises
- C. Sale proprietorship
- D. Partnership
- E. Cooperative associations
- F. Corporations
- G. Non-profit organizations
- H. Government regulations

XX. Personal development

- A. Meaning of personality
- B. Personality features
 - 1. Health
 - 2. Physique
 - 3. Dress
 - 4. Grooming
 - 5. Voice
 - 6. Mannerisms
- C. Integrity
- D. Industry
- E. Attitude
- F. Cooperativeness
- G. Methods of improvement
 - 1. Reading
 - 2. Observation
 - 3. Discussion
 - 4. Counsellors
 - 5. Self-criticism
 - 6. Others
- H. Importance of personality in business

XXI. Employment in business

- A. Factors to consider in choosing a business vocation
- B. Types of positions
- C. Personal requirements
- D. Remuneration
- E. Opportunities for advanced training
 - 1. High school
 - 2. College and university
 - 3. Private business school

4. Correspondence school
 5. In-service training
- F. Getting a position
1. Personal application
 2. Written application
 3. Application forms
 4. Interviews
- G. Advancement

PUPIL ACTIVITIES

Suggested General Activities

1. Bulletin board—Display pertinent information concerning each topic; the students should be responsible with supervision of the teacher.
2. Class scrapbook—Devote a section for each topic discussed, the students being responsible with supervision of the teacher.
3. Visits and field trips—Students should be oriented as to what to observe and look for before the trip, with a follow up discussion after.
4. Visual aids—Films, slides, film strips, and audiovisual aids as radios, sound films.
5. Visiting speakers—Select the speakers carefully, preferably local businessmen or representatives.
6. Teacher demonstrations—The teacher may use any means at her disposal.
7. Debates—Students may select from the suggested debate questions or any other question of concern to General Business.

Activities for Specific Units

I. What Business Is

1. Appoint panels of students to discuss phases of economic development.
2. Collect (if available) or compose charts and graphs of business trends.
3. Devote a section of the notebook to this topic.
4. Invite representatives of various types of business concerns to address the class.
5. Take field trips to various types of businesses.

II. Use of Money

1. Students with the aid of the teacher may set up their own bank service in the classroom for actual practice in using services of a bank.
2. Devote a section of the notebook to this topic.

III. General Service of Commercial Banks

1. Invite a speaker or representative from the local bank to address the class.
2. Take a field trip to the local bank.
3. The movies: "Modern Banking" and "Fred Meets a Bank" (see suggested films at end of course) may be shown. Introduce the film, and discuss it afterward.
4. Devote a section of the notebook to this topic.

IV. Sending Money

1. Invite the local postmaster or other postal employee to address the class.
2. Give the students actual practice in writing money orders by giving them blank money order forms secured at the post office.
3. Devote a section of the notebook to the various forms of sending money (money orders—foreign and domestic, traveler's checks, trade acceptances, certified check, registered checks, telegrams, etc.)

V. Use of Credit

1. Show the Film—"Modern Banking"—Education Film Service, National Cash Register Co., Dayton, Ohio, or any suitable films.
2. Take a field trip to the local bank.
3. Invite a speaker from the local bank.
4. Hold a debate on Cash Payments vs. Credit.
5. Devote a section of the notebook to this topic.

VI. Thrift

1. Have each student develop a budget for personal use.
2. Devote a section of the notebook to this topic.

VII. Record Keeping

1. Exemplify a personal budget.
2. Suggest and guide part-time jobs in record-keeping.
3. Devote a section of the notebook to this topic.

VIII. Travel

1. The teacher or the school may subscribe to travel magazines.
2. Show suitable movies on travel.
3. Students may plan a trip by automobile, train, plane, steamship—including in their plans the route numbers, mileage, hotel reservation, etc.
4. Compare each of the trips preceding as to cost, speed, and convenience.

5. Students may correspond with foreign students through lists obtained from the Red Cross or other Exchange facilities.
6. Devote a section of the notebook to this topic.

IX. Shipping goods

1. Invite a representative from the post office to address the class.
2. Take a field trip to a freight depot—or post office. Each student should practice wrapping a package.
3. Draw a zone map for parcel post and calculate the postage on packages.
4. Investigate the various methods of shipping goods.
5. Show films—(giving an introduction before showing, and following the movie with a class discussion)—“Your Friends, the Railroad”—Agriculture Relations Dept., N. Y. C. Line, Chicago, Ill. Free.
“From the Horseless Carriage Age to Horseless Age”, Extension Division, University of Colo., Boulder, Colo.

X. Rapid Communication

1. Make a visit to the telephone or telegraph offices.
2. Practice in class on telephone instruments borrowed from the telephone company or any dummy telephones as part of the school equipment.
3. Show the film—“The Big Little Fellow”, obtainable from any Bell Telephone office. (Each Bell Telephone Co. has considerable visual and audiovisual material which it will generously lend to the schools.)
4. Competitive games may be used to facilitate rapid use of telephone directories.
5. Examine telegrams, radiograms, cablegrams, in form and uses of each.
6. Compile a list of new words brought into use by the radio, telephone and telegraph.
7. Exhibit stamp collections of the students and/or begin a class stamp collection.
8. Devote a section of the notebook to this topic.

XI. Office Activities

1. Visit the offices of the various establishments visited in connection with other field trips.
2. Organize the class into an office, appointing each member to some position.
3. Secure part-time work for some of the students with the faculty or school board.
4. Devote a part of the notebook to this section.

XII. Insurance—Life, Health, and Accident

1. Inquire of Iowa resident agents as to the legal aspects of insurance.
2. Interpret the forms of the policies.
3. Invite a local insurance representative to address the class.
4. Devote a section of the notebook to this topic.
5. Make lists of the risks that are insurable—those not insurable.
6. Collect daily newspaper clippings concerning fires, accidents, and their causes.
7. Order the pamphlet—"Am I getting the most out of my insurance?" It is free from the Equitable Life Assurance Society, 393 7th Ave., New York.
8. Collect old and expired insurance policies and discuss their merits and shortcomings.
9. Collect data on hospitalization.
10. Write to insurance companies asking for information on various kinds of insurance.

XIII. Property and Liability Insurance

1. Examine actual property and liability insurance policies—present students with sample policies from the different companies.
2. Take a field trip to an insurance office or have an insurance representative talk to the students in class.
3. Have the students take inventories of their own properties and of household furnishings.
4. Have the students discuss problems in which they must apply principles and theories of insurance plans.
5. Fill out an actual application for insurance.

XIV. Buying

1. Take a field trip to a large company's purchasing department.
2. Give actual experience in writing out orders, recording, etc.
3. Discuss problems the buyer must consider in purchasing articles.
4. Work with other teachers—secure the permission to have students help them buy materials for other departments.
5. Give the students vicarious experience in buying stock by having each student select some company's stock listed in the newspaper and follow it daily for a period, determining at the end his gain or loss.

XV. Selling

1. Investigate the possibilities of students working in a local retail store.
2. Give practice in using a cash register, making sales slips, etc.
3. Have the students sell things to each other to support their own organizations, etc.
4. Investigate the possible vocational opportunities in the field of selling.

XVI. Business information source

1. Investigate sources in the library using the card catalogue, etc.
2. Use the dictionary in investigating business terms.
3. Have each student select a topic to investigate;—write to the Supt. of Documents, Gov't. Printing Office, Washington, D. C., to secure a price list and other information.
4. Devote a section of the notebook to this topic.
5. Secure for your library a copy of **Sources of Business Information**, by Coman, published by Prentice-Hall, 1949.

XVII. Oral and written communication

1. Have the speech teacher address the class as to the importance of effective speaking.
2. Invite a sales representative from some local progressive business firm.
3. Analyze each student's speech recordings (each student may make 2 recordings of a persuasive salestalk—before and after criticizing it.)
4. Each student may have a record of his observations and reports on local sales persons.
5. Devote a section of the notebook to this topic.

XVIII. Legal features in business

1. Hold a class discussion led by a local attorney on legal features in business which we as citizens should know.
2. Make a trip to the state house to observe the legislature.
3. Collect newspaper clippings concerning recent legal actions, and also collect various legal forms for the notebook.
4. Have the students develop legal contracts.

XIX. Business ownership and operation

1. Make or secure an organization chart of a corporation and compare it with that of a partnership or a single proprietorship.
2. Classify the local businesses according to types of organization, and discuss the services of each to the community.
3. Compile a list of laws governing the establishment and dissolution of business; the division of profits; the liability for debt.
4. Devote a section of the notebook to this topic.
5. Take a field trip to some local business with the pupil being instructed as to what to observe, and follow the trip with a discussion.
6. Bulletin board that is being maintained should be kept up to date on the current topic.
7. Assign or have the pupil select a topic from the list of laws in number three. This can also be done by committees. Present and explain it to the class.
8. Discuss outside readings on the advantages and disadvantages of the different types of business ownership.
9. Hold a class discussion on the advantages and disadvantages of owning your own business versus working as an employee.
10. Have the students draw up charts on the various business enterprises and then compare and discuss them in class.
11. Have students help maintain the bulletin board, collecting materials and placing them on the boards (later placed in class scrap book.)

XX. Personal development

1. List the factors that contribute to a pleasing personality; to a desirable character.
2. Read about and discuss the biographies of several successful business men or women—stressing personal qualities.
3. Devote a section of the notebook to this topic.

XXI. Employment in business

1. Select a number of desirable positions in the community and list the necessary qualifications for each one.
2. List the various ways of learning about a position.
3. Discuss the types of information useful to a business man which may be found in the city directory, telephone directory, world almanac, rating books, etc.

4. Have talks by prominent business men and women in regard to employment opportunities in their field.
5. Collect materials for the bulletin board such as, sample application forms, application letters, or pertinent material.
6. Write to different institutions (colleges, universities and private business schools), requesting information on opportunities for advanced training.
7. Make a community survey or find out what jobs are open and what are the qualifications for each.
8. Select from the "wanted" advertisements in the newspaper and write letters of application in reply.

The following recently published pamphlets will help your students get the addresses of co-operating firms and the exact department of Federal government from which to ask for specific material.

1. Free and Inexpensive Learning Material Bulletin—George Peabody College for teachers, Field Study No. 9—Price: 25c.
2. Business Education—75c—1944, New Jersey State Teachers College, Upper Montclair, New Jersey.
3. Consumer Education—50c—1945—address same as above.
4. Teaching Materials in Elementary Business Education—South-Western Publishing Co.

SUGGESTED TEXTBOOKS

- Brewer, John Marks, Hurlbut, Floyd, and Caseman, *Juvenilia, Introductory Business Training*, Ginn and Company, 1940.
- Crabbe, Ernest H., and Salsgiver, Paul L., *General Business with Applied Arithmetic*, South-Western Publishing Company, Fifth Edition, 1946.
- Goodfellow, Raymond C., *The Fundamentals of Business Training*, The Macmillan Company, 1940.
- Hamilton, Charles W., Gallagher, J. Frances, and Fancher, Charles, *Preparing for Business*, Prentice-Hall, Inc., 1944.
- Jones, Lloyd L., *Our Business Life*, The Gregg Publishing Company, Fourth Edition, 1948.
- Kirk, John George, Buckley, Harold B., and Waesche, Mary A., *Introduction to Business*, The John C. Winston Company, 1938.
- Nichols, Frederick G., *Junior Business Training for Economic Living*, American Book Company, 1946.
- Polishook-Beighey-Wheland, *Elements of General Business*, Ginn and Company, 1945.
- Reed, Clinton Arthur, and Morgan, V. J., *Introduction to Business*, Allyn and Bacon, 1940.

SUGGESTED SUPPLEMENTARY REFERENCE MATERIALS

- Barnhart, Wilbur S., and Maxwell, Leslie B., **Social-Business Arithmetic with Introduction to Business**, Mentzer, Bush and Company, 1937.
- Beighey, Clyde, and Spanabel, Elmer E., **First Studies in Business: With Correlated Arithmetic**, Ginn and Company, 1936.
- Denison, Merrill, **Advancing America; The Drama of Transportation and Communication**, Dodd, Mead and Company, 1936.
- Dodd, James Harvey, **Introductory Economics**, South-Western Publishing Company, 1940.
- Giles, Ray, **Your Money and Your Life Insurance**, Harper and Brothers, 1935.
- Kitson, Harry Dexter, **I Find My Vocation**, McGraw-Hill Book Company, Inc., 1931.
- Leuck, Mrs. Mariam, **Fields of Work for Women**, D. Appleton-Century Company, 1938.
- Odell, William Rockhold, and others, **Business: Its Organization and Operation**, Ginn and Company, 1937.
- Oglesby, Catharine, **Business Opportunities for Women**, Harper and Brothers.
- Owens, David F., **Controlling Your Personal Finances**, McGraw-Hill Book Company, Inc.
- Pitkin, Walter Boughton, **New Careers for Youth**, Simon and Schuster, 1934.
- Rasely, Hiram N., **Finding Yourself**, Gregg Publishing Company, 1937.
- Rice, Louis A., Dodd, James H., and Cosgrove, Augustin L., **First Principles of Business**, D. C. Heath and Company, 1944.
- Selby, P. O., **Index to the Teaching of General Business**, Research Press, Kirksville, Missouri, 1939.
- Shields, Harold Gustav, and Wilson, W. Harmon, **Consumer Economic Problems**, South-Western Publishing Company, 1945.
- Shilt, Bernard A., and Wilson, W. Harmon, **Business Principles and Management**, South-Western Publishing Company, 1940.
- Shumway, Henry Irving, **Young Men Who Have Succeeded**, L. D. Page and Company, 1936.
- World Almanac and Book of Facts**, New York World-Telegram, New York.

SUGGESTED SOUND FILMS FOR SUPPLEMENTARY USE

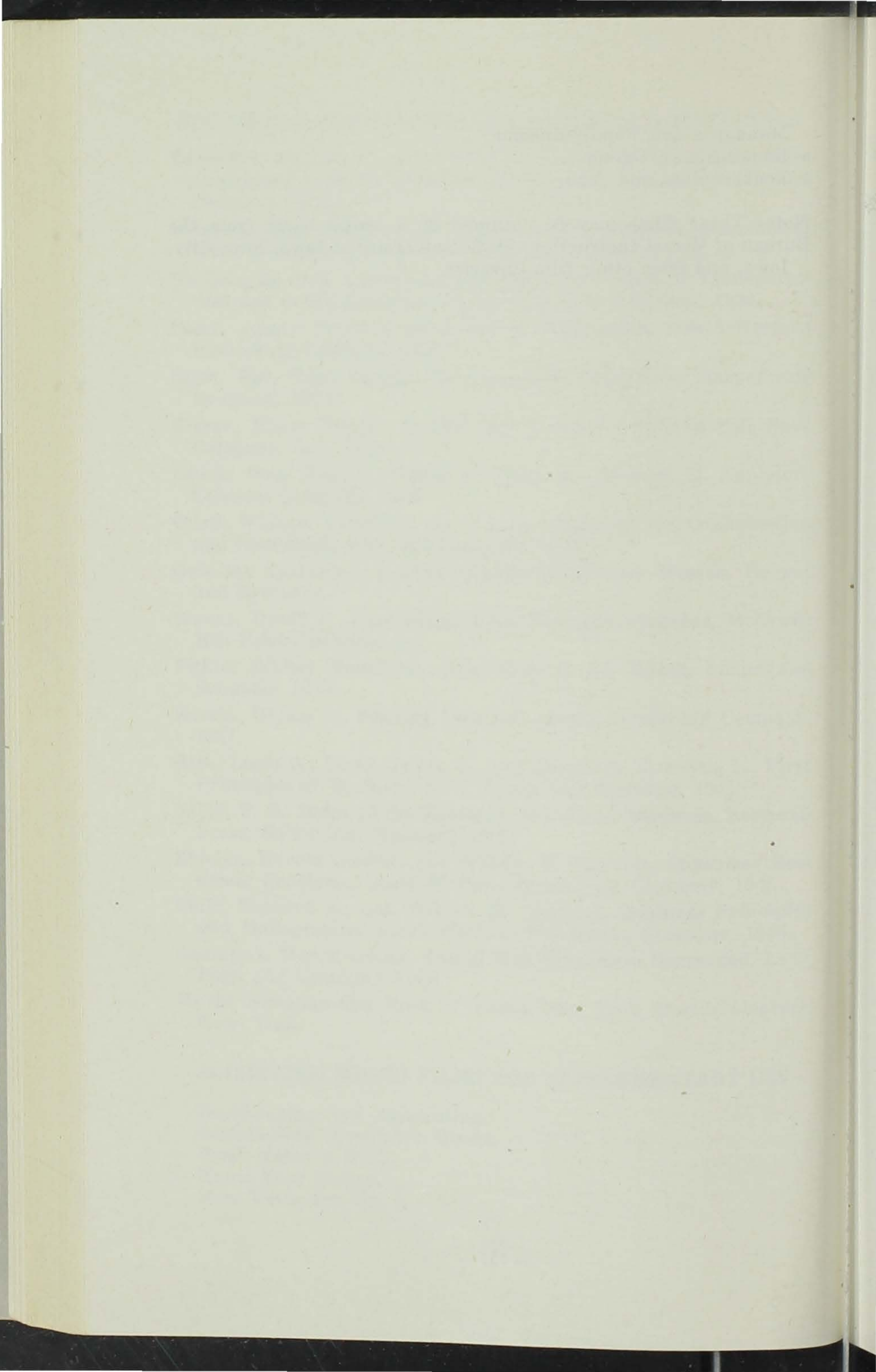
- Bookkeeping and Accounting.
- Distributing America's Goods.
- Fred Meets a Bank.
- Know Your Money.
- New Voice for Mr. X.

Managing the Family Income.

Banking as a Career.

Bookkeeping and You.

Note: These films may be obtained on a rental basis from the Bureau of Visual Instruction, State University of Iowa, Iowa City, Iowa, and from other film libraries.



**OFFICE
PRACTICE**

OFFICE
PRACTICE

OFFICE PRACTICE

INTRODUCTORY STATEMENT

Elsewhere in this handbook is a course of study for SECRETARIAL PRACTICE. That course is one offered as a final vocational preparation for pupils skilled in the use of shorthand—for those who aspire to secretarial positions. OFFICE PRACTICE refers to a somewhat comparable type of course which omits all shorthand and shorthand transcription and which is offered as a final vocational preparation for general office work.

In large offices, particularly, and in many smaller offices, the number of employees who never use shorthand far exceeds the number of those who do. They do various kinds of general and clerical work depending on the particular office in which they work. However, there are many of their duties which are found in most offices and which require special skills, knowledges, and techniques that cannot readily be learned in the office.

All general office workers definitely should be competent typists. This, of course, includes competency in the use of the typewriter as a tool in many types of actual production work. The OFFICE PRACTICE course is intended to provide a means of acquiring experience, skill, and confidence in the use of the typewriter in actual job situations as a major objective of the course.

In addition there are many other commonly used skills, knowledges, and techniques which should form a part of this course. Some, such as transcription from voice-recording instruments, directly involve the use of the typewriter. Others, such as filing, use the typewriter only indirectly.

Place of the Course in the Curriculum: In larger high schools where multi-business curriculums are possible, the OFFICE PRACTICE should be the final finishing course in a vocational clerical curriculum. Thus, it would be either one or two semesters in the senior year.

Many smaller high schools, however, should consider carefully the advisability of using such a course; this would be particularly true of those smaller high schools which do not feel they have a place for shorthand in their program. In such cases OFFICE PRACTICE may well replace the last semester of work (at least) of the second year of typewriting.

Contents of the Course: The course is composed of seven units which cover the fields of personality development, caring for the mail, the use of the telephone and telegraph, business papers, duplicating, filing, and the use of office machines. A maximum amount of actual work should be given in applied typing jobs,

such as the mail, the business papers, duplicating, etc. The amount of instructional time to be devoted to various types of office machines will, of course, have to vary with equipment available and with the probable needs of the students after graduation.

Nature of the Course: Since OFFICE PRACTICE is mainly an activity program, there are few suggested activities. For further considerations of the possibilities of outside activities, and the means of organizing the classroom, reference can be made to the SECRETARIAL PRACTICE outline.

PERSONALITY DEVELOPMENT AND CHARACTER TRAITS

I. Objectives:

- A. To help pupils to recognize their own limitations
- B. To give pupils the proper perspective for their chosen field
- C. To develop a wholesome personality and good physical appearance
- D. To help pupils better to meet the everyday problems that will arise in their personal relationships with others
- E. Definition of the word "Personality"

II. Content Outline:

A. Analysis of appearance

1. Personal cleanliness
 - a. Soaps
 - b. Teeth, skin, hair, etc.
2. Grooming
 - a. Dress
 - (1) Neatness
 - (2) Attractiveness
 - (3) Appropriateness
 - (4) Color, line, etc.
 - (5) Perfume and jewelry
 - b. Cosmetics
 - c. Posture
 - (1) Walking
 - (2) Standing
 - (3) Sitting

B. Speech

1. Tone of voice
2. Enunciation
3. Pronunciation
4. Vocabulary

C. Essential qualities (character traits)

1. Honesty
2. Punctuality
3. Cooperation
4. Initiative
5. Dependability
6. Cheerfulness and enthusiasm
7. Poise and self-control
8. Mental growth
9. Industry

D. Health

1. Effects on efficiency
2. Effects on advancement
3. Effects on income
4. Hobbies, clubs, etc.

E. Business ethics

1. The so-called "Everyday manners"
2. Table etiquette
3. Introductions
4. Rules of courtesy
5. Personal problems
6. Boy-meets-girl situations

F. Applying for the position

1. Application blanks
2. Personal data sheet
3. Letter of application
4. Sources of information
5. The personal interview

III. Suggested Activities:

- A. Present visual aids, in the form of movies on "Good Grooming", rating personal appearance charts, etc.
- B. Practice interviews for different types of office positions
- C. Have students present problems which will apply the principles they have learned about character traits, etc.
- D. For further activities and procedures, refer to the outline for **Secretarial Practice**.

MAIL

I. Objectives:

- A. To allow the student to go through the complete process involving preparation and study of incoming mail

- B. To give the students background for an important office task

II. Content Outline:

A. Outgoing mail

1. English mechanics review
 - a. Grammar
 - b. Punctuation and capitalization
 - c. Spelling
 - d. Syllabication
 - e. Titles of address
2. Review of the business letter
 - a. Letter styles and forms
 - b. Carbons
 - (1) Second sheets
 - (2) Erasing
 - c. Re-insertion
3. Business reply cards and envelopes
 - a. Enclosures for others
 - b. Filling out for return
4. Addressing envelopes
 - a. Forms
 - b. Envelope sizes
 - c. Speed assembly process
5. Folding and inserting
 - a. Envelope size
 - b. Type of envelope (window or regular)
 - c. Enclosures
6. Weighing mail
 - a. Small scale
 - b. Classes of mail, weight limits
7. Affixing stamps
 - a. Machine
 - b. Hand—speed strip method
8. Automatic mailing machines
9. Postal information
 - a. Use of charts and tables
 - b. Zones
10. Mailing lists
 - a. Sources and compilation
 - b. File card lists
 - (1) Filed by occupation, subject of interest, etc.
 - (2) Styles:
 - Address
 - Index
 - Revision
 - c. Use of credit information (Dun & Bradstreet)
 - d. Addressing machines

B. Incoming mail

1. Preliminary sorting to remove personal correspondence
2. Opening
 - a. Machine—large volume
 - b. Hand—small amount
3. Enclosures
 - a. Attach to letter
 - b. Note omissions
4. Attach previous correspondence (according to office policy)
5. Name and address of sender
 - a. Write on if missing; or
 - b. Attach envelope (according to office policy)
6. Dating—stamp for time and date
 - a. Electric machine
 - b. Hand rubber stamp
7. Sorting
 - a. By departments, offices
 - b. For particular boss (by secretary)
 - (1) Telegrams and important memoranda
 - (2) Personal mail
 - (3) Regular mail
 - (4) Advertisements
 - (5) Magazines and papers
8. Distribution
9. Routing of mail to be seen by several
10. Special memoranda

III. Suggested Activities:

- A. Mail out circulars for an office or for the school
- B. Sort out dummy mail. Route it, applying the principles learned
- C. Work with postal charts and postal information
- D. Use visual aids, such as movies, on the movement of mail
- E. Refer to **Secretarial Practice** outline

TELEPHONE AND TELEGRAPH

I. Objectives:

- A. To realize the importance of good telephone usage in building up good will for the company
- B. To appreciate and understand the important part played by the telephone in the business world
- C. To learn the proper way to use the telephone for different occasions

D. To understand how to make out telegrams, and to use the different telegraphic services

II. Content Outline:

A. Telephone

1. Classes of service
 - a. Local
 - b. Toll
 - (1) Station-to-station
 - (2) Person-to-person
 - (3) Appointment
 - (4) Messenger
 - (5) Emergency
2. Using the telephone
 - a. Answer promptly
 - b. Speak directly into the mouth-piece
 - c. Identify oneself and one's company
 - d. Speak with courtesy and clearness
 - e. Make careful memorandum of the message
 - f. Rules for personal use of the telephone
 - g. Time zones
3. Using the telephone directory
 - a. Information about telephone service
 - (1) Business transactions
 - (2) General information
 - (3) Special telephone services to meet particular needs
 - (4) How to place calls
 - b. Use of general subscribers' numbers
 - (1) Local numbers
 - (2) Preparation of directory lists for frequently called businesses
 - c. Classified section
 - d. City and county data

B. Telegraph

1. Selecting the service
 - a. Importance
 - b. Cost of message
 - c. Length of message
 - d. Speed of delivery
 - e. Liability of telegraph company
2. Classes of services
 - a. Telegram

- b. Day letter
- c. Night letter
- d. Serial service
- e. Times wire
- 3. Preparing the message
 - a. Counting the words
 - b. Telephone the message
 - c. Mailing the confirmation
 - d. Code messages
 - e. Transfer of money by telegraph

III. Suggested Activities:

- A. Use local and city telephone directories for class work
- B. Work out problems of answering the phone
- C. Use free materials from telephone and telegraph companies
- D. Field trip to telephone office
- E. Use visual aids prepared by the companies
- F. Use a dummy or real telephone to practice techniques

BUSINESS PAPERS

I. Objective: To give special attention to the typing of business papers and reports

II. Content Outline

A. Business reports

- 1. Arrangement of typed material
 - a. Margins
 - b. Titles
 - c. Headings
- 2. Long business report
 - a. Title page
 - b. Table of contents
 - c. Introduction or foreword
 - d. Body (refer to arrangement of typed material)
 - e. Recommendation or conclusion
 - f. Paging
 - g. Bibliography
 - h. Illustrations
 - i. Binding

B. Rough drafts and proofreading

- 1. Preliminary copies
- 2. Typing from rough draft
 - a. Understanding of proofreader's marks

- b. Consideration of transpositions, additions, and deletions
- C. Typing of minutes and resolutions
 - 1. Arrangement in order of procedure (Robert's Rules of Order)
 - 2. Typing of minutes
 - a. Formal in nature
 - b. Corrections (not re-typing)
 - 3. Resolutions (types)
- D. Typing of legal papers
 - 1. Spacing
 - a. Double space
 - b. Legal paper
 - 2. Erasures
 - a. Letters of unimportant words may be erased
 - b. If error is in a word which might be interpreted incorrectly, then the paper should be re-typed
 - 3. Numbers, dates, and titles
 - 4. Legal terms
 - 5. Printed legal forms
 - 6. Typical legal forms
 - a. Contract (simple)
 - b. Leases
- E. Banking and financial duties
 - 1. Checks
 - a. Kinds of checks
 - (1) Personal checks for employer
 - (2) Company checks
 - (3) Certified checks
 - b. Writing a check
 - (1) Filling out the check
 - (2) Signature
 - (3) Fill out stub
 - (4) Dating and post-dating checks
 - c. Endorsements
 - d. Interpretation of bank statements
 - e. Reconciliation of bank statements
 - 2. Postal money orders
- F. Tabulation
 - 1. Full page tables

2. Short financial reports
3. Blank forms

G. Special forms and skills

1. Business reply cards
2. Addressing envelopes chain style
3. Index cards

III. Suggested Activities:

- A. Use blank forms from lawyers and business people
- B. Make up forms and tables for students to use for practice typing
- C. Get samples of bank materials, or rather have students get them. Then discuss the banking services in the particular community
- D. Reconcile a bank statement, actual or imaginary
- E. Type the minutes of a school club meeting
- F. For additional activities, see **Secretarial Practice** outline

DUPLICATING

I. Content Outline

- A. How to type a stencil
 1. Arrangement and position
 2. Making corrections
- B. How to operate the mimeograph duplicator
- C. How to use the mimeoscope
 1. Lettering guides
 2. Preparing a ruled form
 3. Preparing a two-color job
 4. Preparing a French-fold Christmas card
- D. How to prepare a mimeograph duplicated school newspaper
 1. Headlines
 2. Two-column type
 3. Preparing dummies
- E. Gelatin duplicator
 1. How to prepare a master copy
 2. How to use gelatin
- F. Fluid duplicator
 1. How to prepare a master copy
 2. How to use the machine

II. Suggested Activities:

This action unit will require no outside activities, since the unit itself is an activity unit.

FILING

I. Content Outline

A. Purpose of filing

1. To make records readily available when they are needed whether for reference or evidence.
2. To keep all related materials together so that the history of dealings with one firm or one individual will be available in one place
3. To provide a permanent and safe place for records of business information and transactions during the time the records are not in use
4. To provide the "memory" of the firm
5. To provide a place for original records

B. Scope of filing

1. All types of correspondence related to business matters—incoming letters, interoffice communications, telegrams, and carbon copies of outgoing communications
2. Checks, statements, inventories, price lists, and accounting records
3. Invoices, freight bills, bills of lading, and shipping receipts.
4. Legal documents
5. Blue prints and maps
6. Catalogs and trade magazines for immediate use
7. Newspaper and magazine clippings
8. Records of stock, customers, personnel, mailing lists

C. Kinds of files

1. Pigeonhole
2. Spike or spindle
3. Box file
4. Bellows
5. Flat
6. Vertical
7. Visible index
8. Hanger
9. Ordinary card index
10. Shannon

D. Steps preparatory to filing

1. Collect material
2. Inspect material to be sure it has been released for filing
3. Sort the material

4. The material may be coded at the same time it is file sorted
 - a. It is coded under the name of the business when:
 - (1) That name is a part of the letterhead
 - (2) That name is used in the inside address of the outgoing letter
 - (3) That name is used in the heading or as a part of the signature in a letter written on plain paper
 - (4) That name is mentioned in the body of the letter and is the most important name in the letter
 - b. When the letter is of a personal nature, it is coded under the individual's name even though it bears the company name in some form
 - c. If a special folder for a special subject is provided, such as "applications", all letters pertaining to that subject are coded with the folder's caption.

E. Filing

1. General rules

- a. All correspondence is placed with the letterhead to the left side of the folder, the writing forward
- b. The letter with the latest date is placed nearest the front of folder
- c. In a special folder, such as "applications," the correspondence is placed in strict alphabetical order according to the names of the individuals

2. Types of filing

- a. Geographic—alphabetically by name of place
- b. Subject—alphabetically by name of the subject mentioned
- c. Numeric—the correspondence is assigned a numbered folder, which number appears on a card. The card is filed by any one of the other methods
- d. Alphabetic
 - (1) Folders are placed in a file and material is filed in these in strict alphabetical filing
 - (2) Variadex filing
 - (a) Alphabetic guides appear in two positions. The first position is used for letters of the alphabet and the second position for more common names

- (b) In the third position are the alphabetical folders having the same name plates as the alphabetical guides. Papers are filed in these folders until they become numerous enough or important enough to justify the making of an individual folder for them
 - (c) In the fourth position are the tabs of individual folders
 - (d) Very active correspondents are given a guide in the fifth position to head individual folders
- F. Cross references—shows under what name or caption material is filed and also the location of like matter
- 1. Cross reference sheets
 - 2. Cross reference cards
 - a. Usually on 3" by 5" cards
 - b. Show name or number under which card is filed
 - c. Show reference to other names or subjects under which matter or like matter is found
 - 3. "See" is used when actual matter is referred to
 - 4. "See also" is used when like matter is referred to
 - 5. The letter or material is coded in the following manner:
 - a. Write the name by which the material may be requested in the margin-or, if the name appears in the letter, underscore it and write "X" in the margin
 - b. Prepare the cross reference card or sheet

III. Suggested Activities :

- A. Make the unit an activity unit with the use of a dummy filing unit and perhaps workbook
- B. Take the class on field trips to offices using differing filing systems, such as implement shop, lawyer's office, grocery store, bank, courthouse. (Or have them give reports)
- C. Time practices in indexing, coding, filing, and finding material in the systems.
- D. Give diagnostic tests of knowledge of filing rules, supplemented by remedial work
- E. Give students work in advance and have them keep a follow-up file on them
- F. Keep over a period of a week an up-to-date card index from births announced in a daily paper

OFFICE MACHINES

I. Content Outline

A. Full keyboard adding listing machine

1. Simple addition
2. Addition of numbers containing several figures
3. Addition of numbers containing ciphers
4. Subtraction
5. Use of subtraction in correcting errors
6. Use of the non-add key
7. Use of the repeat key
8. Multiplication
9. Use of the subtotal key
10. Review

B. Ten-key adding listing machine

1. Simple addition
2. Addition of numbers containing ciphers and repeated figures
3. Addition of numbers containing several figures
4. Finding the subtotal
5. Subtraction
6. Use of the non-add key
7. Use of the repeat key
8. Multiplication
9. Division
10. Review

C. Crank-driven calculator

1. Addition
2. Subtraction
3. Adding and subtracting constants
4. Multiplication
5. Constant multiplication
6. Credit balances
7. Division
8. Fixed decimal point in multiplication
9. Accumulative multiplication
10. Review

D. Key-driven calculator

1. Touch addition introduced
2. Touch addition—development continued
3. Touch addition—two-key ascent
4. Touch addition—two-key descent and decimal
5. Touch addition—combining of keys
6. Multiplication
7. Subtraction
8. Simple division
9. Review

E. Recording units

1. Parts of machine
2. Instructions for operating machine
3. Instructions for typing a mailable letter
4. Instructions for transcribing dictation
5. Transcribe letters
6. Dictate letters into a recording machine
7. Use of the shaving machine

F. Small office machines

1. Envelope sealers
2. Postage scales
3. Stapler
4. Date stamper
5. Paper cutter
6. Punch
7. Other machines which the school may have or which are in use in the community such as a teletypewriter, electric typewriter, booking machine, etc.

II. Suggested Activities:

Since this is an activity course, the only suggested activity is the giving of tests on the different units of machines, with perhaps time left for remedial work.

REFERENCE BOOKS

Personality Development

- Post, Emily, **Etiquette the Blue Book of Social Usage**, Funk and Wagnalls.
- Codes, Hazel R., **Good Looks for Girls**, Harcourt, Brace and Company, 1932.
- King, Eleanore, **The Eleanore King Home Courses in Beauty, Charm, and Poise**, Prentice-Hall, Inc., 1947.
- MacGibbon, Elizabeth G., **Fitting Yourself for Business**, Second Edition, McGraw-Hill Book Company, Inc., 1947.
- Marsh, Hallie Marie, **Building Your Personality**, Prentice-Hall, Inc., 1938.
- Turner, Bernice C., **The Private Secretary's Manual**, Revised Manual Edition, Prentice-Hall, Inc., 1942.
- Hutchinson, Lois Irene, **Standard Handbook for Secretaries**, Fourth Edition, McGraw-Hill Book Company, Inc., 1944.
- Plimpton, Ruth, **Effective Secretarial Practices**, South-Western Publishing Company, 1941.
- Cressey, Marian, **Personality Development for Business Girls and Boys**, South-Western Publishing Company, 1947, Monograph No. 67.
- Gregg, John Robert, **Applied Secretarial Practice**, The Gregg Publishing Company, 1941.

The Mail

- Aurner, Robert, **Effective Business Correspondence**, South-Western Publishing Company, 1939.
- Gregg, John Robert, **Applied Secretarial Practice**, Gregg Publishing Company, 1941.
- Larsen, Lenna, Freitag, Lynda, and Koebele, Apollonia, **Stenographer's Reference Manual**, South-Western Publishing Company, 1940.
- Loso, Foster W., and Agnew, Peter L., **Secretarial Office Practice**, South-Western Publishing Company, 1943.
- Stickney, Rufus, and Stickney, Blanche, **Office and Secretarial Training**, Prentice-Hall, Inc., 1940.
- Brewer, Hurlbut, Caseman, **Introductory Business Training**, Ginn and Company, 1940.
- Hamilton, Gallagher, Fancher, **Preparing for Business**, Prentice-Hall, Inc., 1944.
- Beamer and Plimpton, **Effective Secretarial Practices**, South-Western Publishing Company, 1944.
- Hutchinson, L. I., **Standard Handbook for Secretaries**, McGraw-Hill Book Company

Telephone and Telegraph

- Faunce and Nichols, **Secretarial Efficiency**, McGraw-Hill Book Company, Inc., 1948.
- Wanous and Erickson, **The Secretary's Book**, Ronald Press, 1948.
- Hainfield, C. F., **Secretarial Practice**, Lyons and Carnahan, 1935.
- Fisher and Pendry, **Secretarial Practice for Colleges**, South-Western Publishing Company, 1943.
- Hutchinson, L. I., **Standard Handbook for Secretaries**, Fifth Edition, Whittlesey House, 1947.
- Gregg, J. R., **The Private Secretary**, Gregg Publishing Company, 1944.
- Crabbe and Salesgiver, **General Business**, South-Western Publishing Company, Fifth Edition, 1946.
- Buchlar, E. C., Maloney, Martin, **You Sell With Your Voice**, Ronald Press, 1939.
- Turner, B. C., **The Private Secretary's Manual**, Prentice-Hall, Inc., 1942.
- Ballard and Wright, **As Others Hear You**, Appleton-Century Company, 1942.
- THE VOICE WITH A SMILE, Northwestern Bell Company (Free Pamphlet).
- YOU AND YOUR TELEPHONE, Northwestern Bell Company (Free Pamphlet).

Business Papers

- Hainfield, C. F., **Secretarial Practice**, Lyons and Carnahan, 1934.
- Noble, H. S., **Accounting Principles**, South-Western Publishing Company, 1945.
- Hutchinson, L. I., **Standard Handbook for Secretaries**, Fifth Edition, 1947.
- Wanous and Erickson, **The Secretary's Book**, Ronald Press, 1948.
- Stickney and Stickney, **Office and Secretarial Training**, Prentice-Hall, 1938.
- Hamilton, Gallagher, and Fancher, **Workbook Preparing for Business**, Prentice-Hall, 1943.
- Gregg, **Applied Secretarial Practice**, Second Edition, Gregg Publishing Company, 1934.
- Loso and Agnew, **Secretarial Office Practice**, South-Western Publishing Company, 1937.
- Turner, Bernice C., **The Private Secretary's Manual**, Prentice-Hall, 1942.

Duplicating

- Elwell, Zelliot, Good, **Business Record Keeping**, Ginn and Company, 1944. (Chapter 14)
- Faunce, F. A., **The Practical Manual for Office Workers**, McGraw-Hill Book Company, 1945.
- Shilt-Wilson, **Business Principles of Management**, South-Western Publishing Company, 1940.
- Alexander, E. W., **How to Use Duplicating Machines**, Gregg Publishing Company.
- Agnew, P. L., **Fundamentals of Mimeograph Stencil Duplication**, A. B. Dick Company.
- Gregg, **Applied Secretarial Practice**, Gregg Publishing Company, 1941.
- Loso and Agnew, **Secretarial Office Practice**, South-Western Publishing Company.
- Neuner and Haynes, **Office Management and Practice**, South-Western Publishing Company.
- Roberts, R. L., **The Mimeograph Process**, A. B. Dick Company.

Filing

- Visible Records**, Remington Rand, Inc., 1930.
- Chaffee, Allen, **How to File Business Papers and Records**, McGraw-Hill Book Company, Inc., 1940.
- Loso and Agnew, **Secretarial Office Practice**, South-Western Publishing Company, 1943.
- Library Division, **Progressive Indexing and Filing**, Remington Rand, Inc., 1940.
- Stickney, Rufus and Blanche, **Office and Secretarial Training**, Prentice-Hall, Inc., 1940.

Office Machines

- Agnew, Peter L., **Office Machines Course—Adding and Calculating Machines**, South-Western Publishing Company, 1942.
- Monk, Ivy, **Dictaphone Business Practice**, Lyons and Carnahan, 1937.
- Fasnacht, Harold D., **How to Use Business Machines**, The Gregg Publishing Company, 1947.
- Stickney, Rufus, and Stickney, Blanche G., **Office and Secretarial Training**, Prentice-Hall, Inc., 1931.
- Loso, Foster W., and Hamilton, Charles W., **Fundamentals of Office Practice**, South-Western Publishing Company, 1931.
- Fisher, U. Nichols, **Secretarial Efficiency**, McGraw-Hill Book Company, 1948.
- McHenry, L. E., **Equipment and Materials for Office Practice**, *National Business Education Quarterly* 14: 25-6 December, 1945.
- Hittler, G. M., **Training Office Machine Operators**, 20: 15-16, June, 1945.

Films and Filmstrips

- "Good Grooming" 16 M.M. sound; running time 30 minutes, free, Pond's Good Grooming Service, 60 Endson Street, New York City, 13.
- "Good Grooming" Bristol-Meyer Company, International Building, Rockefeller Center, New York City.
- "You and Your Friends," State University of Iowa, Iowa City, Iowa.
- "What Shall I Wear?" Free Modern Talking Picture Service, 9 Rockefeller Plaza, New York City.

The following may be obtained, or information as to where they are available, from the State Director of Vocational Education, Des Moines, Iowa, or the Film Service of the State University, Iowa City, Iowa.

- "Men and Mail." 16 mm. Sound.
- "Night Mail." Sound. Rental.
- "The Five C's of Business Letter Writing." Sound.
- "The Eight Parts of a Business Letter." Rental.
- "The Secretary's Day." Sound.
- "The Secretary Takes Dictation." Sound.
- "Travels of a Postage Stamp." 16 mm. Sound. Free.
- "Tricks of the Trade for Typists." Silent. Rental.
- "Typing Tips." Sound.
- "What's an Office Anyway?" Sound.

Filmstrips

35 mm. Series. Color. Sale only.

Presenting the Comma. Parts 1, 2, 3.

Presenting the Apostrophe.

Presenting the Colon, Semi-Colon, and Dash.

Do You Know Your Typewriter?

Presenting Quotation Marks.

Film: "Letter Indexing" 16 mm. 1 reel sound, Information Office, Tennessee Valley Authority, Knoxville, Tennessee.

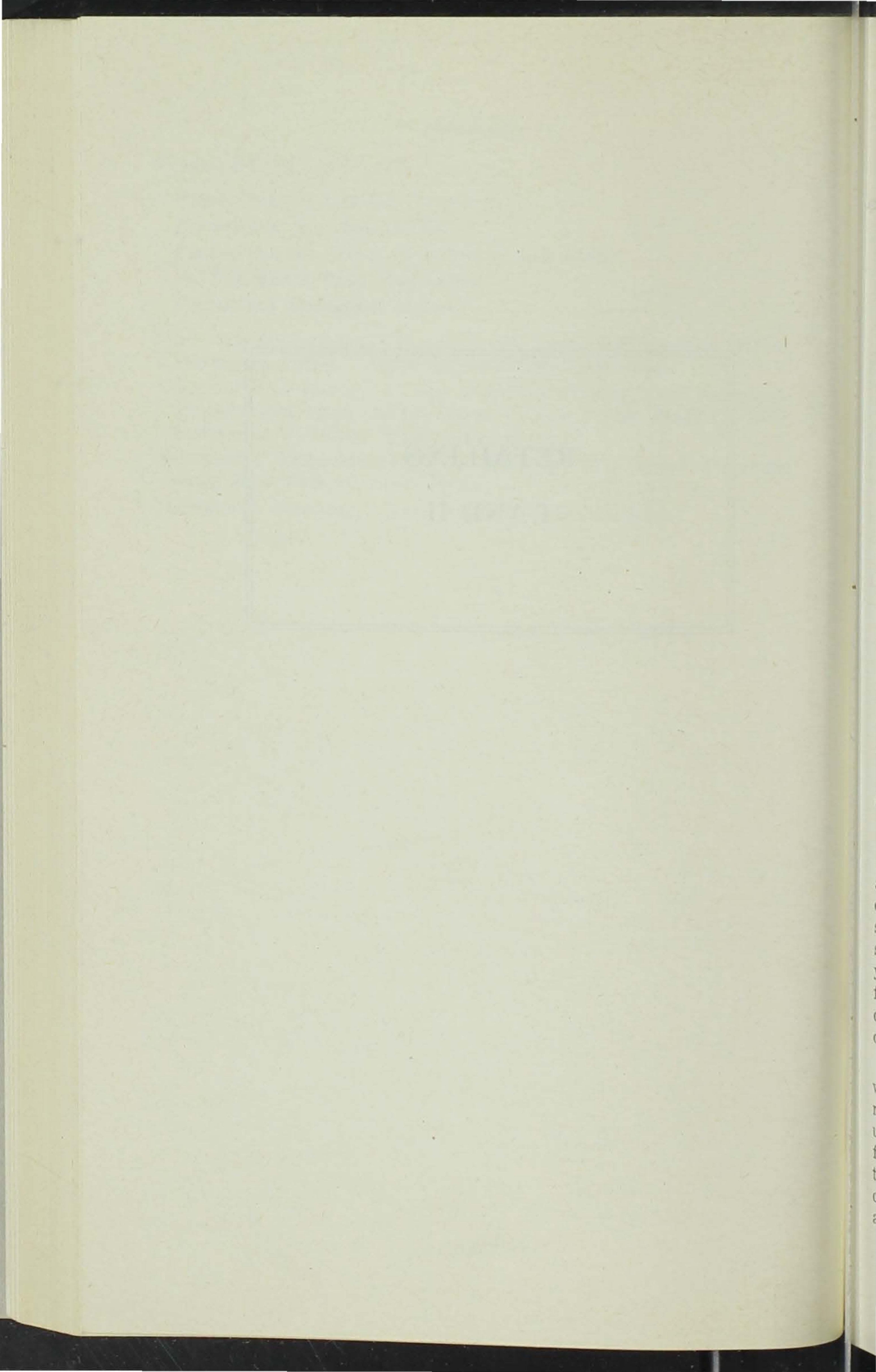
"Take a Letter Please," 16 mm. sound 21 minutes, Civil Aeronautics Administration, Audio-Visual Training Aids Staff (A-165), Commerce Building, Washington 25, D. C.

"Secretarial Etiquette" V.E.V.A. 104 West 61st Street, Purchase Only, New York 23, New York.

"Telephone Courtesy," Northwestern Bell Company.

RETAILING

I AND II



RETAILING I AND II

This is a suggested outline for a course in retailing. It is designed for twelfth grade pupils and to cover two semesters. However, by eliminating certain units, it may be used as a semester course.

Since one in every eight of this nation's gainfully employed persons is engaged in some form of retailing, it should have a place in the high school curriculum. Every city, town, and village, no matter how small, offers opportunities in retailing to those who will manage their own businesses.

It is essential that the teacher of retailing be familiar with retailing procedures and believe in store work as a vocation. A teacher should have had recent retail store employment in order to do an adequate job of teaching a course in retailing.

OBJECTIVES OF RETAILING I AND II

1. To show the student the wide scope of retailing and the opportunities for advancement in this field.
2. To give the student a knowledge of the organization of a retail store and the relationships of the various departments.
3. To give the student a knowledge of those traits and attitudes which are necessary to a successful salesperson.
4. To give the student a measure of knowledge of the common materials used in merchandising.
5. To show the student the importance of human relations and psychology in handling people.

Developing a course outline in retailing to serve as a guide for all schools in Iowa is very difficult because the emphasis must, of necessity, be different to suit different communities. Some schools can offer the course for only one period daily for one semester while others devote one or two periods daily for a full year. The character of the classes will differ: some schools offering training on the cooperative basis (in which students receive actual on-the-job training as a part of the course); others offering only general training on a non-vocational basis.

Time allotment and the character of the class will determine which units shall be included and the degree of their development. Because this is true, an effort has been made to include all units for which any group might feel a need. Except for the fact that the units on salesmanship have been placed first and together (so that they may serve as the basis for a semester course in salesmanship), there has been no special effort to arrange the units in teaching sequence.

Because, at the present time, no textbooks cover all of the units and because the emphasis on different units varies, there is considerable variation in the degree of development of the various units in the outline. A few units covered very briefly in nearly all texts have been developed in great detail.

THE COOPERATIVE PART-TIME RETAIL TRAINING PROGRAM

The relationship between theory and practice is often overlooked in education. Distributive education recognizes the importance of both of these factors in the preparation of pupils for careers in the field of distribution. Immediate application is a motivating factor in learning. Those responsible for its development believe that, by close integration, school and work experience supplement each other and are vital to the success of the program.

Through this plan, students are at work in stores approximately half the time. Cooperative training may take the form of morning attendance at school with afternoon and Saturday work in stores. It may also take the form of attendance at school and at work on alternate weeks. This plan can be operated only when conditions are favorable to placements in stores on a part-time basis, and it presupposes the need of a trained coordinator to secure job situations which will provide good training, to improve the student's performance by suggestion and conference, and to adjust the differences which may arise between employer and employee.

In no course is greater emphasis placed upon personal development since personal relations are vital in retailing. Training in poise, conduct, and in conversation and public speaking, is an important part of the course. Since practically every type of position is to be found in the retail store, the student has an opportunity to learn the requirements and opportunities of each position in a well organized and diversified training program.

Basically, the objectives of the cooperative part-time program are identical to those of any retailing course. In addition, this program not only sets forth the objectives listed for the general retailing course, but aims at a higher degree of development of each. In this program the student demonstrates his ability to perform the duties of a job and the development of habits and skills which may enable him to earn a living in the distributive field.

Content Outline (Brief form)

I. Selling Yourself

- A. Personality requirements for successful selling
- B. Preparing for employment
- C. Analyzing the positions
- D. Analyzing yourself in relation to the positions

- E. Preparing for the interview
- F. Filling out the application
- G. Following up the interview
- H. Factors to consider after you secure the position
- I. Employer-employee relations

II. The Sales Job

- A. The value of a selling job
- B. The mental laws of selling

III. The Sales Process

- A. The steps in a sale
- B. Special skills in selling
- C. Non-selling duties of the salesperson

IV. Special Types of Selling

- A. Telephone selling
- B. Mail order selling
- C. Demonstration selling
- D. Truck service selling
- E. Food service selling
- F. Miscellaneous types of selling

V. Origin and History of Retailing

- A. Meaning of retailing
- B. Primitive means
- C. Beginnings of retailing
- D. Modern retailing

VI. Establishing a Retail Business

- A. Factors in successful retail operation
- B. Types of general stores
- C. Types of merchandise
- D. Ownership classification
- E. Sources of merchandise

VII. Store Organization

- A. Meaning of store organization
- B. Most used form of organization
- C. Four major divisions

VIII. Store Management Division

- A. Building maintenance
- B. Store services
- C. Personnel

IX. Merchandise Division

- A. Organization
- B. Functions
- C. Buying the merchandise
- D. Procedure in regard to merchandise after purchase

X. Publicity Division

- A. Major functions
- B. Color, line, and design
- C. Advertising and display
- D. Fashion promotion

XI. Controller's Division

- A. Major functions
- B. Accounts receivable
- C. Accounts payable
- D. Credit and collection
- E. Payroll
- F. Statistical department

XII. Retailing as a Career

- A. Qualifications
- B. Opportunities
- C. Benefits derived from development of professional standards

XIII. Materials of Merchandising

- A. Need for merchandise information
- B. What the salesperson needs to know
- C. Preparation of merchandise manual
- D. Where and how to find information on merchandise
- E. Types of merchandise studied (including textiles)

XIV. Marketing

- A. Meaning and cost of distribution
- B. The manufacturer and his merchandise problem
- C. The middleman and his merchandising problem
- D. Trade channels

Content Outline

(More detailed form)

1. Selling Yourself

- A. Personality requirements for successful selling
 - 1. Social intelligence
Good manners—Self control—Poise—Graciousness
 - 2. Good character
Reliability—Honesty—Perseverance
 - 3. Meticulous grooming
Bodily cleanliness—Special Care—Proper clothing
 - 4. Voice and speech
Modulation—Confidence—English usage
- B. Preparing for employment
 - 1. Study of dress requirements
 - 2. Location of positions

- C. Analyzing the position
 - 1. Personal requirements
 - 2. Special requirements
 - 3. Opportunities
- D. Analyzing yourself in relation to the position
 - 1. What does the position require
 - 2. What do you have to meet the requirements
- E. Preparing for the interview
 - 1. Location and person to see
 - 2. Time and approach
- F. Filling out the application
 - 1. Information to have ready
 - 2. Points to consider in filling out the form
- G. Following up the interview
 - 1. Time
 - 2. Methods
- H. Factors to consider after you secure the position
 - 1. How to adjust to the working conditions
 - 2. How to cooperate and to produce
- I. Employer-employee relations
 - 1. Personal
 - a. Personnel adjustment
 - b. Coordinating rights of employee with rights of employer
 - c. Job review and ratings
 - 2. Legal
 - a. Social security regulations
 - b. Withholding tax
 - c. Legislation of wages and hours

II. The Sales Job

- A. The value of a selling job
 - 1. Formation of a cultural background
 - 2. Consumer information
 - 3. Development of flexible personality
 - 4. Worthwhile service
 - 5. Business training
 - 6. Spirit of cooperation
- B. The mental laws of selling
 - 1. Introduction
 - 2. Attention

3. Interest
4. Conviction
5. Desire
6. Resolve
7. Signed order

III. The Sales Process

A. The steps in the sale

1. Approach
 - a. Timing
 - b. Salesperson's manner
 - c. Types of approach
2. Learning customer's needs
 - a. Customer types
 - b. Customer's requests
 - c. Observation
 - d. Questioning
 - e. Using own judgment
3. Presenting the merchandise
 - a. Show—tell—demonstrate
 - b. Making use of the senses
 - c. Giving appropriate selling points
 - d. Showing merchandise effectively
4. Closing the sale
 - a. Performing system routine quickly
 - b. Showing appreciation
 - c. Keeping the customer sold

B. Special skills in selling

1. Meeting objections
 - a. Justification of price
 - b. Desire to be exclusive
 - c. Customer needs assured
 - d. Suitable selection
 - e. Reverse English method
2. Suggestive service selling
 - a. Selling more than one kind
 - b. Selling related merchandise
 - c. Showing new merchandise
 - d. Suggesting special prices
 - e. Making use of customer's comments
 - f. Demonstrating in use

C. Non-selling duties of the salesperson

1. Initial requirements
 - a. Use of the cash register
 - b. Knowledge of sales check procedures
 - c. Wrapping

- d. Proper care of stock
- e. Department housekeeping
- 2. Special requirements
 - a. Preparation of simple displays
 - b. Aiding buyer and store in keeping up the stock assortment
 - c. Directing customers
 - d. Miscellaneous duties
 - Attending store meetings—Handling complaints and adjustments, etc.

IV. Special Types of Selling

A. Telephone selling

- 1. Accurate description of merchandise
- 2. Knowledge of the merchandise
- 3. Pleasant voice

B. Mail order selling

- 1. Specialized work
- 2. Customer contact
- 3. Non-customer

C. Demonstration selling

- 1. Routine demonstration to a group
- 2. Demonstration to an individual
- 3. Requires thorough knowledge of the product

D. Truck service selling

- 1. Bakery, laundry, milk
- 2. Combination of salesmanship and service

E. Food service selling

- 1. Groceries, eats, confections
- 2. Restaurants

F. Miscellaneous types of selling

- 1. Wholesale
- 2. Insurance
- 3. Employment agencies
- 4. Rail, air, bus agencies
- 5. Advertising agencies
- 6. Printing and engraving
- 7. Theaters
- 8. Dry cleaning establishments

V. Origin and History of Retailing

A. Meaning of retailing

- 1. Defined
- 2. Place in distribution

B. Primitive means

1. Barter
 - a. Origin of barter
 - b. Disadvantages
 - c. Origin and use of money

C. Beginnings of retailing

1. Caravans
2. Itinerant merchants
3. Rome as a retail center
4. Mediaeval trade
 - a. Fairs
 - b. Mercantile guilds
 - c. East India Company
5. Retailing becomes localized
 - a. Shops in England
 - b. Mediaeval department stores
6. Retailing in America
 - a. India trade
 - b. Trading posts
 - c. Yankee peddlers
 - d. Hucksters
 - e. General stores
 - f. Specialty stores
 - g. Department stores
 - h. Mail-order houses
 - i. Chain stores
 - j. Super markets
 - k. Cooperatives

D. Modern retailing

1. Changes in retailing
2. Improvements
3. Outstanding retailers
 - a. Marshall Field
 - b. F. W. Woolworth
 - c. M. J. May
 - d. John Wanamaker
 - e. Adam Gimbel
 - f. R. H. Macy
4. Examples of leading department stores
 - a. Marshall Field and Company
 - b. Nieman-Marcus
 - c. Saks Fifth Avenue
 - d. Bullock's
 - e. Lord and Taylor
 - f. The May Company
 - g. Younker's

5. The growth of "store groups"
 - a. Allied stores
 - b. (Others)

VI. Establishing a Retail Business

A. Factors in successful retail operation

1. Financial
 - a. Capital
 - b. Loans, credit, etc.
2. Location
 - a. Shopping areas
 - b. Estimating purchasing power
 - c. Customer traffic
 - d. Parking facilities
 - e. Transportation
 - f. Location of competitors
 - g. Property value
3. Layout or structure
 - a. Store front
 - b. Interior arrangement
 - (1) Aisles
 - (2) Departmentization
 - (3) Leased departments
 - (4) Customer traffic
 - (5) Displays
 - c. Desirable features
 - (1) Maintenance
 - (2) Air conditioning
 - (3) Light
 - (4) Ventilation
 - (5) Heat
 - (6) Elevators
 - (7) Escalators
 - (8) Effective bookkeeping services
4. Store services
 - a. Credit sales policy
 - b. Delivery
 - c. Hospital
 - d. Fashion shows
 - e. Returned goods policy
 - f. Gift wrapping
 - g. Adjustment policy
 - h. Mail and phone orders
 - i. Restaurant and fountain service
 - j. Personal shopping service
 - k. Wrapping and packing
 - l. Parking
 - m. Telephone service
 - n. Customers' rest rooms

5. Store policy
 - a. Promotion
 - b. Advertising
 - c. Training
 - d. Retirement
 - e. Hours of work
 - f. Discount
 - g. Wages
 - h. Welfare

B. Types of general stores

1. Independent retail
2. Corporate chain
3. Corporation
4. Department stores
5. Mail order houses
6. Specialty shops
7. Cooperative stores
8. Supermarkets
9. Factory-retail
10. Mobile stores
11. Direct selling (house-to-house)

C. Types of merchandise

1. Convenience goods
2. Shopping goods
3. Specialty goods
4. Luxury goods (impulse, convenience, necessity)

D. Ownership classification

1. Individual
2. Partnership
3. Corporation
4. Corporate chain
5. Wholesale chain
6. Consumer cooperative
7. Individual cooperative
8. Armed services exchange

E. Sources of merchandise

1. Central markets
2. Traveling salesmen
3. Wholesalers and jobbers
4. Brokers and commission merchants
5. Syndicate buying offices
6. Manufacturers
7. Other stores
8. Private buying offices
9. Domestic and foreign agents
10. Government agencies

VII. Store Organization

- A. Meaning of store organization
 - 1. Break up of job into parts
 - a. Plans time, manner, responsibility, place of authority
 - b. Prevents duplication, coordinates departments
 - c. Speeds up operations
 - d. Lines of promotion are shown
 - 2. Definition of each job in relation to other jobs
- B. Most used form of organization (Corporation)
 - 1. Stockholders
 - 2. Board of directors
 - 3. President
 - 4. Manager
- C. Four major divisions
 - 1. Store management
 - 2. Merchandise
 - 3. Sales promotion
 - 4. Finance and control

VIII. Store Management Division

- A. Building maintenance
- B. Store services
 - 1. Wrapping and packing
 - a. Soft goods
 - b. Breakables
 - c. Heavy articles
 - d. Salesperson's responsibilities
 - 2. Delivery
 - a. Owned or leased
 - b. Handling of package from selling department to customer
 - c. Responsibility of the delivery driver
 - 3. Telephone order board and personal shopping
 - a. Taking phone orders
 - b. Reasons for centralization of service
 - c. Benefits to store and the customer
 - 4. Returns and adjustments
 - a. Centralized
 - b. Decentralized (e.g., returns and adjustments taken care of in individual department)
 - c. Liberality of adjustment policy
 - d. Records that aid in adjustment
 - 5. Work rooms
 - a. Departments using work rooms
 - b. Skills needed by workroom employees

6. Receiving and marking
 - a. Receiving room procedures
 - b. Marking room procedures
 - c. Marking methods
 - d. Remarking and revisions
 - e. Department stock rooms
 - f. Returning merchandise to vendors
7. Purchasing supplies
 - a. Ordering by departments
 - b. Purchasing procedures
8. Miscellaneous services
 - a. Detection
 - b. Rest rooms
 - c. Travel bureaus
 - d. Check rooms
 - e. Auditoriums
 - f. Dining rooms

C. Personnel

1. Employment
 - a. Initial interview
 - b. Selection and placement
 - c. Hours and salaries or wages
 - d. Types of records
 - e. Transfers, demotions, promotions, etc.
 - f. Adjustment of earnings
 - g. Personnel reviews
 - h. Credit unions
 - i. Store unions
2. Training
 - a. Store system
 - (1) Rules and regulations
 - (a) Hours
 - (b) Absences
 - (c) Use of entrances
 - (d) Use of elevators
 - (e) Open and closing signals
 - (f) Shopping by sales persons
 - (g) Employees' parcels
 - (h) Telephone calls
 - (i) Lost and found items
 - (j) Protection from theft
 - (2) Want slips and sales routines
 - (a) Even exchange
 - (b) Uneven exchange
 - (c) Special orders
 - (d) Gifts
 - (e) Deliveries
 - (f) Bank checks

- (g) Parcels enclosed
- (h) Cash register system
- (i) Self wrapping
- (3) The sales check
 - (a) Address
 - (b) Errors
 - (c) Date
 - (d) Amount received
- b. Junior executive training
- c. Department training
- d. Follow-up
- e. Error control
- f. Service shopping
- g. Sponsor system
- h. Manuals and bulletins

IX. Merchandise Division

A. Organization

1. General merchandise manager
2. Divisional merchandise manager
3. Department managers or buyers
4. Assistant department managers
5. Heads of stock
6. Salespeople
7. Stock boys or girls
8. Clericals

B. Functions of the merchandise division

1. Planning stocks
 - a. What to buy
 - b. Price line policy
 - c. Policies for the lines, style, volume, high fashion, conservative
 - d. Variety of merchandise—variety in size, color, style lines
 - e. When to buy
 - f. Market conditions
 - g. Changing economic conditions
 - h. Where to buy
 - i. Study of trends
 - j. Knowledge of customer preferences
 - k. Knowledge of resources suited to your community
2. Pricing the merchandise
 - a. Factors entering into the retail price
 - b. Meaning of terms—maintained mark-up, initial mark-up, mark-down, gross margin
 - c. Figuring retail, cost, and mark-up
 - d. Reasons for mark-downs

- e. Types of remarking
- f. Control of remarking
- 3. Stock control
 - a. Inventories—physical and perpetual
 - b. Turnover
 - c. Classification
 - d. Department
 - e. Unit stock
 - f. Want slips
 - g. Model stock plan
- C. Buying the merchandise
 - 1. New developments in buying
 - a. The style factor
 - b. Quantity buying
 - c. Group buying
 - 2. Methods of buying
 - a. Salesmen
 - b. Catalogues
 - c. Visiting markets
 - d. Market representatives
 - 3. Buying process
 - a. Study of the merchandise
 - b. Selection of merchandise
 - c. Agreement on prices and deliveries
 - d. Procuring terms and discounts
 - 4. The order
 - a. Make up of the order
 - b. Shipping instructions
 - c. Terms
 - d. Types of discounts
 - e. Cancellations and claims
 - f. Checking the order
- D. Procedure in regard to merchandise after purchase
 - 1. Merchandise in transit
 - a. Traffic manager's duties
 - b. Forms used
 - 2. Route of merchandise through store
 - a. Receiving
 - b. Checking
 - c. Marking
 - d. Sending to departments or stock rooms
 - e. Selling
 - f. Wrapping
 - g. Delivery
 - 3. Receiving department
 - a. Procedure in regard to merchandise
 - b. Types of employees

4. Marking department
 - a. Procedure in ticketing merchandise
 - b. Equipment
 - c. Price tickets
 - d. Remarking
 - e. Qualifications of the workers
 - f. Organization of the department
5. Stock rooms
 - a. Kinds of merchandise in stock rooms
 - b. Practices in stock rooms
6. Route of invoice through the store
 - a. Arrival in receiving room
 - b. Methods of checking with the order
 - c. Retailing with the buyer
 - d. Used by marker
 - e. Route in controller's office
 - f. Tracing lost or delayed invoices
 - g. Importance of paying invoice on time and getting discount

X. Publicity Division

A. Major functions

1. Planning and preparing newspaper and shopping service advertising
2. Planning participation in national and community affairs
3. Planning and preparing miscellaneous promotions
4. Planning correlated window and interior displays

B. Color, line, and design as applied to advertising, display, and fashion promotion

1. Color

- a. How color applies to distribution
 - (1) History of color
 - (2) Importance of color in display, advertising, fashion
- b. What to know about color
 - (1) Effect of color
 - (a) Red, Yellow—warm, exciting
 - (b) Blue—cool, calm
 - (c) Green—cool, refreshing
 - (d) Purple—royalty, dignity
 - (e) White—purity
 - (2) Color associations
 - (a) Red—passion, war, anger
 - (b) Blue—truth, thought, wisdom
 - (c) Green—youth, life, vigor
 - (d) Purple—splendor, wealth, luxury
 - (e) White—peace, innocence

- (3) Classification of colors (using Prang Color Wheel)
 - (a) Primary—red, blue, yellow
 - (b) Secondary—green, orange, violet
 - (c) Intermediate—those coming between (e.g., red-orange, blue-green)
- (4) Color properties
 - (a) Hue—the name of a color (e.g., red)
 - (b) Value—lightness or darkness of a color
 - 1' Tint—light value
 - 2' Shade—deep value
 - (c) Intensity—brilliancy or dullness of a color
- (5) Color harmonies
 - (a) Standard color harmonies
 - 1' Related
 - a' Monochromatic
 - b' Analogous
 - 2' Contrasting
 - a' Complementary
 - b' Double complementary
 - c' Split complementary
 - d' Triad
 - 3' Neutral color harmony
 - 4' Saturated color harmony
- 2. Line
 - a. Parallel-line relationships
 - b. Right-angle relationships
 - c. Semi-transitional relationships
 - d. Transitional relationships
- 3. Design
 - a. Elements
 - (1) Form
 - (2) Light
 - (3) Color
 - (4) Space
 - (5) Mass
 - (6) Pattern
 - (7) Texture
 - b. Principles
 - (1) Unity
 - (2) Balance
 - (3) Proportion
 - (4) Emphasis
 - (5) Rhythm
- C. Advertising and display
 - 1. Advertising as a business function
 - a. Purpose
 - b. Importance

2. Advantages of advertising
 - a. Promotion of merchandise
 - b. More efficient business operations
3. General considerations in advertising
 - a. Why is advertising necessary?
 - (1) To promote merchandise, service, store
 - (2) To educate the public
 - b. What shall we advertise?
 - (1) Merchandise factors
 - (a) Quality of certain goods
 - (b) Service goods will give
 - (c) Fashion timeliness
 - (d) Emotional value
 - (2) Store reputation
 - (a) Quality of all goods
 - (b) Fashion leadership
 - (c) Low or high price
 - (3) Store services
 - (a) Delivery
 - (b) Credit plan
 - (c) Convenience
 - c. How shall we advertise?
 - (1) Media to employ
 - (2) Policies
 - (3) Costs of advertising
4. Advertising media
 - a. Types
 - (1) Newspapers
 - (a) Frequent small space
 - (b) Occasional large space
 - (2) Direct mail
 - (a) Types of direct mail
 - (b) Mailing lists
 - (3) Mail stuffers
 - (a) Package inserts
 - (b) Letter inserts
 - (4) Magazines
 - (5) Outdoor boards
 - (6) Car cards (on streetcars, busses, etc.)
 - (7) Radio
 - (a) Brief announcements
 - (b) Sponsored programs
 - (8) Movies
 - (9) Window displays
 - (10) Point-of-purchase displays—demonstrations
 - (11) Exhibits and demonstrations
 - (12) Premiums
 - (13) Supplementary media

- b. Comparative advantages of these advertising media
- 5. The advertisement itself
 - a. Novelty, repetition, etc.—attention-getting devices
 - b. Size and layout
 - (1) Shape of advertisement
 - (2) Width of margins
 - (3) Heading
 - (4) Size and location of illustrations
 - (5) Location of feature
 - c. Illustration
 - (1) Kinds
 - (a) Pen and ink
 - (b) Photograph
 - (c) Wash drawing
 - (d) Paintings
 - (2) Printing processes
 - (a) Line cuts
 - (b) Half-tone plates
 - (c) Electrotypes and mats
 - (d) Ben Day
 - d. Copy, words, slogans, etc.
 - (1) Kinds
 - (a) Explanatory
 - (b) Story type
 - (c) Colloquial or personal
 - (d) Argumentative
 - (e) Suggested or inference
 - (f) Reason why
 - (g) Humorous
 - (h) Testimonial
 - (i) Institutional
 - (j) News story
 - (2) Rules for writing copy
 - (a) Be brief and to the point
 - (b) Write in the present tense as much as possible
 - (c) Use verbs of action
 - (d) Appeal to the appropriate buying motives
 - (e) Subordinate the pronouns I, we, ours, mine, by using you, your, and yours
 - (f) Inspire with honest statements
 - (g) Use affirmative attitude
 - e. Type
 - (1) Common type faces
 - (2) Size of type
 - f. Color, use of

- g. Qualities of a good advertisement
 - (1) Truthfulness
 - (2) Informativeness
 - (3) Clarity of purpose
 - (4) Enthusiasm
 - (5) Simplicity
 - (6) Emotional appeal
 - (7) Novelty
 - (8) Individuality

- 6. Window display
 - a. Types of display
 - (1) Prestige—Display which sells the institution to the people
 - (2) Selling—Display which promotes definite items of merchandise
 - b. Value of display space (see Chapter II, Omaha Bulletin on display)
 - c. Function of displays
 - (1) To attract attention
 - (2) To secure interest
 - (3) To create desire
 - (4) To obtain action
 - d. Elements of effective display
 - (1) Plan for display
 - (a) Careful selection of goods
 - (b) Time allotment for display
 - (2) Adequate window properties
 - (a) Display fixtures
 - (b) Adequate illumination
 - (c) Window backgrounds
 - (d) Window floors
 - (3) Pleasing color harmonies
 - (a) Meaning of harmony
 - (b) Importance of harmony
 - (4) Attractive arrangement
 - (a) Types of display
 - 1' Unit formation
 - 2' Mass display
 - (b) Types of arrangement
 - 1' Pyramid arrangement
 - 2' Step arrangement
 - 3' Continental arrangement
 - (5) Use of window cards
 - (a) Value and use
 - (b) Preparation
 - 1' Layout
 - 2' Copy
 - 3' Size

- (c) Use of price tags
- (6) Cleanliness
- e. Types of windows
 - (1) Stock—the ordinary window with no particular type of theme. This is the window we see most commonly.
 - (2) Sale—price is the theme.
 - (3) Educational—shows the finished product with processes of manufacturing. A display of leather and other materials used in shoe construction is an example.
 - (4) Holiday and seasonal—depicts seasons and holidays, usually to show merchandise that will be used at these times.
 - (5) Formal openings—announces new store or new merchandise.
 - (6) Contest—either store or community contests.
 - (7) Scenic—characterized by some scene. The showing of a wedding group before or after the ceremony. A suggestive background locates the action.
 - (8) Sensational—the idea is to attract attention with some extremely unusual display. (Example: the placement of a person dressed in a fur coat sitting in a bath tub. There is no direct selling idea connected with it)
 - (9) Demonstration—a person in the window demonstrates the use of the article.
 - (10) Patriotic—promotes civic, state, and national interests.
 - (11) Timely—a display depicting some present-day happening
 - (12) Problem—a problem is presented for the looker to solve.

f. Sources of ideas

- (1) History
- (2) Current events
- (3) Religious and racial holidays
- (4) Others

7. Interior display

a. Aims of interior display

- (1) To give a pleasing general impression of the store
- (2) To help the salesperson make regular sales
- (3) To suggest additional merchandise

- b. Types of interior display
 - (1) Shops and bars (beach, college, tie, etc.)
 - (2) Rooms
 - (3) Panels
 - (4) Tables
 - (5) Counters
 - (6) Ledges
 - (7) Shadow boxes
 - (8) Aisles and floors
 - (9) Showcases
 - (10) Columns

D. Fashion promotion

- 1. Fashion definitions
 - a. Style
 - b. Fashion
 - c. Fads
 - d. Mode
- 2. Place of fashion in retailing
 - a. Relationship to all phases of business
 - (1) In the arts there are the styles of painting, architecture, sculpture, drama, and music
 - (2) In business there are the styles of trading, banking, salesmanship, and advertising
 - (3) In the field of amusements there are the styles of games, dances, hobbies, and pets
 - b. Fashion vs. quality
 - (1) Price
 - (2) Advertising
- 3. Fashion cycle
 - a. Definition
 - b. Six stages
 - (1) Creation
 - (2) Garment construction
 - (3) Presentation
 - (4) Development of high fashion
 - (5) Development of volume fashion
 - (6) Decline of a fashion
- 4. Relation of art to fashion
 - a. Color in fashion
 - (1) Season's names of colors
 - (2) Effect of color on size
 - (3) Individual problems as to color types
 - b. Harmony of line
 - (1) Figures
 - (2) Size

- c. Designs
 - (1) Occasion
 - (2) Material
- 5. Fashion shows
 - a. Theme
 - b. Selection of models
 - c. Selection of merchandise
 - d. Script and publicity writing

XI. Controller's Division

A. Major functions

- 1. Sales auditing
- 2. Daily total by departments
- 3. Daily totals by kinds of sales
- 4. Daily sales tax and excise tax totals

B. Accounts receivable

- 1. Sorting in alphabetical order of charge
- 2. Billing the charges
- 3. Customer statements
- 4. Preparing for mailing

C. Accounts payable

- 1. Expense accounts
Payroll, rental, advertising, taxes, supplies, insurance, etc.
- 2. Merchandise accounts payable

D. Credit and collection

- 1. Credit granting
 - a. Customer interviews
 - b. Investigation of customer credit
 - c. Granting of credit
- 2. Credit authorization
 - a. Rating of accounts
 - b. Types of identification
 - c. Phone identification
 - d. Lay-away plans
- 3. Collections
 - a. Schedule for notification
 - b. Letter forms used for notifying customer
 - c. Follow-up systems other than letters
- 4. Credit bureaus
 - a. Purpose of bureau
 - b. Membership privileges
 - c. Value of good customer rating

E. Payroll

1. Time records
 - a. Part time
 - b. Over time
 - c. Commissions
 - d. P. M.'s
2. Computing payrolls
 - a. Selling cost ratios—% of costs—% of sales
 - b. Seasonal budgets
3. Deductions
 - a. Required by law
 - b. Store plans
 - c. Methods of informing the employee of these
4. Issuing envelopes or checks
 - a. Time
 - b. Method of presenting to employee

F. Statistical department

1. Summary reports for buyers
2. Tax reports
3. Summary reports of accounts payable
4. Summary reports of advertising
5. Department operating statements
6. Cycle billing

XII. Retailing as a Career

A. Qualifications

1. Education
2. Experience
3. Abilities

B. Opportunities

1. Selling
2. Non-selling
3. Promotions

C. Benefits derived from development of professional standards

1. Job security
2. Increased earnings
3. Recommendations for promotion
4. Increase public respect for occupation
5. Makes one an expert in the field

XIII. The Materials of Merchandising

A. Need for merchandise information

B. What the salesperson needs to know

1. Uses
2. Styles and trends

3. Prices
4. Sizes
5. Care of the merchandise
6. Workmanship
7. Meaning of labels
8. Quantities

C. Preparation of merchandise manual

D. Where and how to find information on merchandise

1. Manufacturers
2. Publications
3. Other sources

E. Types of merchandise studied

1. Textiles

- a. Differential qualities of textile fibers
- b. Testing fibers for identification
- c. Spinning—fiber to yarn
- d. Weaving—yarn to cloth
- e. Finishing—appearance and serviceability
- f. Dyeing—finishing with color
- g. Decoration with color design
- h. The major fibers and fabrics
 - (1) Cotton
 - (2) Linen
 - (3) Wool
 - (4) Silk
 - (5) Rayon—cellulose man-made fiber
 - (6) Nylon—and other noncellulose man-made fibers
 - (7) Miscellaneous fibers
- i. Knitting and hosiery
- j. Textile floor coverings
- k. Care of fabrics
- l. Values that customers look for in textile merchandise
 - (1) Suitability
 - (2) Serviceability
 - (3) Durability
 - (4) Comfort
 - (5) Convenience
 - (6) Appearance
 - (7) Price
 - (8) Fashion

2. Furs
3. Leather
4. Wood—furniture
5. Paper—stationery
6. Rubber
7. Glassware

8. Chinaware
9. Silverware
10. Other metal products
11. Plastics
12. Oils
 - a. Vegetable
 - b. Mineral
13. Paints and varnishes
14. Cosmetics
15. Foods

XIV. Marketing

A. Meaning and cost of distribution

1. Definition of marketing
2. Distribution a part of business
3. Market distribution a part of economics
4. Object of distribution
5. Methods of distribution
6. Cost of distribution
7. Why marketing costs are so high
8. How marketing costs may be reduced

B. The manufacturer and his merchandise problem

1. Location and transportation problem
2. Market research
3. Package design
4. National advertising
5. Sales promotion methods
 - a. Advertising allowances
 - b. Dealers' aids
 - c. Demonstrations and exhibits
 - d. Try-outs and samples
 - e. Quantity discounts
 - f. Credits
6. Pricing problems

C. The middleman and his merchandising problems

1. Functions of the various types of middlemen
2. Location and transportation problems
3. Selling the middleman's products
4. Sales promotion methods used by middlemen
5. Pricing problems
6. Buying problems
7. Inventory control

D. Trade channels

1. Factors influencing choice of channels
2. Principal channels and their functions
3. The importance of the retailer

TEACHING SUGGESTIONS

1. Distribute raw cotton and have members of the class perform the steps in spinning, drawing, twisting, and winding. After a single yarn has been made and its strength tested, have them make a ply yarn and test its strength.
2. Have pupils use pick glass to examine weave, finish, and fiber content.
3. Pupils may bring ads for gloves and shoe styles and materials. A study of leather adds many new terms to the vocabulary. Learn only the ones most common to the trade.
4. The pupils might study fashion changes as they are affected by the materials available to the trade and the price of the materials.
5. By use of outline drawings, teach the name and use of china and glassware. Know the names of manufacturers and their trade marks.
6. Arrange a visit to a furniture store and to a furniture repair shop.
7. Emphasize the unlimited possibility of the use of plastics by visiting a large department store and seeing the various departments carrying plastic products.
8. Prepare merchandise charts giving the following for articles that pupils will bring to class for analysis: trade name, material from which it is made, how it is made, uses, durability, selling points, care and instructions, descriptive words. Write an ad for each article making use of this information.
9. Each pupil should analyze his own coloring and collect samples of suitable and becoming colors for his use.
10. Make designs in color for use in textiles, dinner plates, and wallpaper. Make a portfolio of modern costumes for men and women.
11. Select dominant periods in fashion and assign to the pupils for reports. Each report should consist of (a) description of the times, ideals, groups in control, (b) characteristics of fashion design of period, (c) materials used, (d) illustrative sketches.
12. Distribute various trade journals. Assign the pupils specific merchandise and ask that they look through the magazine and list information that would be helpful to them on a buying trip.
13. Invite a local buyer to talk to the class on "Getting Ready to Go to Market." Invite a fashion trainer to talk on style trends and their promotion.
14. Collect price tickets and analyze information used for different classifications of merchandise.

15. Prepare a poster of the different factors that affect mark-up in the form of a ladder to show the weight and place of each in the total figure.
16. Prepare an organization chart of the store in which the pupils are working.
17. Point out the shopping districts in your city.
18. Visit at least three stores of the same type and compare the location of departments.
19. Borrow a cash register for demonstration and practice.
20. Prepare an ad for a certain article of merchandise and also a radio program and counter display for the promotion of merchandise.
21. Pupils draw a floor layout giving attention to one department as to location of merchandise, show cases, selling space, receiving room, and related merchandise.
22. High School Day in stores
23. Use some special tests, such as:
 Test for Ability to Sell, George Washington University Series
 Interest Summarizer, reprinted from *Glamour*
 Iowa State Employment Service tests for salespeople
 Social Intelligence Test
24. Use some business plays such as "ALL WOOL", a story of truth in advertising.
25. Exhibits
 Sears, Roebuck & Company
 fabrics
 closet accessories
 bedding
 window treatment
 table service
 freezer
 lighting
 Household Finance Corporation
 National Cash Register
 model store layout
 Scott Store Advisory Service
 miniature magic for modern layout
 DuPont de Nemours
 nylon

SUGGESTED FILMS

- Allegheny Ludlum Steel Corporation—*Steel For The Ages*, 16 mm sound, free.
- American Museum of Natural History—*The Story of Asbestos*, 16 mm silent, rental.

AudiVision, Inc.—

- Betty's Notions, slidefilm
- Dale Carnegie Kit, slidefilm
- Everybody's Doing It, slidefilm
- Footnotes for a Bigger Sales Book, slidefilm
- How to Lasso Your Prospect's Ear, stripfilm
- How to Make a Demonstration Sell, stripfilm
- How to Make a Lost Sale Pay a Profit, stripfilm
- How to Make a Question Clinch a Close, stripfilm
- Making Demonstrations Sell, slidefilm

Bates Manufacturing Co.—

- It's The Little Things That Count, 16 mm sound, free

Bell & Howell Filmosound Library Division of United World Films—

- I Want a Job, 16 mm sound, rental
- Courtesy Comes To Town, 16 mm sound, rental
- Cloth of Kings, 16 mm sound, rental
- Cotton, 16 mm sound, rental
- Luzon Lingerie, 16 mm silent, rental
- Silk Industry, 16 mm silent, rental

Breskin Publishing Corporation—

- Packaging Marches On, 16 mm sound, color, free
- Packaging—The Bounty of A Nation, 16 mm sound, free

Business Education Visual Aids—

- Distributing America's Goods, 16 mm sound, rental.
- The Knack of Easy Wrapping, 35 mm filmstrip, rental
- Step Into The Customer's Shoes, 35 mm filmstrip, rental.
- Cash Registering Made Easy, 35 mm filmstrip, rental
- Marketing of Men's Shirts, 35 mm filmstrip, rental.

Castle Films—Good Grooming, 16 mm sound, rental.

Coca-Cola Bottling Company—

- Along Main Street, slidefilm, free
- Modern Oasis, slidefilm, free.
- The Human Touch, slidefilm, free.

DuPont de Nemours & Co.—Facts About Fabrics, 16 mm sound, free.

Eberhard Faber Pencil Co.—

- Two Cents Worth of Difference, 16 mm sound, free.

Edited Pictures System, Inc.—

- Cotton—From Seed to Cloth, 16 mm silent, rental.
- Men's Clothing Industry, 16 mm silent, rental.
- Cotton Textiles, 16 mm silent, rental.

Encyclopaedia Britannica Films, Inc.—Aluminum, 16 mm silent.

Films Incorporated—The Woolen Industry, 16 mm silent.

General Electric Co.—

- Seeing Is The Biggest Thing in Selling, 16 mm sound, color.
- Seeing Is Believing, 16 mm sound, color.
- Lighting That Moves Merchandise, 16 mm sound, color.

General Motors Corporation—

How To Remember Names and Faces, 16 mm sound, free.

The Boss Takes Off His Coat, 16 mm sound, free.

Household Finance Corporation—**Buy Words**, filmstrip, free.

Iowa State Department of Vocational Education—

We Choose Retailing, slidefilm, free.

Modern Retail Salesmanship, Slidefilm, free.

1. The Record Breaker

2. How Do You Do?

3. I'll Tell the World

4. One Thing Leads to Another

5. Objection Overruled

6. The Close-Line

7. Wake Up and Give

Irish Linen Guild—**Irish Linen**, 16 mm, sound, color, free.

Marshall Field—**By Jupiter**, 16 mm sound, free. (courtesy)

Melville Shoe Corporation—

If The Shoe Fits, 16 mm sound, color, free.

A Story of Shoes, 16 mm, silent, free.

Modern Talking Picture Service—

Autopsy of A Lost Sale, 16 mm sound, free.

How To Make A Sales Presentation Stay Presented, 16 mm sound, free.

How to Win A Sales Argument, 16 mm sound, free.

How to Remember Names and Faces, 16 mm sound, free.

How to Make Your Sales Story Tell, 16 mm sound, free.

Persuasion Makes The World Go Round, 16 mm sound, free.

Word Magic, 16 mm sound, free.

Mohawk Carpet Mills, Inc.—

These Changing Times, 16 mm sound, color, free.

Setting The Pace, 16 mm sound, color, free.

National Cash Register Co.—

Challenge Across The Counter, slidefilm, free.

Where Rainbows Begin, slidefilm, free.

Northwestern Bell Telephone Co.—

The New Voice of Mr. X, 16 mm sound, free.

Telephone Courtesy, 16 mm sound, free.

Owens-Illinois Glass Co.—

Now For Tomorrow, 16 mm sound, color, free. (modernization of a drug store)

Society for Visual Education—

Retail Merchandising as A Career, filmstrip, silent.

Syndicate Store Merchandiser, Inc.—

Tommy Fork and His Fountaineers, filmstrip, sale.

What It Takes, filmstrip, sound, sale.

Case Against Shrinkage, filmstrip, sale.

- U. S. Department of Agriculture—
Wool Marketing and Manufacture, 16 mm, silent, free.
- U. S. Department of Commerce—
Mr. Stewart Answers The Question, 16 mm sound, free
- Westinghouse Electric and Manufacturing Co.—
Refrigerators, filmstrip, free.
Ranges, filmstrip, free.
- YMCA Motion Picture Bureau—
How To and Not To Get An Order, 16 mm sound, free.

ADDRESSES OF FILM SOURCES

- Allegheny Ludlum Steel Corporation, Oliver Building, Pittsburgh 22, Penn.
- American Museum of Natural History, 79th and Central Park West, New York City.
- AudiVision, Inc., 285 Madison Avenue, New York City.
- Bates Manufacturing Co., 30 Vesey Street, New York City.
- Bell & Howell Filmosound Library, Division of United World Films, 445 Park Avenue, New York City.
- Breskin Publishing Corporation, 122 East 42nd Street, New York City.
- Business Education Visual Aids, 330 W. 72nd Street, New York 23, N. Y.
- Castle Films, 445 Park Avenue, New York 22, N. Y.
- Coca-Cola Bottling Company (local).
- DuPont de Nemours and Co., Wilmington 98, Delaware.
- Eberhard Faber Pencil Co., 37 Greenpoint Avenue, Brooklyn 22, New York.
- Edited Pictures System, 165 W. 46th Street, New York City.
- Encyclopaedia Britannica Films, Inc., 20 N. Wacker Drive, Chicago 6, Ill.
- Films Incorporated, 330 W. 42nd Street, New York 18, N. Y.
- General Electric Co., Visual Education Section, River Road, Schenectady, N. Y.
- General Motors Corporation, Department of Public Relations, 1775 Broadway, New York City.
- Household Finance Corporation, 919 N. Michigan Avenue, Chicago, Ill.
- Iowa State Department of Vocational Education, State House, Des Moines, Iowa.
- Irish Linen Guild, 527 Fifth Avenue, New York 17, N. Y.
- Marshall Field & Company, Chicago, Illinois.
- Melville Shoe Corporation, Public Relations Dept., 25 W. 43rd Street, New York City.

Modern Talking Picture Service, 9 Rockefeller Plaza, New York 20, N. Y.

Mohawk Carpet Mills, Inc., Amsterdam, N. Y.

National Cash Register Co., Dayton, Ohio (or local).

Northwestern Bell Telephone Co., (local office).

Owens-Illinois Glass Co., Toledo 1, Ohio.

Society for Visual Education, 100 East Ohio Street, Chicago 11, Illinois.

Syndicate Store Merchandiser, Inc., 79 Madison Avenue, New York City.

U. S. Department of Agriculture, Washington, D. C.

U. S. Department of Commerce, Washington, D. C.

Westinghouse Electric & Mfg. Co., Visual Education Section, 246 East Fourth Street, Mansfield, Ohio.

YMCA Motion Picture Bureau, 347 Madison Avenue, New York City.

VISUAL AIDS CATALOGUES

Selected Motion Pictures, Association Films (YMCA Motion Picture Bureau), Chicago, Illinois, 1946-47.

The 1948 Blue Book of Non-Theatrical Films, The Educational Screen, 64 E. Lake Street, Chicago, Illinois.

University of Iowa Extension Bulletin, Catalogue of Visual Aids for Classroom Use, 1946-47.

Specific Visual Aids for Courses in Business Education, Kenneth Haas, Business Education Department, New Jersey State Teachers College, Patterson, N. J.

Education Film Guide, The H. W. Wilson Co., New York City.

Auditory and Visual Aids in Business Education, Monograph 66, South-Western Publishing Co., Chicago, Illinois.

State Department of Vocational Education, Sacramento, California.

Selling Stores, by Smith & Breen (page 317), Harper & Brothers, New York City.

TRADE JOURNALS

Advertising Age, Advertising Publishing Co., Inc., 100 East Ohio Street, Chicago 11, Illinois. Weekly.

Bulletin (The), National Retail Dry Goods Association, 101 West 31st Street, New York 1, New York.

Department Store Economist, Chilton Company, Inc., Chestnut and 56th Street, New York 17, New York. Monthly.

Display World, The Display Publishing Co., 1209 Sycamore Street, Cincinnati 1, Ohio. Monthly.

- Journal of Retailing (The)**, New York University, School of Retailing, 100 West Square, New York 3, New York. Quarterly.
- Men's Wear**, Fairchild Publications, 8 East 13th Street, New York 3, New York. Twice monthly.
- Progressive Grocer (The)**, The Progressive Grocer, 161 Sixth avenue, New York 13, New York. Monthly.
- Red Barrel (The)**, The Coca-Cola Company, P. O. Drawer 1734, Atlanta, Georgia. Monthly. Free.
- Retailing**, Fairchild Publications, 8 East 13th Street, New York 3, New York.
- Women's Wear Daily**, Fairchild Publications, 8 East 13th Street, New York 3, New York. Monday through Friday.

TEXTBOOKS

- Brisco, Griffith, and Robinson, **Store Salesmanship**, Prentice-Hall, 1941.
- Casey and Jones, **Salesmanship and Buymanship**, H. M. Rowe & Co., 1938.
- Kneeland, Bernard, and Tallman, **Selling To Today's Customer**, Ginn and Co., 1942.
- Maynard, Dameron, and Siegler, **Retail Marketing and Merchandising**, Ginn and Co., 1938.
- Potter, **Fiber To Fabric**, Gregg Publishing Co., 1945.
- Reich and Siegler, **Consumer Goods**, American Book Co., 1937.
- Richert, **Retailing**, Gregg Publishing Co., 1947.
- Smith and Breen, **Selling In Stores**, Harper and Brothers, 1947.
- Walters and Wingate, **Fundamentals of Selling**, South-Western Publishing Co., 1942.
- Wingate, Gillespie, and Addison, **Know Your Merchandise**, Harper and Brothers, 1940.

REFERENCE BOOKS

- Baker, **Effective Salesmanship**, American Technical Society, 1940.
- Banks, **Store Activity Manual**, McGraw-Hill Book Co., 1945.
- Berwester and Palmer, **Introduction To Advertising**, McGraw-Hill Book Co., 1946.
- Brice, **Essentials of Cashiering**, Prentice-Hall, 1947.
- Carnegie, **How To Win Friends and Influence People**, Simon and Schuster, 1945.
- Chambers, **Color and Design in Apparel**, Prentice-Hall, 1946.
- Goldstein, **Art in Everyday Life**, Third Edition, Macmillan, 1947.
- Hurst, **Displaying Merchandise For Profit**, Prentice-Hall, 1939.
- National Cash Register Co., **Better Retailing**, Dayton, Ohio, 1941.
- Swinney, **Merchandising of Fashions**, Ronald Press, 1942.
- Wheeler, **Tested Sentences That Sell**, John Murphy Co., Baltimore.

**SECRETARIAL
PRACTICE**

SECRETARIAL PRACTICE

Secretarial Practice is a terminal course, purely vocational in aim, with the major objective the preparation of pupils for secretarial work. The course provides an opportunity to integrate and make functional the study of business English, shorthand transcription, advanced typewriting, and the various secretarial and office knowledges and skills. Although the development and improvement of skills is one of the objectives of the course, it is not the major objective. An analysis of criticisms offered by employers regarding high school and college graduates as summarized in various research studies reveals that the most common criticisms of secretarial workers are that they lack the ability to make functional the basis subjects such as English, spelling, and arithmetic. They seem to be unable or unwilling to exercise initiative, and they apparently are deficient in ambition and interest in their work. The fact that weakness in **stenographic** skills is usually far down on the list indicates it is time to turn the attention in the classroom to **pupil needs** rather than to subject matter, and to help the student in the things that will do him most good.

Teachers, administrators, and businessmen alike have been emphatic in their demands for high-level stenographic skills. There is no question that they are highly desirable; but when a study, such as that made by Dr. Tonne, reveals that actual timing of a limited number of dictators who were unaware they were being timed revealed dictation rates ranging from 28 to 87 words per minute (or an average of 56 words per minute with all pauses of 15 seconds or more thrown out) the common 120 to 140 word-per-minute goal in shorthand is almost fantastic.¹

These statements are not to be interpreted as a justification for ineffective teaching and skill building, nor as an intimation that a speed of 60 words per minute in shorthand would be satisfactory, since the dictators average only 56. Reserves are essential, but not such great reserves of speed as have been commonly sought. Another point that should be noted is that 5-minute speed dictations, as generally administered, mean nothing when judged by office standards. A pupil might pass a shorthand speed test dictated at 120 with the required 95 per cent. This would allow thirty errors—any one of which might be serious enough to lose the stenographer a job.

Speed goals beyond the level readily attained in a course as it is organized are apt to result in overstressing speed development with almost enforced neglect of the more important truly vocational training which might make employable workers out of those who have not been able to develop high-level speed.

¹Tonne, Herbert A., "What Are Job Standards for Stenographic Service?" JOURNAL OF BUSINESS EDUCATION, 22:25-27, January, 1947.

OBJECTIVES

If the major objective of the course is to be attained, the development of employable stenographers must be accomplished through the integration and functional use of business English, shorthand transcription, advanced typewriting, and the various other secretarial office knowledges and skills. The following objectives are fairly comprehensive in scope:

1. To give the pupils an understanding of the services expected of the secretary in the business world.
2. To give the pupils an understanding of the responsibilities and rewards in secretarial work.
3. To develop occupational intelligence in the exercise of skills and knowledges.
4. To develop higher level stenographic skill through increased speed and integration of shorthand, typing, and business English.
5. To learn to perform effectively the most commonly exercised duties of a secretary.
6. To learn to operate the machines and equipment used most commonly in business offices in which the students will seek employment.
7. To improve personality and character traits to meet office requirements.
8. To lead into intelligent job selection.

PLACE IN THE CURRICULUM

Secretarial Practice, as a terminal course, should be placed in the senior year. In order to be eligible for secretarial practice, the pupil should have completed a minimum of a one-year course in shorthand and be able to take dictation at a minimum rate of 60 words per minute for five minutes on material such as that found in the **Gregg News Letter**, and to transcribe it with a grade of 95 per cent. He should have completed a minimum of one year in typewriting and have a typing speed of at least 35 words per minute with no more than five errors in ten minutes. He should be an average student in English.

General Administrative Considerations

Secretarial Practice is most advantageously scheduled for two consecutive periods for the entire senior year and should carry two full units of credit. (These two units are quite commonly designated as separate courses in advanced typewriting and advanced shorthand. However, these titles do not fully describe the type of work which serves the pupil best, and frequently encourage narrow specialization in these two subjects. If they are designated as separate courses, they should be scheduled during consecutive periods.) Beginning shorthand and secretarial

practice should be taught by the same teacher if possible. The course should be scheduled in the typewriting room, and the tables should be sufficiently large to permit their use in taking dictation.

Two consecutive periods are recommended because of the large amount of practical "job" work which should be done in this course. Double periods provide opportunity for giving students work which will require organization, preparation of equipment, completing a specified job, and taking proper care of the equipment before leaving. Failure to allow two periods too frequently results in pure skill-building courses narrowly confined to shorthand and typewriting, with the related knowledges and skills being presented from a purely theoretical standpoint.

The use of the typewriting room (either including available office machines or adjacent to an office-machines room) is recommended because the lack of available typewriters materially interferes with the efficient teaching of the highly important and difficult transcription skills. Transcription involves a completely new set of reactions. The pupil must now be trained to respond on the typewriter to a new stimulus—shorthand characters are substituted for the stimulus of printed copy or longhand; at the same time, the pupil is required to concentrate on grammar, spelling, punctuation, paragraphing, sentence structure, and placement. If typewriters are not available, the student must write out transcriptions in longhand, which slows down the reading and writing process, makes it possible for him to watch the copy, and develops habits that will have to be broken later.

The scheduling of secretarial practice which is most commonly used is:

11b Shorthand I Typewriting I	11a Shorthand II Typewriting II
12b Secretarial Practice I (double period)	12a Secretarial Practice II (double period)

Alternative Administrative Plans

Under more ideal conditions of teacher preparation, instructional materials, equipment, and guidance, vocationally competent secretaries may be trained in a shorter period of time. In order to have the typewriting skill developed slightly ahead of the shorthand skill, it is desirable, if possible, to start typewriting as a one-semester course for all students in the tenth grade, following with typewriting and shorthand for students with qualifications and aptitudes in the first semester of the eleventh grade, continuing the shorthand and substituting a transcription class in place of typewriting during the second semester. Secretarial Practice can then be given as either a single or double period class in the twelfth year, including, if possible, directed work experience either as part of the practice course, or integrated with it.

CLASSROOM ORGANIZATION

There are three basic methods for handling the Secretarial Practice course—battery, rotation, and integration.

The Battery Plan. The battery plan assumes that there is sufficient equipment for each student enrolled to work on identical equipment. Although this plan is invariably used in typewriting, a school which can follow the plan through a secretarial practice course is indeed a rarity. The expense involved in providing equipment is too great for the benefits it gives, except in cases where training of operators is desired.

The Rotation Plan. As the name implies, the rotation plan involves the use of limited equipment by assigning the students to various machines and equipment for a specified period of time, depending upon the number of students enrolled, the equipment available, and the extent of training needed.

Whereas the teaching of secretarial practice under the rotation plan necessitates a great deal of planning on the part of the teacher and may result in turning out less skilled operators, there are some very real benefits to the students resulting from its use if the plan is effectively handled. Providing the teacher is enthusiastic about the course, has worked out a definite plan of procedure, is sufficiently skilled to demonstrate and train realistically, and is practical in her approach to the problem of organization, the use of the rotation plan tends to get away from the traditional "school room" atmosphere, and for that reason has an advantage over the battery plan. If units of instruction are so organized as to be practical, there is little disadvantage in the equipment shortage.

The Integration Plan. Under the integration plan, each of the subjects is retained as a unit, but an attempt is made to bring about close integration of the work through cooperation and conferences. All too often the teacher of English, the shorthand teacher, and the typewriting teacher work independently. One teacher stresses one method or principle, another teaches a different way to do the same thing, and the pupils, as a result, are completely bewildered. The pupil on the secondary level has the right to learn one right way so that he can be sure what is expected of him in school. By careful planning the disadvantages of retaining separate subjects can be greatly minimized.

Equipment

The following is a list of the equipment that is desirable in the secretarial practice laboratory:

1. Battery of typewriters—various makes, pica and elite type, and at least one wide-carriage machine.
2. Filing cabinet
3. Filing practice sets

4. Telephone, real or dummy
5. Interval timer
6. Stop watch
7. Paper trays
8. Pencil sharpener
9. Shelf of reference books, including unabridged dictionary, encyclopedia, city directory, telephone directory, classified and suburban directories, atlas, world almanac, secretary's handbooks, several textbooks, gazeteers, shipping guides, railway guides, etc.
10. Mimeograph
11. Mimeoscope
12. Voice-writing equipment
13. Liquid process or gelatin process duplicators (or both)
14. Styli and lettering guides
15. Calculators—adding machine, full visible, 10-key, key-drive, and crank-drive
16. Postal scales
17. Paper cutter
18. Stapler
19. Wire recorder
20. Ample bulletin board space.

THE USE OF A DEPARTMENTALIZED COURSE PLAN

To conduct the secretarial practice class in such a way that each of the separate skills is kept in its own little niche in the minds of the pupils defeats the purpose of the course. Under the battery plan, the course can be made more realistic by use of departmentalized organization. The teacher may explain to the students that many businesses have in-service training programs for new employees and that in the course the pupil is to consider himself a new employee who has been placed under the in-service training director, the teacher. Departments may then be assigned to provide practical work that is designed to develop the needed knowledges and skills, with all members of the class, as members of the stenographic pool, taking the stenographic training at the same time.

The following suggestions as to departments and the type of work that may be covered within the departments are merely indicative of the possibilities in this type of organization.

1. **The Statistical Department:** any type of machine calculation; finding statistics regarding population, wealth, etc., through use of reference books; arranging statistics in tabulated form; typing statistical data accurately; proof-reading statistics for errors, etc.

2. **Credit Department:** transcribing and typing letters regarding credit; looking up the credit rating of firms; typing letters of collection; composition of letters of collection; the follow-up procedures on credits, etc.; personalizing the form letter.
3. **Billing Department:** typing and mailing out statements; using machines for obtaining totals; typing invoices; credit memoranda.
4. **Treasurer's Office:** Addition, subtraction, and multiplication in figuring payroll; figuring hourly pay, deductions, etc.; typing up payroll; writing checks; typing business statements; arranging business statements with information given, but without form to follow (using handbook for form); handling cash; making deposits; handling checking and savings accounts; reconciliation of bank statement; paying bills; handling receipts, etc.; figuring of interest and discounts.
5. **The Traffic Department:** checking sources of information; typing bills of lading; shipping services for various types of goods; meaning of shipping terms, etc.
6. **Mailing Department:** handling incoming and outgoing mail; addressing envelopes, chain and front feeding; classes of mail; use of postal scale; use of the postal guide; stuffing envelopes; collating materials.
7. **Filing Department:** learning principles of alphabetic filing; typing labels; supplies needed for files; use of cross reference and out guides; office procedures in controlling files.
8. **Legal Department:** typing of contracts, bills of sale, wills, affidavits, notes, deeds, leases, etc.—some requiring use of printed forms; realistic understanding of accuracy demands in the legal department.
9. **Purchasing Department:** requisitions, purchase invoices, purchase order; letters of complaint; letter requesting information or catalogue.
10. **Machine Transcription:** transcription of letters from voice-writing unit; shaving records; care of equipment; dictating.
11. **Sales Department:** typing up form letters for duplication; personalizing form letters; interoffice communications; obtaining travel information for salesmen; making hotel reservations for salesmen.
12. **Advertising Department:** advertising formats; direct-mail advertising form letters for duplication; personalizing form letters; composition of a letter advertising a new product; advertising procedures, etc.
13. **Duplicating Department:** preparing stencil; running off on the mimeograph; use of styli and mimeoscope; designing programs, menus, etc., typing stencils for a running of the

school (or office) newspaper; relative costs and uses for various duplicating processes—mimeograph, liquid process, gelatin process, multilith, multigraph, etc.; collating.

14. **Personnel Department:** In-service training—skill building in shorthand and typewriting; functional application of business English in transcription; developing occupational intelligence; developing personality; secretary-employer relationships; secretary-employee relationships; handling dictation; development of high standard of achievement regarding quantity and quality of work; business letter writing; measuring competency.

The skill-building period may be used by the teacher to dictate informative material. Having the material read back and discussed will prove to be of value in improving reading speed and comprehension, and at the same time be helpful to the students. Particularly pertinent units can be transcribed and filed in a personal scrapbook or folders.

In the teaching of related skills, machine operation, etc., the use of the Job Breakdown Sheet as a means of developing desirable work habits has been found to be very effective. The Job Breakdown makes it possible for the student to read through a logical presentation of all the steps involved in a skill, after which he can follow the steps to gain practice even before the teacher has had time to demonstrate. Marion Lamb's textbook² has an excellent discussion on the use of the Job Breakdown.

TEXTBOOK SELECTION

Whether or not the teacher decides to select a textbook must depend upon individual preferences. Several alternatives have been suggested:

1. Have every student own the same secretarial office practice textbook.
2. Have each student (or several) buy different textbooks.
3. Have no textbook, but provide a reference shelf of textbooks with the pupil looking up information on various topics assigned.
4. Select a text book and working papers to simplify organizational procedure.

Whatever is done about a course textbook, it is absolutely essential that each student own a shorthand textbook for outside reading and writing practice, a secretary's manual or handbook, and a dictionary or a copy of **20 Thousand Words** for use in transcription class. Within the next year or two there may be a little confusion on advanced shorthand texts. Following the introduction of the new Gregg Manual in the school for the

²Lamb, Marion, *Your First Year of Teaching Typewriting*, South-Western Publishing Co. 1947, p. 68.

first-year students, care should be taken in selecting an advanced textbook that has been revised.

MATERIALS COVERED IN THE COURSE

The following outlines, while grouped often under subject headings, are not all intended as units of study which should be taught within a specified period. They are merely suggestions, varying in detail, indicating points that need to be covered, with particular stress given to the points that will develop the type of occupational intelligence which is the desired outcome of the course. In most cases, the points mentioned will need to be stressed from time to time throughout the course and cannot be considered taught if they have been merely mentioned or discussed.

I. An understanding of the services and responsibilities of the secretary in the business world.

A. Aims

1. To understand the difference between a secretary and a stenographer
2. To understand the services the stenographer is expected to render
3. To understand the responsibilities of a secretary in relationships with employer, other employees, and the public.
4. To develop the proper attitude toward secretarial work as a career
5. To stimulate desire for personal improvement in acquiring the skills and attitudes that contribute to success.

B. Materials for instruction

1. Secretarial work as a career
 - a. Difference between a secretary and a stenographer
 - b. Possibilities in secretarial work as a career—kinds of secretaries
 - c. Duties and responsibilities of the secretary
 - d. Advantages of secretarial work as opening into any field of business
2. Training, traits, skills, habits, and attitudes that contribute to success
 - a. Training
 - b. Skills needed—vocational competence
 - c. Personality and character traits that contribute to success
 - d. Work habits and attitudes that contribute to success

- (1) Care in following directions
 - (2) Listening to oral directions and following them
 - (3) Working systematically
 - (4) Thoroughness in checking
 - (5) Acceptance of responsibility
 - (6) Judgment in exercising initiative
 - (7) Cooperation in all phases of work
 - (8) Improvement on the job through the use of work experience as a challenge for increased skills and knowledges
 - (9) Interest in the business
 - (10) Ability to get along with others
3. Means for acquiring training, skills, etc.
 - a. Profitable use of opportunities in school
 - (1) Fulfillment of all assignments
 - (2) Setting personal standards
 - (3) Working until each standard is met
 - b. Critical self-analysis and acceptance of criticism
 - c. Conscientious effort to gain skills, knowledges, and traits needed
 - d. Continuation of learning and improvement on the job

C. Teaching procedures and pupil activities

1. Liberal use of bulletin board
2. Reading assignments and reports
3. Group discussion
4. Dictation of informative materials, reading back for comprehension
5. Reading of informative plate material and discussion
6. Conferences with secretaries and businessmen
7. Talks by businessmen and secretaries
8. Visits to offices
9. Keeping a scrapbook entitled, "I Want to Be a Secretary"
10. Listing desirable traits
11. Personal analysis and steps for overcoming deficiencies
12. Collecting clippings or articles and bringing to class for discussion
13. Correlating discussion with work in transcription, machines, etc., by having a problem situation follow a discussion on exercise of judgment and use of initiative
14. Discussion and solving problems that arise in offices
15. Student-teacher conferences
16. Have expert on grooming talk to class

II. Integration of shorthand, typewriting, and business English into a unified series of responses

A. Aims

1. To develop desirable work habits in the taking of dictation, in typing, in transcription, and in critical analysis of work.
2. To develop higher level skills in shorthand, typing, and transcription.
3. To improve fundamentals of business English and letter writing.
4. To learn to take dictation for sustained periods from a person who hesitates, is interrupted, and who makes corrections.
5. To learn courtesy in dealing with dictator.
6. To develop judgment in applying skills and knowledges already learned to new situations and altered instructions.
7. To learn the importance of accuracy in final result (the mailability standard in business).

B. The taking of dictation

1. Points stressed
 - a. Development of vocationally adequate speed
 - b. Improvement of reading speed and comprehension
 - c. Techniques for taking dictation
 - (1) Ready at all times
 - (2) Techniques for handling notebook
 - (a) Marking first clean page
 - (b) Turning pages
 - (c) Marking special directions and insertions
 - (d) Flagging special rush jobs
 - (3) Handling addresses and answered correspondence
 - (4) Courtesy to the dictator
 - (a) Sitting quietly
 - (b) Rereading and marking notes during interruptions
 - (c) Helping dictator to get started after interruption
 - (d) When and how to ask for clarification or repetition
 - d. Developing ability to take dictation for sustained periods from someone who repeats, hesitates, and makes corrections
 - (1) Noting corrections
 - (2) Increasing staying power by frequent use of shorthand outside the class

2. Procedures and activities in shorthand instruction
 - a. Careful division of available time to maintain balance
 - (1) In warm-up
 - (2) In skill-building
 - (3) Pre-transcription training
 - (4) Sustained dictation
 - b. Use of memorized or practiced material for warm-up
 - c. Use of short dictations for speed building on the pyramid plan
 - d. Reviews—daily—of brief forms, special forms, and theory
 - e. Preview of words as means for building vocabulary
 - f. Daily reading of plate material—in and out of class
 - g. Assignments for reading and writing in text
 - h. Have pupils serve as secretary to instructor, sitting beside desk for dictation
 - i. Dictate to each pupil individually at intervals
 - j. Check reading comprehension by class discussion
 - k. Give real-life dictation for sustained periods (without reading material from book)
 - l. Use pictures and other audio-visual aids
 - m. If possible, use wire recorder as means for building speed and giving dictation
 - n. Use games and competitive devices
 - o. Use charts and graphs for posting gains
 - p. Set individual goals based on ability at the beginning of the course

C. The development of typewriting skill

1. Points stressed
 - a. Development of speed and accuracy for vocational competence
 - b. Development of desirable work habits
 - (1) Arrangement of materials for easy handling
 - (2) Thinking through a problem and proceeding systematically
 - (a) Consideration of directions
 - (b) Determine supplies needed (carbons, etc.) and insert
 - (c) Determine margins needed and set
 - (d) Determine spacing and set
 - (e) Note copy and mark changes in directions if necessary
 - (f) Work without waste motion or loss of time
 - (g) Erase errors thoroughly and correct neatly
 - (h) Proofread before removing copy from typewriter
 - (i) Note enclosures and special notation
 - (j) Obtain signatures, etc.

- c. Mastery of the principles involved in basic production knowledges and skills
 - (1) Letters
 - (2) Tabulation
 - (3) Manuscript typing
 - (4) Business forms
 - (5) Legal typing
 - (6) Horizontal and vertical placement
 - d. Development of ability to apply basic principles to changes in direction in all the production skills named above
 - e. Miscellaneous knowledges and skills
 - (1) Care of the typewriter and changing a ribbon
 - (2) Inserting multiple carbons and erasing them (correct number of carbons as directed)
 - (3) Typing of form letters
 - (4) Front and chain feeding of envelopes
 - (5) Typing a stencil and masters for other duplicating processes
 - (6) Erasing, crowding, and spreading
 - (7) Means for adjustment of letter placed too high at beginning, or crowding a low-placed letter
 - f. Developing occupational intelligence
 - (1) What to do when using typewriter for first time
 - (a) Determine make
 - (b) Locate essential parts
 - (c) Determine type
 - (d) Adjusting to wide-carriage typewriter
 - (2) Be sure that directions are correctly understood
 - (3) Need for asking questions occasionally
 - (4) How to proofread adequately
 - (a) For meaning
 - (b) From copy
 - (c) Checking accuracy and completeness
2. Teaching procedures and pupil activities
- a. Plan for skill building through use of warm-up and short speed drives
 - b. Use erasure tests for longer writings as true measure of typing skills
 - c. Time production work and compare rates with rate on erasure test, posting results
 - d. Analysis of points where time is lost in production work, with special technique drill on these points
 - e. Use of job breakdowns in introducing new procedure to develop desirable work habits
 - f. Avoid giving directions after a basic principle has been covered
 - g. Use charts and graphs on bulletin board

- h. Set individual goals and recognize attainment
- i. Set up competitive games to motivate occasionally
- j. Actually teach placement by guessing technique—don't expect it to develop without special direction
- k. Use speed-building devices—calling the throw, progressive writings, etc.
- l. Give awards and certificates for achievement

D. English for transcription and business writing

1. Points stressed

- a. The business letter and business reports
 - (1) Mechanical details
 - (2) Standards of mailability in English, spelling, word division, etc.
- b. The development of occupational intelligence in preparing, typing, or transcribing letters, reports, and manuscripts
 - (1) Know where to get information regarding form
 - (2) Developing the dictionary habit and problems involved in using parts of the dictionary
 - (3) The use of other reference books as sources of information (see special section)
- c. Editing and composing letters and business reports
 - (1) Analysis of inferior letters
 - (2) Revision of inferior letters
 - (3) Composing simple letters
 - (4) Composition of business reports—minutes, etc.
- d. Mastery of fundamental punctuation rules through functional approach in transcription
- e. Development of interest in vocabulary-building through functional approach

2. Teaching procedures and pupil activities

- a. Collect letters and bring to class for analysis
- b. Pass around letters transcribed or written in class for rating as to English, etc.
- c. Discuss problems in correcting trite phrases, etc., dictated by an employer
- d. Develop composition skill by proceeding from simple one-word responses, to phrases, sentences, and finally paragraphs or short letters
- e. Play vocabulary games
- f. Post particularly effective letters on bulletin board
- g. Present problems by dictating a letter and suggesting that their boss is out of town and they must decide what to do about it—postpone answering, write brief acknowledgment, etc. Write short letter.
- h. Arouse pride in English mastery as one of the points on which any secretary is always supposed to be expert

- i. Collect and bring to class transcription boners
- j. Use of letter-correction tests

E. Transcription of mailable copy

1. Points stressed

a. Pre-transcription training given functionally

(1) Shorthand class

- (a) Reading in punctuation marks
- (b) Reading for comprehension from shorthand
- (c) Selection of words in reading back
- (d) Spelling of words in reading back
- (e) Estimating length of letters and materials from notes as short, medium, long, or 2-page, without actually estimating number of words

(2) Typewriting class

- (a) Judgment placement of letters and manuscripts from print
- (b) Simplified vertical and horizontal placement
- (c) Spelling of important words measured by dictation to the typewriter
- (d) Application of punctuation rules in sentences dictated to the typewriter
- (e) Mastery of letter styles, etc.

b. Building transcription skill

- (1) Start transcription with simple sentences already read back
- (2) Proceed to more difficult sentences, discussing general principles
- (3) Use shorthand sentences for warm-up practice in typewriting class
- (4) Build transcription speed on short timings
- (5) Build up to material of longer length and greater complexity
- (6) Integrate shorthand and typing training on letters, etc.

c. Developing occupational intelligence in transcription

- (1) Dictate material with errors in word usage and grammar that should be corrected
- (2) Material containing errors in fact that should be corrected
- (3) Determining mailability
- (4) Applying typing skills already mastered to transcription problems

d. Develop desirable work habits

- (1) Reading through material containing corrections

- (2) Noting of special directions, etc.
- (3) Smooth, even work habits
- (4) Marking through a letter or page after transcription
- (5) Proofreading for meaning and accuracy
- (6) Checking questionable points
- (7) Completing each unit of work
- (8) Arranging for signature, filing, etc.

2. Teaching procedures and pupil activities

- a. Planning daily routine for transcription training, making all activity functional through integration of typing, shorthand, and transcription
- b. Use of speed development charts and graphs to show improvement in transcription rates and accuracy
- c. Set individual goals for transcription based on typewriting speed
- d. Frequent opportunity for transcribing for sustained periods
- e. Occasional transcription of "cold" notes
- f. For transcription skill building be sure dictation is within speed range of class
- g. Measure of output by some practical "pay" plan
- h. Have students rate each other's work for mailability
- i. Discuss specific problem situations in transcription—when and what to correct, etc.

III. Learning to perform the most commonly exercised duties of the secretary

A. Aims

1. To learn how and where to locate information
2. To understand the important details regarding office organization and supervision

B. Reference points and locating information

1. Points stressed

- a. Importance of knowing where to locate information
- b. Procedures in going about locating information on

(1) Social procedures

- (a) Emily Post
- (b) Secretary's Handbook

(2) Words and word selection

- (a) Dictionary
- (b) Thesaurus
- (c) Book of Synonyms and Antonyms

- (3) Information regarding places
 - (a) Gazetteer
 - (b) Atlas
 - (c) Encyclopedia
 - (d) World Almanac
- (4) English usage
 - (a) Secretary's handbook
 - (b) Manual of style
 - (c) Dictionary
 - (d) English textbook
- (5) People or businesses
 - (a) Who's Who
 - (b) City Directory
 - (c) Telephone Directory
 - (d) Library card catalogue
 - (e) Encyclopedias
 - (f) Trade books or magazines
 - (g) Credit offices
 - (h) Credit rating books
 - (i) Current biography
 - (j) World Almanac
 - (k) U. S. Government publications
- (6) Facts and miscellaneous information
 - (a) Dictionary
 - (b) World Almanac
 - (c) Gazetteer
 - (d) Investment Guide
 - (e) Library catalogue
 - (f) Atlas

- 2. Teaching procedures and pupil activities
 - a. Materials presented as functionally as possible in the form of problems connected with units of work
 - b. Dictate material that requires checking on some phase and have the students look it up

C. Obtaining information regarding travel

- 1. Points stressed
 - a. Knowledge regarding types of service
 - b. Charges and services for various types
 - c. Planning an itinerary
 - (1) Use a time table and railway guide
 - (2) Special services, checking, stop-overs, ticket redemption, etc.
 - d. Hotel reservations
 - (1) Directories
 - (2) Making a reservation
 - (3) Services and tips

2. Teaching procedures and pupil activities
 - a. Make out an itinerary for personal pleasure trip, using railway guide
 - b. Make reservations, specifying type of railway accommodations desired
 - c. Make a hotel reservation, etc.
- D. Office organization and supervision
1. Points stressed
 - a. Relationship between departments
 - b. Relationship between the secretary and other individuals
 - c. Planning the arrangement of the office
 - d. Planning arrangement of materials in secretary's desk
 - e. Handling office supplies
 - (1) Supplies needed in the office
 - (a) Quality standards for paper, pencils, stencils, etc.
 - (b) Taking inventory of supplies
 - (2) Ordering supplies by requisition and order
 - (a) Terms used in ordering—quantitative and qualitative
 - (b) Determining needs
 - (3) Storage of supplies for accessibility and preservation
 2. Teaching procedures and pupil activities
 - a. Collect samples of paper, etc.; discuss quality, uses, etc.
 - b. Take inventory of supplies in office practice room
 - c. Make out purchase order for supplies
 - d. Plan arrangement of materials within secretary's desk
- E. Handling office callers
1. Points stressed
 - a. Importance of a pleasing personality
 - b. Dealing with callers
 - (1) Those with appointments
 - (2) Those without appointments
 - c. Techniques for making a caller comfortable
 - (1) Use of name, if possible
 - (2) Obtaining name and purpose of call
 - (3) Announcing callers to employer
 - (4) Exercise of tact
 2. Teaching procedures and pupil activity
 - a. Conduct series of skits
 - b. Use of visual aids
 - c. Reports on visits to offices and discussion of points that were pleasant or unpleasant

F. Handling cash drawer and petty cash

1. Points stressed
 - a. Purpose of petty cash
 - b. Importance of and techniques for keeping account
 - (1) Use of withdrawal slips
 - (2) Balancing petty cash
 - (3) Recording
 - c. Techniques for making change
2. Teaching procedures and pupil activities
 - a. If it is not possible to set up a true petty cash fund, arrange a skit that will demonstrate its use
 - b. Teach techniques for making change

G. Alphabetic Filing

1. Points stressed
 - a. Rules and practical application of indexing
 - b. Types of files and purposes of each
 - (1) Card
 - (2) Horizontal
 - (3) Visible
 - (4) Vertical
 - c. Filing procedures
 - (1) Reading
 - (2) Indexing
 - (3) Coding
 - (4) Cross referencing
 - (5) Sorting
 - (6) Filing
 - d. Filing supplies
 - e. Principles of maintenance
 - (1) Number and arrangement of items in folders
 - (2) Number and arrangements of folders in drawer
 - (3) Active and inactive files
 - (4) Transfer files
 - (5) Out-guide systems
 - (6) Control of files in small office
 - f. Other systems of filing (not stressed)
 - (1) Subject
 - (2) Geographic
 - (3) Special
2. Teaching procedures and pupil activities
 - a. Use of practice set equipment
 - b. Visit to filing equipment office
 - c. Visit to business with extensive filing
 - d. Drill on speed in pulling materials from file
 - e. Collection of incidents illustrating the importance of the files

H. The use of the telephone

1. Points stressed
 - a. Knowledges regarding service
 - (1) Types of service
 - (2) Using a telephone directory
 - (a) Local
 - (b) Classified
 - (c) Suburban
 - (d) Large city telephone directory
 - (3) Long-distance service—distinctions in services and rates
 - b. Etiquette in the use of the telephone
 - (1) Techniques in answering the business phone
 - (2) Techniques in making the business call
 - (3) Personal calls on the business phone
 - c. Developing a telephone personality
 - d. Efficiency in handling calls
 - (1) Keeping list of frequently called numbers
 - (2) Reporting calls to employer
 - (3) Referring calls to proper person
2. Teaching procedures and student activities
 - a. Use dummy or real telephones for practice
 - b. Visit telephone office
 - c. Have someone from telephone office explain services
 - d. Have students report on things that have pleased or displeased them in making calls
 - e. Have businessman tell what he likes his secretary to do in answering calls
 - f. Assign readings on the use of the telephone
 - g. Dictate informational material in shorthand

I. Telegrams, cablegrams, and radiograms

1. Points stressed
 - a. Classes of messages
 - b. Preparing a message and filing it
 - (1) Counting of words for various services
 - (2) Selection of service used considering
 - (a) Importance of message
 - (b) Time of day
 - (c) Difference in time zone
 - (d) Expense minor factor compared to importance
2. Teaching procedures and pupil activities
 - a. Preparation of a message from dictated material, following through all the activities required in getting it filed
 - b. Wording a message in a problem situation

J. Handling the mail

1. Points stressed

a. Incoming mail

- (1) Opening, stamping, and sorting
- (2) Reading and checking
 - (a) Enclosures
 - (b) Addresses
 - (c) Noting omissions
 - (d) Disposition of envelopes
- (3) Take steps to save employer's time
 - (a) Answer routine letters if so directed or desired either signing or placing on desk for signature
 - (b) Find information requested that may help employer in answering letter
- (4) Refer letters to proper department

b. Outgoing mail

- (1) Checking for completeness
- (2) Folding
- (3) Class of mail
- (4) Selection of special services if necessary

c. Wrapping, weighing, and zoning packages

d. Saving uncanceled but damaged stamps and envelopes for redemption

2. Teaching procedures and pupil activities

- a. Visit a business with mailing equipment
- b. Present problems in the selection of services
- c. Present problems for weighing and zoning of packages through the use of a postal guide
- d. Finding regulations regarding different classes of mail

K. Banking knowledge and procedures

1. Points stressed

- a. Kinds of banks and differences in services
- b. Main banking services
- c. Figuring interest and discounts on loans
- d. Opening and maintaining an account
 - (1) Savings
 - (2) Checking
- e. Important commercial papers and use
 - (1) Notes
 - (2) Drafts
 - (3) Money orders
 - (4) Cashier's checks

2. Teaching procedures and pupil activities

- a. Visit to a bank with services and procedures explained by a member of the banking staff

- b. Practice in opening an account by making out signature card, deposit slip, etc.
- c. Practice in maintaining an account by keeping a check balance, writing checks, reconciliation, etc.
- d. Practice in use of notes, drafts, cashier's checks, money orders, etc., given through problem situation in connection with dictation

L. Keeping simple office records

1. Points stressed

- a. Handling the payroll
 - (1) Deductions
 - (a) Income tax
 - (b) Social security
 - (c) Hospitalization or health, etc.
 - (2) Typing up a payroll
 - (3) Making out checks, etc.
- b. Keeping simple records
 - (1) Cash record
 - (2) Accounts
 - (3) Receipts

IV. Learning to operate the most commonly used office machines

A. Aims

- 1. To learn to operate the most commonly used office machines
- 2. To learn the uses, advantages, and special adaptations of each

B. Calculators

1. Points stressed

- a. Key-driven calculators
 - (1) General operating technique for
 - (a) Touch addition
 - (b) Multiplication
 - (c) Subtraction
 - (d) Division
 - (2) Common business applications
- b. Crank-driven calculators
 - (1) General operating technique for
 - (a) Addition
 - (b) Subtraction
 - (c) Multiplication
 - (d) Division
- c. Ten-key and full keyboard listing machines
 - (1) General operating technique
 - (a) Addition
 - (b) Subtraction
 - (c) Multiplication
 - (d) Division by reciprocals

2. Teaching procedures

- a. Use of job breakdown or instruction sheets furnished with texts or machines must be supplemented by demonstration
- b. After fundamentals have been taught, the presentation of practical problems should be instigated as suggested under "Departmentalized Organization"

C. Duplicating

1. Points stressed

- a. Preparation of stencil or masters (in the typewriting class) for cards, letters, menus, etc.
 - (1) Planning typed copy
 - (2) Preparing on typewriter
 - (3) Corrections of errors
 - (4) Use of color
 - (5) Illuminated drawing board and styli
- b. Comparison of advantages, uses, and costs on various duplicating processes
 - (1) Mimeograph
 - (2) Gelatin
 - (3) Liquid
 - (4) Multigraph
 - (5) Multilith
 - (6) Automatic varitype
- c. Operation of the machines
 - (1) Preparation and care of machine
 - (2) Running copies
 - (3) Locating sources of trouble

2. Teaching procedures and pupil activities

- a. Preparation of school programs, menus, newspapers, etc.
- b. Use of job breakdown for basic instruction

D. Machine transcription

1. Points stressed

- a. Parts of machine
- b. Transcribing technique
- c. Shaving machine
- d. Dictating technique

GENERAL TEXTS AND REFERENCE BOOKS

Abrams, Ray, **Business Behavior**, South-Western Publishing Company, Cincinnati.

Allen, Edward F., and Meade, Marianne, **The Secretary's Encyclopedia**, The World Publishing Company.

Avery, Frances, and Nichols, F. G., **Secretarial Efficiency**, Whittlesey House, McGraw-Hill Book Company, New York.

- Babson, R. W., **Finding a Job**, Revell Company, New York.
- Beamer, Esther, and Plimpton, Ruth J., **Effective Secretarial Practices**, South-Western Publishing Co., Cincinnati, 1944 (College).
- Becker, Esther, **Secretaries Who Succeed**, Harper & Bros., New York, 1947.
- Brown, Thomas Kite, **The Secretary's Desk Book**, The John C. Winston Company, Philadelphia, 1939.
- Butterfield, William H., **The Business Letter in Modern Form**, Prentice-Hall, Inc., New York, 1942.
- Carney, Marie L., **Etiquette in Business**, McGraw-Hill Book Co., New York, 1936.
- Charters, W. W., and Whitley, Isadore B., **Analysis of Secretarial Duties and Traits**, Williams and Wilkins, Baltimore, 1924.
- Cleaver, Pauline, **Make A Job For Yourself**, McGraw-Hill Book Co., New York, 1936.
- Cottler, Joseph, and Brecht, Harold W., **Careers Ahead**, Little, Brown and Co., Boston, 1938.
- Davis, Howard L., **The Young Man In Business**, John Wiley and Sons, Inc., New York.
- Doutt, Howard M., **Secretarial Science**, Richard D. Irwin, Inc., New York, 1942.
- Faunce, Frances A., Nichols, F. G., 2d edition, **Secretarial Efficiency**, McGraw-Hill Book Co., Inc., New York, (Manual and work sets).
- Fisher, Myron, and Pendery, John, **Secretarial Practice For Colleges**, South-Western Publishing Co., Cincinnati, 1943.
- Gaum, Carl G., Graves, Harold F., Hoffman, Lyne, **Report Writing**, Prentice-Hall, Inc., 1943.
- Goodrich, Lawrence, **Living With Others**, American Book Co., New York, 1939.
- Gregg, John R., **Applied Secretarial Practice**, The Gregg Publishing Company, New York.
- Gregg, John R., **The Private Secretary**, The Gregg Publishing Co., New York.
- Hutchinson, Lois Irene, **Standard Handbook For Secretaries**, Whittlesey House, McGraw-Hill Book Co., Inc., New York, 1944.
- Hall, Samuel Rollin, **How To Get A Position and How To Keep It**, Funk and Wagnalls Co., New York, 1938.
- Larsen, Lena, Freitag, L. E., and Koebile, A. M., **Stenographer's Reference Manual**, South-Western Publishing Company, Cincinnati.
- Leighton, E. Willard, **The Office Encyclopedia**, Garden City, Halcyon, Ohio, 1940.
- Loso, Foster W., Agnew, Peter, **Secretarial Office Practice**, 3d edition, South-Western Publishing Company.

- Lyons, George J., and Martin, Harmon C., **The Seven Keys To Getting And Holding A Job**, The Gregg Publishing Company, 1942.
- MacGibbon, Elizabeth G., **Manners In Business**, The Macmillan Company, New York, 1936.
- Maule, Frances, **Men Wanted**, Funk and Wagnalls Company, New York, 1935.
- Maule, Frances, **She Strives To Conquer**, Funk and Wagnalls Company, New York, 1935.
- Pelo, Wm. J., and Bender, V., **The Secretary's Desk Book**, The John C. Winston Company, 1942.
- Post, Emily, **Etiquette**, Funk and Wagnalls Company.
- Reigner, Charles G., **English For Business Use**, The H. M. Rowe Co., Baltimore, 1938.
- Reigner, Charles G., **Secretarial Training**, The H. M. Rowe Co., Baltimore, 1938.
- Robinson, Edwin M., **Training For The Modern Office**, McGraw-Hill Book Company, Inc., New York, 1939.
- Stickney, Rufus, and Stickney, B. G., **Office and Secretarial Training**, Revised, Prentice-Hall, Inc., New York, 1940.
- Turner, Bernice, **The Private Secretary's Manual**, Revised, Prentice-Hall, New York, 1942.
- Walters, R. G., **How To Find and Apply For A Job**, South-Western Publishing Co., Cincinnati.
- Wanous, S. S., and Erickson, L., **The Secretary's Book**, The Ronald Press, New York, 1948.
- Wikdall, Edgar C., Thompson, C. O., and Keenly, Kate, **The Training of A Secretary**, American Book Co., New York, 1938.
- Wells, John and Enid, **The Job That Fits You**, Prentice-Hall, Inc., New York.
- Wright, Milton, **Getting Along With People**, McGraw-Hill Book Co., New York, 1935.
- Wylie, Harry L., **Office Organization and Management**, Prentice-Hall, New York, 1947.

TEXTS AND REFERENCES

Calculator

- Agnew, Peter, **Office Machines Course**, combination of key-driven, crank-driven, ten-key, and full-keyboard, South-Western Publishing Company.
- Agnew and Good, Fellow, **Separate Courses**, South-Western Publishing Company. Key-driven, vocational efficiency drills on key-driven, crank-driven, ten-key, and full keyboard.
- Fasnacht, Harold, **How To Use Business Machines**, Gregg Publishing Company, New York.

Potter and Stern, **How To Use The Adding Machine**, Gregg Publishing Company, New York.

Potter and Stern, **How To Use The Adding Machine, Ten-Key Keyboard**, Gregg Publishing Company, New York.

Meehan, **How To Use The Calculator and Comptometer**, 2d edition, Gregg Publishing Company, New York.

Stuart and Stern, **How To Use The Crank-Driven Calculators**, Gregg Publishing Company, New York.

Duplicating

Agnew, Peter, Cansler, **Fundamentals of Stencil Duplicator**, South-Western Publishing, Cincinnati.

Alexander, **How To Use Duplicating Machines**, Gregg Publishing Company, New York.

A. B. Dick Company, **Course Of Instruction For The Mimeograph Duplicator**, 720 West Jackson Blvd., Chicago 6, Ill.

Filing

Bassett and Agnew, **Business Filing**, South-Western Publishing Company.

Chafee, Allen, **How To File Business Papers And Records**, McGraw-Hill Book Co., New York, 1938.

Progressive Indexing And Filing, Remington-Rand, 314 Forest Ave., Library Bureau Division Remington-Rand, Remington-Rand Bldg., New York 10, N. Y.

Filing Procedure And Equipment (Reprint from Gregg Applied Secretarial Workbook), Gregg Publishing Company, New York.

Loso, Foster, Agnew, Peter, **Secretarial Office Practice**, practice outfit for business filing.

Principles Of Indexing And Filing, 2d edition, Indexing and Filing Workbook and Practice Kit, H. M. Rowe Company, Baltimore.

Shorthand

Adams and Skimin, **An Introduction To Transcription**, 2d edition, Gregg Publishing Company, New York.

Berlin, Mary K., Nunes, B., and Fromberg, B., **Graphic Transcription**, Gregg Publishing Company, New York, 1943.

Bisbee, Edith, and Thomas, Charles, **Correlated Dictation Studies in Thomas Natural Shorthand**, Prentice-Hall, New York.

Bowman, Wallace, **Shorthand Dictation Studies**, 2d Edition, South-Western Publishing Company, Cincinnati.

Eldridge, Edward H., Stickney, B. G. and Stickney, Rufus, **Shorthand Reading And Dictation Exercises**, American Book Co., New York.

Eldridge, Edward, **New Shorthand Dictation Exercises**, American Book Co., New York.

- Forkner, Hamden, Osborne, Agnes, and O'Brien, James, **Correlated Dictation and Transcription**, D. C. Heath and Co., Boston, 1940.
- Fox, Frederick, and Thomas, Charles, **Transcription Studies in Thomas Natural Shorthand**, Prentice-Hall, New York.
- Frick, Vietti, and Thomas, **Talk And Take Thomas Natural Shorthand**, Prentice-Hall, New York.
- Gregg Speed Building**, new revised edition, Gregg Publishing Co.
- Leslie, Lois A., **Functional Method Dictation**, Gregg Publishing Co.
- McNamara and Baten, **Rational Dictation Studies**, Gregg Publishing Co., New York, 1943.
- Renshaw, Wallace W., and Leslie, L., **Gregg Dictation And Transcription**, Gregg Publishing Co., New York.
- Whitmore, Irol, and Wanous, S. J., **Shorthand Transcription Studies**, South-Western Publishing Co., 1944.
- Zoubek, Charles, **Dictation At In-Between Speed, And Dictation For Transcription**, Gregg Publishing Company.

Typewriting

- Blanchard, Clyde I., and Smith, Harold H., **Typing For Business**, Gregg Publishing Company, New York, 1946.
- Dvorak, August, Merrick, Ford, and Dealy, **Scientific Typewriting**, Standard Keyboard edition, American Book Co.
- Lessenberry, Crawford, D. D., James, T., **20th Century Typewriting**, 5th edition, South-Western Publishing Co., 1947.
- SoRelle, Smith, Foster, and Blanchard, **Gregg Typing**, Gregg Publishing Co.
- Maxwell, W. C., Mursell, Jas. L., and Fries, Alvert, **Rhythmic Typing**, The Ronald Press, New York, 1948.
- White, Walter, and Reigner, Charles G., **Rowe Typing**, Rowe Co., Chicago, 1947.
- Tidwell, M. Fred, **Advanced Speed Typing**, South-Western Publishing Co.
- Wanous, S. J., **Basic Typewriting Drills**, South-Western Publishing Co.
- Wanous, S. J., **Statistical Typing**, South-Western Publishing Co.

For teaching aid write to manufacturers below as well as publisher.

Remington-Rand, 315 Forest Ave., Remington-Rand Bldg., New York 10, N. Y.

Royal Typewriter Co., Inc., 2 Park Ave., New York 16, N. Y.

L. C. Smith and Corona Typewriters, Inc., School Dept., Syracuse, New York.

Underwood Corporation, School Dept., 1 Park Ave., New York.

Woodstock Typewriter Co., Woodstock, Illinois.

Voice Transcription

Ediphone Voice Writing and Integrated Studies, South-Western Publishing Company.

Write to the following for materials and aids:

Dictaphone Corporation, Education Dept., 420 Lexington Ave., New York.

Thomas A. Edison, Inc., Dept. of Educational Training, West Orange, New Jersey.

FILMS AND FILMSTRIPS

Machines

Business Machines, Silent Motion Picture, BEVA, Rental, \$2.

Maintenance of Business Machines, Sound Motion Picture, BEVA, Rental \$3.50.

Machine Transcription: Technique, Sound Film, Iowa University, Rental, \$1.50.

How to operate the Mimeograph Duplicator, Sound Film, BEVA, Rental, \$2.50.

Secretarial and Transcription

I Want to Be a Secretary, Sound Motion Picture, Coronet, 65 East South Water St., Chicago, Ill.

Clerical Work as a Career, Silent Filmstrip, BEVA, P. O. Box 65, New York.

Taking Dictation and Transcribing, Sound Filmstrip, BEVA, Rental, \$2.

The Champions Write, Sound Motion Picture, Gregg Publishing Co. Rental, \$2.50.

The Secretary Takes Dictation, Coronet, Rental, Iowa University, Rental, \$1.

The Secretary's Day, Coronet, Rental, Iowa University, \$1.

The Secretary Transcribes, Coronet Rental, Iowa University, \$1.

Thomas Natural Shorthand, Sound Motion Picture, Prentice-Hall 70 Fifth Ave., New York.

The Duties of a Secretary, 16mm Sound Motion Picture, Produced for Underwood Corporation by National Education Films.

Typing

Advanced Typing—Duplicating and Manuscript, 2½ reels, 16mm, Sound Film, Castle Films, Inc., RCA Bldg., New York 20, New York. Rental, Iowa University, \$3.

Advanced Typing—Shortcuts, 3 reels, 16mm sound. Castle Films, Inc., Separate reels known as parts I, II, and III may be rented from YMCA Motion Picture Bureau at \$1.50 each. Other rental—Iowa University, \$2.

- Basic Typing—Methods**, 3 reels, 16mm sound, Castle Films, Rental, Iowa University, \$2.50.
- Championship Typing**, 1 reel silent, Teaching Aids Exchange, Modesto, California, Rental, \$2 from local YMCA.
- Building Typing Skill**, Coronet Instructional Films.
- Do You Know Your Typewriter?**, Society for Visual Education, 100 East Ohio St., Chicago 11, Illinois.
- Know Your Typewriter**, 1 reel, Rental, Iowa University, \$1.75.
- World Champion Typist, Albert Tangora in Action**, 1 reel 16mm Silent, Royal Typewriter Co., 2 Park Ave., New York, New York, Free.

General

- The Voice of the City**, Sound Motion Picture, Local Bell Telephone Office, Free.
- A New Voice for Mr. X.**, Sound Motion Picture, Local Bell Telephone, Free.
- How to Hunt a Job**, Silent Motion Picture, BEVA.

Bibliographies of Aids, Etc.

- BEVA 104 West 61st St., New York 23, New York.
- Educational Film Guide, H. W. Wilson Co., 950 University Ave., New York 52, New York.
- Iowa Rental Agency for Coronet Films.
Extension Division, Iowa State College, Ames, Iowa.
Extension Division, State University of Iowa, Iowa City, Iowa.
- McGraw-Hill Book Company, Inc.
- U. S. Office of Education, Business Education Service, Washington.

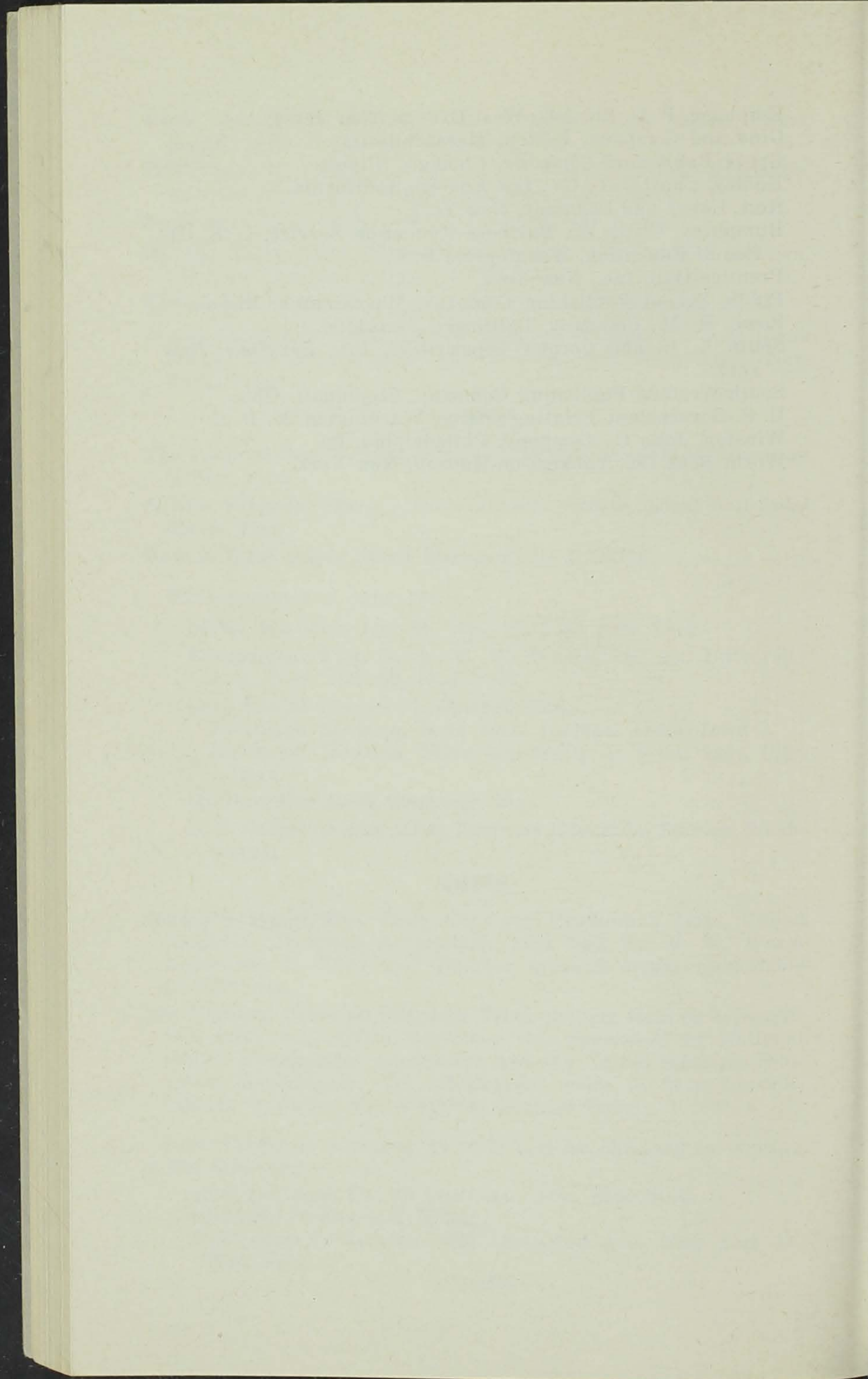
TESTS

- Student's Typewriting Tests**, Copy and Production Tests, United Business Education Association, 1201 16th St., N. W., Washington, D. C. Tests and Teacher manual, stress marketable productivity.
- The National Business Entrance Tests**, include tests on typewriting, shorthand, office machines, etc., sponsored by National Office Management Association and the United Business Education Association; for information write to 2118 Lincoln-Liberty Building, Philadelphia, Pennsylvania.

Information on a variety of tests may be obtained by writing to the following:

- American Book Co., 89 Lexington Ave., New York.
- American Institute of Filing.
- Dictaphone Corporation, 420 Lexington Ave., New York 17, New York.

Ediphone, P. O. Box 543, West Orange, New Jersey.
Ginn and Company, Boston, Massachusetts.
Gregg Publishing Company, Chicago, Illinois.
Hadley, Charles R., Co., Los Angeles, California.
Holt, Henry and Company, New York.
Humphrey, Clyde W., Business Education Service, U. S. Of-
fice of Education, Washington, D. C.
Prentice-Hall, Inc., New York.
Public School Publishing Company, Bloomington, Illinois.
Rowe, H. M., Company, Baltimore, Maryland.
Smith, L. C. and Corona Typewriters, Inc., Syracuse, New
York.
South-Western Publishing Company, Cincinnati, Ohio.
U. S. Government Printing Office, Washington 25, D. C.
Winston, John C., Company, Philadelphia, Pa.
World Book Co., Yonkers-on-Hudson, New York.



SHORTHAND

STORLIND

SHORTHAND I

Introductory Statement

Though in the past some schools have taught the shorthand class with personal use objectives in mind, it has been quite generally found that shorthand is an almost purely vocational subject. For this reason the selection of students, the selection of the material included, and the setting of general objectives should be with a vocational aim.

Because shorthand is a vocational subject, the training should come as close to the time of actual use as possible. It is recommended that shorthand be started in the junior year of high school and be followed in the senior year by secretarial practice or stenography course including transcription and dictation practice. Where a second year of training is not planned in this field, shorthand should be offered in the senior year of high school in preparation for stenographic or secretarial work.

Students with less than a C grade in English should not be considered for shorthand as their background of vocabulary, grammar, punctuation, and composition will not allow them to do a commercially acceptable job of transcription which is the ultimate aim of shorthand written from dictation. In some schools, where typewriting is offered prior to shorthand (as is generally recommended), students with less than a C grade should not be considered for shorthand as their typing skill will hinder transcription speed.

Then again, in schools of small enrollment, located in communities where the demand for trained stenographers is practically nil, or where students do not intend to USE shorthand vocationally in any way, it is not recommended as a regular high school course.

OBJECTIVES

(from Gregg Courses of Study*)

First Semester

1. To teach the allotted material of shorthand according to the prescribed text as listed below in "Content."
2. To develop a fair degree of skill in reading and writing from printed shorthand. At the end of 80 periods, the average student should be able to write approximately 60 words a minute for 5 minutes on practiced material.
3. To develop a fair degree of skill in writing new-matter dictation, containing only those principles taught during the first semester.

*Courses of Study for Teaching Gregg Shorthand by the Functional Method and by the Anniversary Manual Method are available from the Gregg Publishing Company, 37 South Wabash Ave., Chicago 3, Illinois, free of charge to teachers.

4. To lay the foundation, through systematic pretranscription training, for accurate and rapid transcription on the typewriter.

Second Semester

1. To teach the allotted material of shorthand according to the prescribed text as listed below in "Content."
2. To develop the student's skill in reading and writing of shorthand. The student should be able to write 80 to 100 words a minute from dictation on practiced material.
3. To develop skill in taking new-matter dictation from ungraded material at 60 to 80 words a minute. Students of Gregg Shorthand can be tested on the Gregg News Letter Transcription Tests.
4. To continue pretranscription for the development of rapid and accurate transcription on the typewriter.

CONTENT

As both Gregg and Thomas Natural shorthand books are arranged in units, set up to be taught in specified order during a suggested number of periods, it is thought advisable to list here the textual material to be covered each semester rather than a detailed outline of principles applying to the study of the shorthand systems.

The units and chapters listed below are the prescribed amount of material to be taught in the regular school term (usually 180 periods) though occasional slight adjustments may have to be made by the individual teacher. In general, however, every effort should be made to have the students master these materials thoroughly during the school year.

First Semester.

With the use of Anniversary Gregg Manual Method:

Complete Chapters I through VIII in **Gregg Manual**, Anniversary Edition

Complete Chapters I through VIII in **Gregg Speed Studies**, Third Edition

Dictate corresponding material from supplementary books to develop word-building ability through a usable knowledge of theory

With the use of Functional Method Gregg Shorthand:

Complete Parts I and II, **Functional Method, Gregg Shorthand**

With the use of Thomas Natural Shorthand:

Complete **Thomas Natural Shorthand**, Second Edition

Use **Talk and Take Thomas Natural Shorthand**, Second Edition

Use **Transcription Studies in Thomas Natural Shorthand**

Second Semester

With the use of Anniversary Gregg Manual Method:

Complete **Gregg Shorthand Manual**, Anniversary Edition, Chapters IX through XII

Complete **Gregg Speed Studies**, Third Edition, Chapters IX through XVIII

With the use of Functional Method Gregg Shorthand:

All assignments in **Functional Method Dictation**

With the use of Thomas Natural Shorthand:

Complete **Talk and Take Thomas Natural Shorthand**

Complete **Introductory Readings in Thomas Natural Shorthand**, Second Edition

Complete **Transcription Studies in Thomas Natural Shorthand**

GENERAL SUGGESTIONS

1. Encourage writing with fountain pens though medium soft pencils can be used.
2. Encourage the use of stiff-covered, spiral-bound notebooks.
3. Stress fluency in writing from the beginning.
4. Use the blackboard for constant demonstration of outlines and writing speed. Students seldom need to do blackboard writing as they are training to be stenographers and secretaries who will write dictation in regular shorthand notebooks.
5. Insist on fluent, sensible reading at a reasonable rate throughout the course.
6. Dictation, on which the results are to be checked, should be timed carefully with a stop watch.
7. Testing, as such, should be kept at a minimum. Occasional short daily tests, oral at first, written in later periods, on actual transcription of shorthand are desirable.
8. Various types of motivation to increase learning should be used in the shorthand class. Films, film strips, and records can be used to advantage when properly chosen and spaced throughout the course.
9. **THE PUBLISHED COURSE OF STUDY SHOULD BE SECURED FROM THE COMPANY PUBLISHING THE SYSTEM BEING TAUGHT.** Daily lesson outlines and additional teaching aids given in the courses of study can be used to advantage.
10. Proficiency in word building should be developed through a usable knowledge of the fundamentals of shorthand.
11. Correct writing posture and proper writing habits can aid in the development of speed in taking shorthand materially.

12. Brief forms and simple phrases should be developed to a high level of automatic response.
13. Correct work habits such as attention, concentration, accuracy, neatness, responsibility, and initiative should be developed in the shorthand class.
14. Even though a second year of shorthand as a part of the secretarial training course is taught, pretranscription should be started during the first year. One possible basis for grading transcription is to mark letters and straight copy:

Mailable when copy

1. follows thought of original dictation very closely if not verbatim
2. has no uncorrected errors such as misspellings, typographical errors, incorrect punctuation, incorrect capitalization, incorrect hyphenization, and incorrect syllabifications
3. is neat in appearance and well placed in the case of letters
4. contains no strikeouts
5. contains no omissions

Mailable-with-corrections

All corrections involved must be those which can be inserted or erased and corrected **without** the retyping of the letter.

Non-mailable

Any deviation from the above standards

BIBLIOGRAPHY

Suggested for Teachers of Gregg Shorthand

1. **Gregg Shorthand Manual, Teachers' Manual, Anniversary Edition.**
2. **Gregg Speed Studies, Third Edition, Teachers' Manual**
3. **Functional Method, Gregg Shorthand, Teachers' Manual**
4. **Functional Method Dictation, (Leslie) Teachers' Manual**
5. **5,000 Most Used Shorthand Forms (Gregg)**
6. **Gregg Shorthand Dictionary**
7. **Gregg Shorthand Phrase Book**
8. **Gregg Shorthand Review Letters (Pepe)**
9. **Wanous, S. J., and Whitmore, Irol, Shorthand Transcription Studies, South-Western Publishing Company, 1944.**
10. **Adams and Skimin, An Introduction to Transcription, Gregg Publishing Company.**
11. **The Gregg Writer, a monthly magazine—one year, \$1.25**

Suggested for all shorthand teachers

1. Blanchard, Clyde I., **Twenty Shortcuts to Shorthand Speed**, Second Edition, Gregg Publishing Company, Chicago.
2. Hutchinson, Lois I., **Standard Handbook for Secretaries**, Fifth Edition, McGraw-Hill Book Company, New York, 1947.
3. **Dictation at In-Between Speeds**, Gregg Publishing Company, Chicago, 1938
4. **Dictation for Transcription**, Gregg Publishing Company, Chicago, 1937
5. **200 Takes for Building Shorthand Speed**, Gregg Publishing Company, Chicago, 1946.

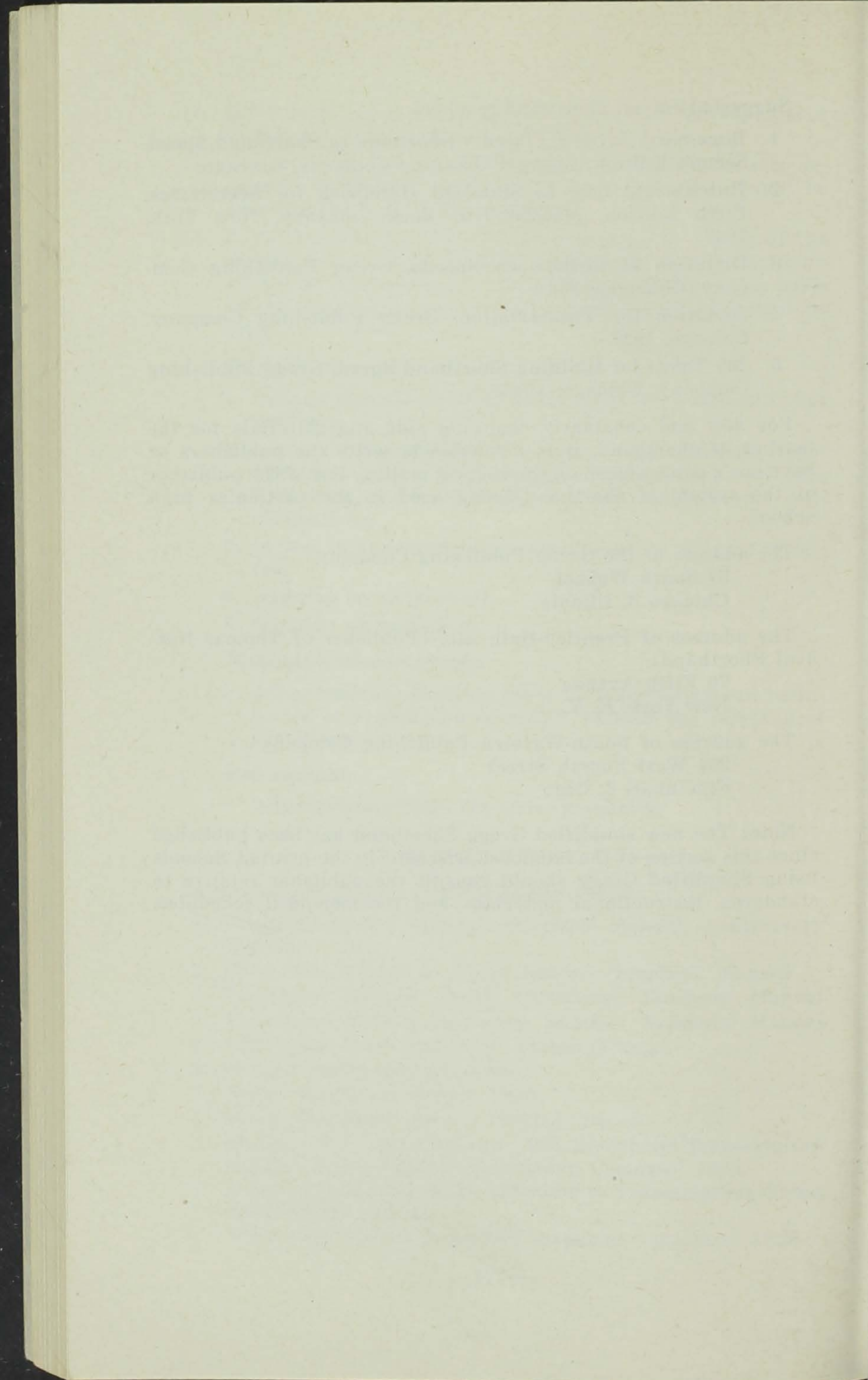
For new and constantly changing aids and materials for the teacher of shorthand, it is advisable to write the publishers or have one's name placed on the regular mailing list of the publisher of the system of shorthand being used in the particular high school.

The address of the Gregg Publishing Company
37 South Wabash
Chicago 3, Illinois

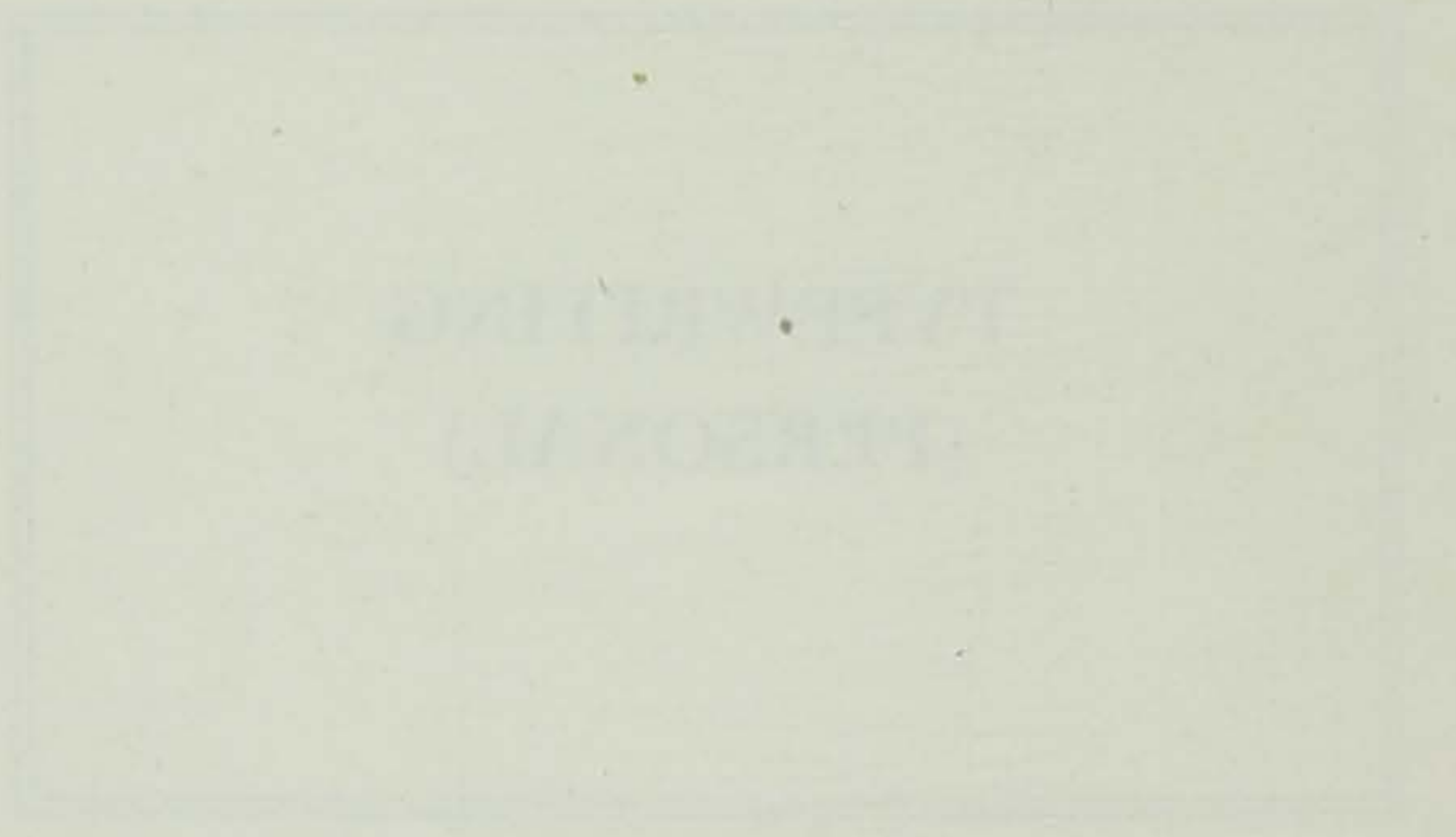
The address of Prentice-Hall, Inc. (Publisher of Thomas Natural Shorthand)
70 Fifth Avenue
New York, N. Y.

The address of South-Western Publishing Company
201 West Fourth Street
Cincinnati 2, Ohio

Note: The new simplified Gregg Shorthand has been published since this section of the handbook was sent to the printer. Schools using Simplified Gregg should consult the publisher relative to standards, instructional materials, and recommended schedules.



**TYPEWRITING
(PERSONAL)**



TYPEWRITING

Introductory Statement

We find in the Iowa Secondary School Cooperative Curriculum Program, Volume II, that "The greatest increase for the ten-year period in school offerings was found in commercial subjects—an increase of about 6.5 per cent." Also, among the commercial subjects by far the largest increase was in typewriting; over 31 per cent more Iowa schools offered typewriting I and II in 1944 than were offering these subjects in 1934.

There is ample justification for this trend. Probably every high school student should have opportunity to become proficient on the typewriter. In fact, it is entirely conceivable that training on the typewriter should be a requirement for high school graduation. A few high schools actually do have this requirement.

Under the guidance of a skilled teacher of typewriting, one may acquire proficiency on the typewriter sufficient for personal use in one semester; a second semester usually is desirable, however, since this skill is so basic to many vocational activities. Moreover, it must be remembered that those high school graduates who continue their work in college frequently are the very ones who can profit most from typewriting ability. It is a skill which proves most useful to those who must defray a portion of their college expenses through part-time work, and certainly ALL college students have constant use for the skill in their daily class preparations.

The relatively old-fashioned custom of offering "two years of typewriting" is rapidly disappearing. Today the more advanced phases of typewriting are coordinated with other office skills, projects, and activities in secretarial and office practice courses. Therefore, it has seemed best to present only three semesters of work in straight typewriting, the first one being designated as a course which may well be taken by all high school students for personal use objectives. This same course, however, is the introductory course to be taken by all business students. It must be remembered that the secretarial students will receive much instruction and practice in typewriting in connection with their transcription work. This would be in addition to the three semesters suggested for vocational business programs.

FIRST SEMESTER TYPEWRITING

(Personal and Vocational)

Objectives:

1. To develop the ability to operate and maintain the typewriter efficiently and accurately and to apply this ability practically to various uses of a personal and semi-personal nature.
2. To develop the ability to arrange typewritten material in attractive and acceptable form, at the same time giving attention to content.
3. To develop the habit of proofreading accurately and to acquire a critical attitude toward spelling, punctuation, syllabication of words, and sentence and paragraph structure.
4. To develop and gain an appreciation of desirable personal traits and habits, such as emotional control, courtesy, tact, cooperation, concentration, judgment, and resourcefulness.

Outline of content:

- I. Introductory Elementary Typing Techniques and Fundamentals
 - A. Parts of Machine—their use and operation (Only those few parts necessary for the first simple operation of the typewriter—other parts of the machine to be introduced as the need for their use arises)
 - B. Inserting, straightening, and removing the paper
 - C. Setting marginal stops for centered copy
 - D. Correct position at the typewriter
 - E. Locating the home position on the keyboard
 - F. Striking and releasing the keys
 - G. Spacing with the space bar
 - H. Returning the carriage
 - I. Introducing the keyboard
(Carefully follow the procedure as given in the textbook being used, utilizing lesson plans, suggestions, and teaching aids in the accompanying teacher's manual)
 1. Lower case letters
 2. Capital letters
 3. Punctuation marks
 4. Numerals and special typographical signs (figures and symbols)
 5. Special keys (backspace, marginal release, ribbon and stencil adjustment)
 - J. Spacing on paper
 1. Vertical (6 typewriter lines to 1 inch)
 2. Horizontal
 - a. Pica type machine (10 spaces to a horizontal inch)
 - b. Elite type machine (12 spaces to a horizontal inch)

- K. Care of machine
 - 1. Cleaning and oiling
 - 2. Changing and reversing ribbons
 - L. Warm-up drills
 - M. Sentence and paragraph practice
 - 1. Paragraph indention (introduction and use of tabulating mechanism)
 - 2. Spacing between paragraphs
 - N. Correct syllable division of words at ends of line
 - O. Building speed and accuracy
- II. Proofreading for typographical and content errors
- III. Centering
- A. Horizontal centering methods
 - 1. Backspace from center one space for each two letters
 - 2. Count total letters and spaces in heading or title and start writing one half of total spaces to left of center of paper
 - 3. Underwood green-scale (or red-scale) method
 - B. Vertical centering
- IV. Columnar tabulation—when and how to use the tabulating mechanism for columnar writing
- A. Column headings
 - B. Columns of tabulated material
- V. Special characters
- Multiplication sign, minus sign, equal sign, plus sign, division, degree, feet and inches, minutes and seconds, exclamation point
- VI. Roman numerals
- VII. Erasing
- VIII. Alignment
- A. Reinsertion of typewritten sheets
 - 1. Filling in erased or omitted letters
 - 2. Retyping material over first writing
 - B. Writing on ruled lines
- IX. Letter writing
- A. Parts of business letters
 - B. Forms of punctuation (open, close, and mixed)
 - C. Letter styles (business and personal in common usage)
 - D. Addressing envelopes
 - 1. Business and legal size
 - 2. Block and indented style
- X. Rough drafts

Teaching Aids and Suggestions

Rate of Speed. At the end of the first semester pupils should be typing at a consistent rate from printed matter not previously practiced during the semester, for five minutes, and achieve the **minimum** standard of thirty gross words per minute with no more than five errors. A superior teacher will have standards surpassing this minimum. It is suggested that the grading scale published in your textbook teacher's manual be consulted for gradations in rank of pupils.

Perfect Copies. The practice of requiring pupils to complete perfect copies of assignments is being discarded by typewriting teachers. The strain and discouragement resulting from the perfect copy standard are not conducive to good learning habits. Pupils should feel at least a degree of success to have normal progress. In place of the perfect copy, the standard of usability and mailability of a piece of work is being substituted. This admits the possibility that erasures and corrections may appear in a piece of work.

The standard of mailability of a piece of work based on the length and difficulty of the material and also on the probable performance of the individual pupils is worthy of consideration in planning typewriting class activities.

Rhythm. In the past, a great deal has been said on the importance of rhythm in typewriting—the striking of each key with equal force and timing. Recently the term “rhythm” has been attacked as a misnomer, for it is asserted that it is humanly impossible for a person to attain an exact rhythm. It has been suggested that a better term might be “continuity”, which indicates the necessity for an even, unbroken writing pace.

Whether one subscribes to “rhythm”, “continuity”, or some other descriptive term, it obviously is desirable that the operator maintain a controlled, sustained, and consistent writing rate in order to make headway.

Demonstration. In presenting techniques, the pupil must be **SHOWN** the correct techniques. Lecturing, talking, or telling should definitely be secondary to the “demonstration” or showing and illustrating. Frequently it is necessary to demonstrate a technique several times before the teacher may be completely satisfied with the pupil's performance. Demonstrate no more than the pupil can master at one time. Unfortunately, the demonstration is sometimes limited to the early lessons of typewriting. Available motion pictures may frequently be used to advantage in supporting the teacher's demonstration of some of the techniques.

Immediately following the teacher's demonstration, the pupil must **use** the ideas which have been presented. The pupil must imitate the teacher's demonstration. Frequently pupils will not observe some of the details of the teacher's demonstration. The teacher must observe the pupils' first attempts to perform the

techniques which he has demonstrated. It will then be necessary for the teacher to re-demonstrate the presentation either to the small group or to individual pupils, as the need warrants. The teacher should continue until he knows that the pupil can perform the operations.

Motivation. Most beginning pupils are interested in learning how to type. It is important that the teacher take advantage of this natural interest and curiosity. He should understand the importance of motivation and some of the procedures that may be used to create interest upon the part of the pupils.

If the pupils' natural interest and curiosity in learning how to type begins to wear off, however, the teacher must be prepared to make use of various procedures that will stimulate interest.

Motivation and effective teaching procedures go hand-in-hand. Games and trick devices, so frequently referred to as motivating devices, have a place in the classroom. They do not, however, take the place of effective lesson presentation in the maintaining of pupil interest.

One of the most effective means of motivation is frequently overlooked by teachers. Pupils usually understand the day-by-day practice material and problems. They frequently do not see the relationship between the daily work and the whole problem, or the outcomes expected. They often fail to see that certain day-by-day practice procedures are essential to the most effective development of their skill. The teacher who demonstrates the relationship between the purpose of the daily lesson and the overall problem will usually find motivation an easier problem. Pupils must be shown "why" certain techniques should be performed in a definite manner.

Additional means of motivation might be:

Secure expert typists to demonstrate and talk to pupils, if possible

Take observation trips through offices

Have black board clubs

"Accuracy"—perfect papers

"Gazers' Club"—look at keys while typing

"Just-a-Minute People"—those that delay class

"Would-Be-Acrobats"—Take poor typing position

Wall charts

Posture

Machine parts

Keyboard

Progress speed charts

Bulletin board

Best papers written

Comparing samples of "good" and "bad" papers

Pictures and clippings—including cartoons

A Suggested Method of Grading:

First six weeks:

Techniques—75% of six weeks' grade

Exercises—25% of six weeks' grade

Second and third six weeks:

Techniques—25% of six weeks' grade

Timed practice—25% of six weeks' grade

Exercises—50% of six weeks' grade

Special Films for FIRST Semester:

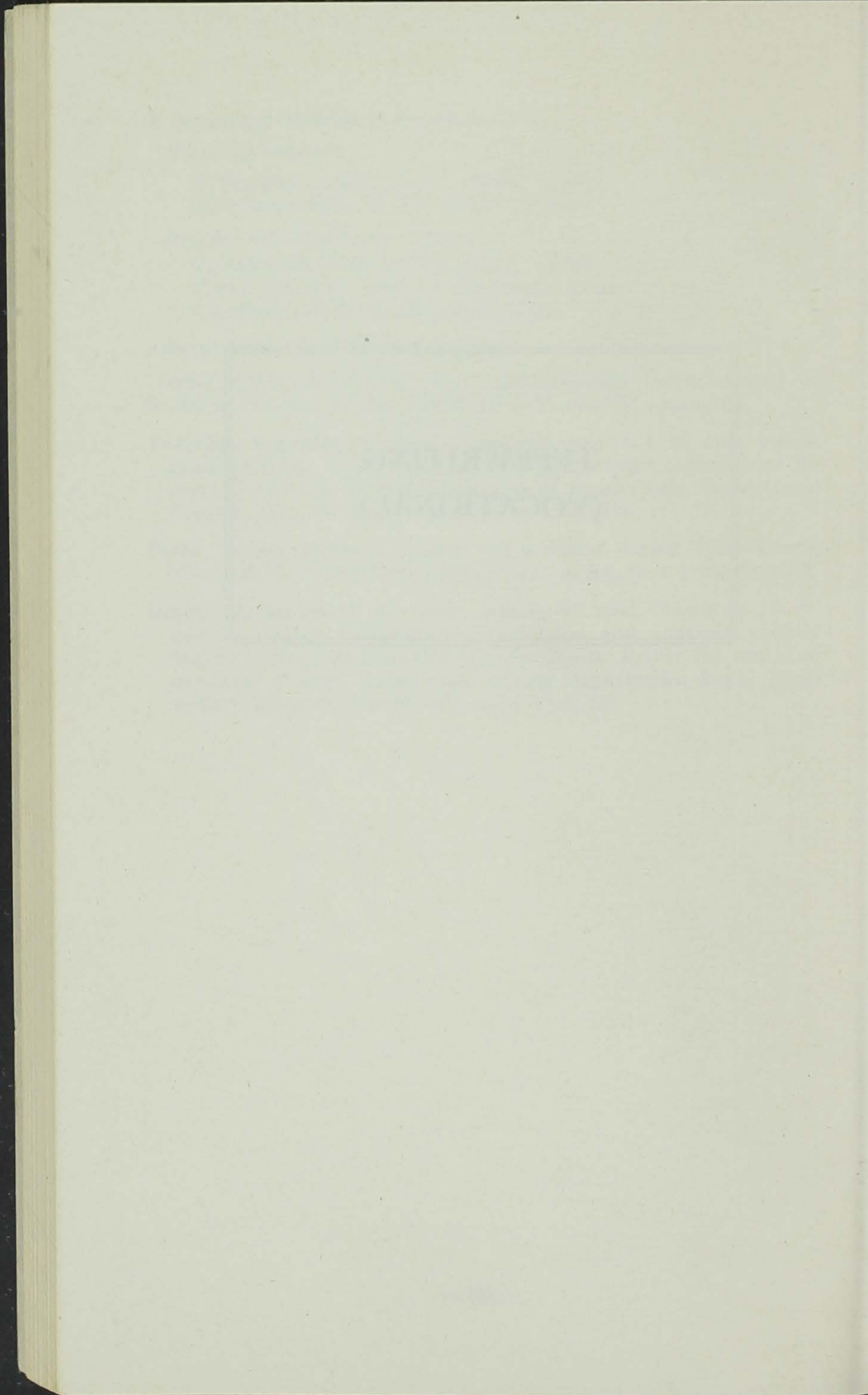
(Other drills, references, and supplementary material will be found at the end of the Typewriting II and III outlines.)

Teaching Beginners How to Typewrite, one reel, 16 mm., silent, running time: 12-15 minutes. This film shows correct and incorrect methods of skill formation in typewriting. Order from Cinelab, Inc., 33 West 60th Street, New York.

Basic Typing Methods, sound, 30 minutes. Order from Castle Films, R. C. A. Building, Rockefeller Center, New York 20, N. Y.

Right—at the Start, six reels, sound, 16 mm, including 19 sequences which demonstrate techniques and controls usually taught during the first two or three weeks. Prints for rental or purchase at cost. Order from School Department, Royal Typewriter Company, 2 Park Ave., New York 16.

**TYPEWRITING
(VOCATIONAL)**



SECOND SEMESTER TYPEWRITING (VOCATIONAL)

Objectives:

1. To develop desirable office traits.
2. To raise typewriting speed to a level where in a timed writing, each student can, without strain, maintain good technique and continuity in typing business material.
3. To improve keyboard control to the level where each student can confidently apply his best speed, as measured by timed writings to the production of typing jobs.
4. To increase the student's experience in, and knowledge of, business applications of typing skill.
5. To improve machine control to the level where each student habitually and correctly uses all the efficiency devices engineered into the typewriter.

Outline of content:

I. Development of desirable office traits

- A. Pleasing personality—poise—neatness
- B. Confidence
- C. Co-operation
- D. Dependability
- E. Accuracy and speed
- F. Interest

II. Development of consistent speed in typing

- A. Use short timed tests on drills and on paragraphed material
- B. Use 5-minute tests for speed building. Vary 10-minute tests to increase speed over longer periods of time. (Working for endurance ability of the pupil)
 1. Minimum gross speed should be 40 w.p.m. with no more than .5 e.p.m. for 10 minutes for the lowest passing grade. Five minute writings will be slightly higher in speed
 2. Minimum net speed should be 35 w.p.m. with no more than .5 e.p.m. for 10 minutes for the lowest passing grade. Five minute writings will be slightly higher in speed
- C. Develop speed on a work-production basis
 1. Credit for mailable material
 2. Stress deadline for accepting material
 3. Envelope addressing on quantity basis

III. Acquisition of a high degree of accuracy and efficiency

- A. Short timed tests, stressing perfect copies
- B. Alphabetic sentences
- C. Teacher work individually with pupils in need
 - 1. Point out errors
 - 2. Suggest special drills for each pupil's need
- D. Machine dictation
 - 1. Improves spelling
 - 2. Prepares students to fit clerical positions where dictation will be taken at the typewriter. (Teacher dictates to a pause. Class types and stops for next dictation.) The alternating typing and dictation avoids the necessity of dictating over the noise of the machines
- E. Timing to include assembly of materials, etc. occasionally

IV. Production and preparation of letters for mailing

NOTE: This whole project of letter writing should be carried on in conjunction with the English department. If this is not done, letter composition should be given here.

- 1. Application
- 2. Credit
- 3. Order
- 4. Information
- 5. Complaint
- 6. Adjustment
- 7. Sales
- A. Structure of letters
 - 1. Parts of a letter
 - a. Placement
 - b. Punctuation
 - 2. Letter composition
 - 3. Letter styles
- B. Multiple carbons
- C. Proper letter folding and inserting in envelopes
- D. Envelopes addressed in accordance with postal regulations

V. Typing specialized forms

- A. Stencils
 - 1. Placement of material on stencil
 - 2. Neat corrections
 - 3. Special uses (programs, menus, school papers, etc.)

B. Manuscripts

1. Practical use
 - a. Page numbering
 - b. Footnotes
 - c. Margins
 - d. Title pages
 - e. Table of contents
2. Suggested projects
 - a. By-laws and constitutions
 - b. Resolutions, speeches, notices
 - c. Itineraries, appointment schedule, outlines
 - d. Booklets and bulletins
 - e. Term papers
 - f. Bibliographies

C. Financial statements

1. Columnar tabulation
2. Typing on ruled lines
3. Insertion of horizontal and vertical lines
 - a. On typewriter
 - b. With pencil or pen while copy is in typewriter

D. Telegrams, cablegrams, and radiograms

1. Classes of service
2. Preparation and writing of messages
3. Composition

E. Legal papers

1. Kinds—most common
 - a. Contract
 - b. Will
 - c. Lease
 - d. Affidavit
 - e. Deed
 - f. Mortgage
 - g. Abstract
2. Binding and endorsing

VI. Efficient use of the dictionary

- A. Spelling
- B. Syllabification
- C. Diction or choice of words

THIRD SEMESTER TYPEWRITING

(VOCATIONAL)

At the beginning of the third semester, the student should have a practical typing skill. His speed should be **at least** 40 words per minute on a 10-minute writing with no more than 5 errors. He has had training in setting up and typing letters, tabulations, legal documents, and other business forms. He can make carbon copies, address envelopes, correct errors, and revise rough drafts.

The goal of third semester typing is to attain an expert level of production. This goal can be broken down into these specific goals:

1. To increase mastery of the typewriter itself by improving control and speed and utilizing the time-saving devices and typing short-cuts.
2. To transfer more of his basic skills to business production so production rate will increase even faster than growth in speed.
3. To increase his versatility and good judgment in the application of his skills to business jobs of increasing variety and difficulty.
4. To assist the student in becoming independent of detailed instructions.

Below is a suggested outline for attaining these goals.

I. Regaining and improving speed and accuracy

A. Drills

B. Timed writings should be given periodically every week or two throughout the semester. **Minimum** final achievements in speed and accuracy should be:

1. **At least** 50 w.p.m. **gross** with no more than .5 e.p.m. for 10 or 15 minutes for a **minimum** passing grade.
2. **At least** 45 w.p.m. **net** with no more than .5 e. p. m. for 10 or 15 minutes for a **minimum** passing grade.
(Superior teachers should achieve better results than the above scores)

II. Review for more efficiency—(See IV and V of Second Semester Typewriting)

A. Letters

B. Business forms

C. Rough drafts

D. Manuscripts

E. Duplication

III. Applied work experience in typewriting

A. Within the school

1. For various instructors or departments
2. In school offices
3. For school paper

B. In business and professional offices where cooperative part-time training is not offered in the school, it might be practical to have the students get a few hours of actual business experience after school or on Saturdays.

TYPICAL REFERENCES

Typewriting Textbooks

Blackstone and Yerian, **Typewriting for Personal Use**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois. 1937.

Blanchard and Smith, **Typing for Business**, 2 year course, **Typing for Business**, advanced course, **Typing for Business and Personal Use**, 1 year, **Typing for Business**, 1 year. Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois. 1946.

Dvorak, Merrick, Ford, Dealey, **Scientific Typewriting**, American Book Company, Chicago, Illinois. 1947.

Hayes and Monk, **Comprehensive Typewriting**, Macmillan Company, New York, N. Y. 1941.

Korona and Rowe, **Business and Personal Typewriting**, Ginn and Company, 2301-2311 Prairie Avenue, Chicago, Illinois. 1937.

Lessenberry and Crawford, **20th Century Typewriting**, South-Western Publishing Co., 530 S. Clark Street, Chicago 5, Illinois. 1947.

McNamara and Warren, **Typewriting for Immediate Use**, The John C. Winston Company, Philadelphia, Penn. 1938.

Note: Most typewriting textbooks have teachers' manuals and workbooks to accompany them. Some have objective tests to be supplied to the users of the text. Teachers should check with the publishing company to determine what aids are available.

Supplementary Books and Material

Bargen, **Tabulation Technique**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois. 1934.

Craig, Bitha, Leslie, **Teach Your Fingers to Spell**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois. 1939.

Flanagan, **Ornamental Typewriting**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois. 1938.

- Hakes, **Typewriting Speed Studies**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois. 1938.
- Rational Error Analysis Chart**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois.
- Reignor, **Radio Typing and Office Practice**, H. M. Rowe Co., 600 West Van Buren, Chicago, Illinois. 1937.
- Reignor, **Rough Drafts**, H. M. Rowe Co., 600 West Van Buren, Chicago, Illinois.
- Slinker, **Typewriting Diagnostic Chart**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois.
- Smith, Harold H., **Easy Grade Chart for Timed Tests in Typing**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois.
- So Relle and Smith, **Advanced Typewriting Exercises**, Gregg Publishing Co., 37 South Wabash Avenue, Chicago 3, Illinois. 1936.
- Tangora, **50 Common Typing Faults and How to Avoid Them**, Royal Typewriter Co., Inc., 2 Park Avenue, New York, N. Y.
- Wanous, **Basic Typewriting Drills**, South-Western Publishing Co., 530 S. Clark Street, Chicago 5, Illinois. 1944.
- Wanous, **Statistical Typewriting with Tabulation Problems**, South-Western Publishing Co., 530 S. Clark Street, Chicago 5, Illinois. 1945.
- White, **Typing for Accuracy**, H. M. Rowe Co., 600 West Van Buren, Chicago, Illinois.

Tests

- Blackstone, **Blackstone Stenographic Proficiency Tests**, World Book Co., 2126 Prairie Avenue, Chicago 16, Illinois.
- Competent Typists Speed Tests**, 270 Madison Ave., New York, N. Y. (10 minute speed tests which appear monthly in **The Gregg Writer** or may be obtained in leaflet form monthly.)
- Lessenberry, **Tests on the Parts of the Business Letter**, L. C. Smith and Corona Typewriters, Inc., Syracuse, N. Y.
- National Clerical Ability Tests**, for information write—Joint Committee on Tests, Lawrence Hall, 1 Kirkland Street, Cambridge, Mass.
- Odell, **Minimum Essentials Tests for Student Dictaphone Operators**, Education Division, Dictaphone Sales Corporation, Grayboar Building, New York, N. Y.
- Stuart, **Objective Tests in Typewriting**, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois
- Typewriter Educational Research Bureau, 100 East 42nd Street, New York, N. Y. (Provides free student typing test service. Monthly tests during school year with a manual of directions.)

Visual Aids—16mm. Films

- Advanced Typing—Shortcuts.** Castle Films, R. C. A. Building, Rockefeller Center, New York 20, N. Y.
- Advanced Typing—Duplicating and Manuscript,** Castle Films, R. C. A. Building, Rockefeller Center, New York 20, N. Y.
- Championship Typing.** Silent. Association Films (YMCA), 19 South LaSalle Street, Chicago 3, Illinois.
- Improved Drills and Techniques in Typing.** Silent. Curriculum Center for Business Education, John Hay High School, 2075 East 107th Street, Cleveland, Ohio.
- Machine Transcription—Machine Operation.** Bell and Howell Company, 1801-1815 Larchmont Avenue, Chicago 13, Illinois.
- Machine Transcription—Transcription Technique.** Sound. Bell and Howell Company, 1801-1815 Larchmont Avenue, Chicago 13, Illinois.
- Maintenance of Office Machines.** Bell and Howell Company, 1801-1815 Larchmont Avenue, Chicago 13, Illinois.
- The Champions Write.** Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois.
- The Secretary's Day.** Sound. Coronet Instructional Films, 65 East South Water Street, Chicago 1, Illinois.
- The Secretary Transcribes.** Sound. (Same as above.)
- Tricks of the Trade for Typists.** Silent. Association Films (YMCA), 19 South LaSalle Street, Chicago 3, Illinois.
- Typing Tips.** Sound. Underwood Corporation. Free. Contact your local Underwood dealer.

Filmstrips

- Adventures in Typewriting Art.** Silent. Artistic Typing Headquarters, 4006 Carlisle Avenue, Baltimore 18, Maryland.
- Do You Know Your Typewriter.** Silent. Society for Visual Education, 1000 East Ohio Street, Chicago 11, Illinois.
- The History of the Typewriter.** Silent. Society for Visual Education, 100 East Ohio Street, Chicago 11, Illinois.
- Professional Reading for Typewriting Teachers Books**
- Blackstone and Smith, **Improvement of Instruction in Typewriting.** Prentice-Hall, Inc., New York, N. Y. 1936.
- Dvorak, Merrick, Dealey, and Ford, **Typewriting Behavior.** American Book Company, New York, N. Y. 1936.
- Haynes, Broom, and Hardaway, **Tests and Measurements in Typewriting.** South-Western Publishing Company, 530 S. Clark St., Chicago 5, Illinois.
- Lamb, Marion C., **Your First Year of Teaching Typewriting.** South-Western Publishing Company, Chicago, Illinois. 1947.

Lessenberry, **Methods of Teaching Typewriting**. (Monograph 36) South-Western Publishing Company, 530 S. Clark Street, Chicago 5, Illinois.

Odell and Stuart, **Principles and Techniques for Directing the Learning of Typewriting**. D. C. Heath and Co., Chicago, Illinois. 1945.

Yearbooks

Commercial Educational Association of New York City and Vicinity. 1930 to date.

Eastern Commercial Teachers Association—1928 to date. New York University Book Store, Washington Square, New York, N. Y.

“National Commercial Teachers Federation”—**National Business Education Outlook**. 1935 to date. J. Murray Hill, Secretary, Bowling Green Business University, Bowling Green, Ky.

Periodicals

Business Educational Digest and Federation Notes. Eleanor Skimin, Editor, Northern High School, Detroit, Michigan.

Gregg News Letter, Gregg Publishing Company, 37 South Wabash Avenue, Chicago 3, Illinois.

Journal of Business Education. Trethaway Publishing Co., 34 North Crystal Street, East Stroudsburg, Penn.

National Business Educational Quarterly. Publisher—NEA, Dept. of Business Education. Harold T. Hamlen, Secretary, Treasurer, Morristown H. S., Morristown, N. Y.

The Balance Sheet. South-Western Publishing Company, 530 S. Clark Street, Chicago 5, Illinois.

The Rowe Budget. H. M. Rowe Co., 600 West Van Buren, Chicago, Illinois.

Publications

Visual and Teaching Aids, Dr. Lili Heimers, Director Publications, New Jersey State Teachers College, Upper Montclair, New Jersey.

Aids to Correct Typing Position and Technique. Business Educational Service, U. S. Office of Education, Washington 25, D. C.

Easier Typing, Supt. of Documents, Government Printing Office, Washington 25, D. C.

Know Your Typewriter, Supt. of Documents, Government Printing Office, Washington 25, D. C.

Teaching of Typewriting (References). Business Education Service, U. S. Office of Education, Washington 25, D. C.

Typewriter Care, Supt. of Documents, Government Printing Office, Washington 25, D. C.

1. Summers, **Why Typing Teachers Grow Gray** (Cartoons).
2. **Key board chart**.
3. **Ten Ways to Make Your Typewriter Last Longer**.
4. **25 Typing Short-Cuts**.

All four from: General School Dept., Remington Typewriter Division, Remington Rand, Inc., Buffalo, N. Y.

The following references give helpful information as to floor plan, selections of typewriters, lighting, bulletin board, timers, misc. supplies, etc., for the commercial department. Eastern Commercial Teachers Association, **Teaching Devices and Classroom Equipment**. New York University Book Store, New York, N. Y.

Rowe, Clyde D., "Checklist of Essential Typewriting Room Equipment", **Journal of Business Education**. April, 1937.

The National Business Educational Quarterly. Department of Business Education of National Educational Association. December, 1936. (Entire issue—Floor plans for Commercial Dept.)

Faint, illegible text, possibly bleed-through from the reverse side of the page.

APPENDICES



APPENDIX

APPENDIX 1

A Check List of Supplies and Equipment for Business Education

atlas	express guide
basin	extension cord
blackboards	file folders
bookcases	filing cards
bookkeeping machines	filing equipment, vertical
bulletin boards	filing equipment, visible
business forms (display)	freight guide
calculators, full keyboard	ink, colored
calculators, rotary type	ink, mimeograph
calculators, ten-key	interval timer
calendar	labels
cash register	listing machines
chairs, students	magazine racks
chairs, teachers	metronome
chalk, colored	mimeograph pads
chalk, white	numbering machines
charts, keyboard	oil
charts, progress	oil cans
check protector	paper, carbon
city directories	paper, colored
cleaning fluid	paper, copy
cleaning rags	paper, letterheads
cleaning supplies	paper, mimeograph
clock	paper, onionskin
copyholders	paper clips
correction fluid	paper cutter
credit rating books	paper punch
cylinder covers	paper towels
demonstration stand	parcel post cord
desk trays	paste
desks, students	pencil sharpeners
desks, teachers	pencils
dictionaries	pliers
display cases	pointer, rubber tipped
display tables	postal guide
display windows	postal scale
duplicator, gelatin	poster paper
duplicator, liquid process	record player
duplicator, stencil type	reference books, English
envelope sealer	reference books, secretarial
envelopes, plain	rhythm records
envelopes, window	rubber bands
erasers, felt	rubber stamps
erasers, rubber	scissors

scotch tape
scotch tape dispenser
screwdrivers
sponge
stapling machines
staples
stencil file
stencils
stop watch
storage cabinets
styli
tape, gummed
telephone
telephone book
telephone switchboard

test materials
thumb tacks
typewriter brushes, soft
typewriter brushes, stiff
typewriter covers
typewriter, long-carriage
typewriter repair records
typewriter ribbons
typewriters, regular
voice writing machines
(recording and transcribing)
washroom facilities
waste baskets
wrapping paper

APPENDIX 2

CARE OF THE TYPEWRITER

The care of the typewriter is very important to both the teacher and the student. To give good service, the typewriter must have reasonable care. If the machine is in good mechanical condition, the student can do better work, and the repairman will have less work to do. This will also save the school or institution money and, in an emergency, will keep machines operating when no service or repairman is available.

Dusting, cleaning, and oiling are the three important things that all typists should know how to do.

I. **Dusting**

- A. Keep the machine covered when not in use
- B. Use a long-handled brush and clean or dust off the machine **weekly**
- C. Use a slightly oiled rag and clean the frame

Dust away all visible erasure leavings. Several keys may be raised at once on some machines in order to get underneath them with the brush. Use the margin releases and dust at both ends of the carriage. Raise the machine up, and dust the mechanism underneath. Be careful not to loosen any springs.

II. **Cleaning**

- A. Clean the type daily with a brush. Blurred and untidy typing are the result of a dirty machine
- B. Use the brush in a picking fashion, not with a back and forth stroke
 1. Use a bristle brush
 2. Use a wire brush if the type is extremely dirty

- C. The letters with full circles need more cleaning than others. Don't use a pin to get dirt out, but use a cloth dampened with alcohol, carbon tetrachloride, or commercial cleaning fluid to loosen the dirt, and then brush again
- D. Don't let cleaning fluid get on the finish of the machine as this dulls the finish
- E. Clean the platen or cylinder with a cloth dampened with cleaning fluid, and rub quite hard

In cleaning the platen, one should rub hard, going the full length of the platen while it is being turned. Ask for a segment cleaner to clean out the tiny slots just above the keys. (This will not work on some of the noiseless models.)

The carriage track, or rails, and some shafts and gears down underneath the machine may have an excess of oil combined with dust. If so, wipe them thoroughly with a dry cloth until perfectly dry. A screwdriver can be used to push the cloth deep into the groove of the carriage track or rail.

III. Oiling

- A. Oil the carriage rail or track, and the rollers or bearings running in the rails or track
- B. Oil all others parts; use oil sparingly so as not to collect dust
- C. Oil segments, or base of key swing. Oil twice a year, or whenever the keys stick

Be sure to clean away all old and dirty oil before starting to oil anew. After oiling the carriage track or rail, and the rollers on some machines, run the carriage back and forth a few times. Oil the shaft on which the drawband winds. By oiling the shaft on which the rubber rollers turn on the paper bail, slight squeaks are often removed, and better paper feeding operation is obtained. This should be done by using a touch oiler. Also use the touch oiler at the base of the key swing or segment to prevent getting an excess of oil on the keys.

IV. General Suggestions

- A. Don't repair machine unless it is a minor repair and you know what you are doing.
- B. Check the drawband. This may be the cause of the machine skipping or the keys piling up. If it is tight, the machine will skip. If it is loose, the keys will tend to pile.

If the machine contains oily erasures, use an air compressor to blow out the erasures. If no air compressor is available, a tire pump may be used.

IMPORTANT: PROPER ERASING. To avoid erasures falling in the machine:

1. Turn the platen up several spaces
2. Move the carriage to the extreme right or left. Use the marginal stop release
3. Use a clean eraser
4. Blow the erasure crumbs away from the machine
5. Make the correction neatly

CHANGING THE RIBBON: Wind the ribbon all on one spool or ring and remove the ribbon from the machine by unhooking one end and taking the circular ring or spool from the other end. Note whether or not the ribbon spools are bent. If they are, gently bend them back in place.

The procedure for the **Noiseless** machine ribbon change is as follows:

1. Wind the ribbon all on the spool that has the metal ring
2. Remove the ribbon from the ribbon guide
3. Remove the ribbon and the metal ring; unhook the ribbon from the other spool
4. Place the new ribbon on just the same as the old one just removed
5. Use the shift lock when feeding the new ribbon into the ribbon guide

The procedure for changing the ribbon on the standard machine is as follows:

1. Wind the ribbon on either spool
2. Using the shift lock, remove the ribbon from the ribbon guide
3. Remove both spools
4. Place the new ribbon on just the same as the old one
5. Use the shift lock when feeding the new ribbon into the ribbon guide

MINOR REPAIRS

Be sure to save any springs, screws, and other parts that fall off the machine. Replace these by checking with a similar machine that is functioning in order to find where the part goes.

In determining what needs repairing or adjusting, **trace the mechanism through**—"see what makes it tick," and thereby find what is or is not functioning properly.

The paper wrinkling in the machine is often due to the fact that the paper bail is bent, or not properly oiled. Gently straighten the paper bail and oil the shaft and edge of the rubber rollers.

If a machine won't "tab" past a certain tab-set, probably one of the tabs is broken. The broken tab can be removed with a screwdriver, and a new one taken from the end of the row of tabs and put in its place.

If the paper slips down after spacing, in all probability the rubber around the platen slips on the wood or metal core of the platen. If the shaft is wood, pins may be driven through the rubber into the wood. If the shaft is metal, special glue may be used.

Teachers should check troubles reported by students before calling the repairman. Many repairmen have been called, only to find that a pencil under the space bar, or the felt pad under the machine, is in the way of the space bar or other mechanism. This is costly, and could be remedied by the typist himself. Many service men have found nothing wrong with the reported machine but the stencil lever being in the wrong position. Check to see that this lever is on the **blue** position. Check the pressure lever to see that it is in the proper position.

Some tools that are quite inexpensive and very necessary for minor repair work are listed as follows:

Large screwdriver	Finoil
Long thin screwdriver	Pump oil can (small)
Segment cleaner	Wire brush, bristle brush
Pair long-nose pliers	Long handled brush
Cleaning fluid	One small flashlight

APPENDIX 3

PROFESSIONAL ORGANIZATIONS FOR THE IOWA BUSINESS TEACHER

American Vocational Association. Membership is available through the Iowa Vocational Association. For information contact the State Board for Vocational Education, Des Moines, Iowa. Publication: **American Vocational Journal**.

Chamber of Commerce of the United States. Washington, D. C. Publications: (1) **Business Action**. Weekly. Reports and interpretation of events of national affairs and current activities of the chamber. (2) **Nation's Business**. Monthly. Reports, analyzes, and interprets trends and developments in business and in the government relating to business. (3) **Governmental Affairs**. Daily during sessions of Congress. Daily running summary of Congressional activity. (4) News Letters issued by the several departments, usually on the monthly basis. Sent on request.

International Society for Business Education. Robert E. Slaughter, Secretary, McGraw-Hill Book Co., Inc., 330 West 42nd Street, New York 18, N. Y. Publication: **International Review for Business Education**.

Iowa Business Education Association. (Division of the Iowa State Educational Association.) Membership fee is \$1. Publication: **The Bulletin**, is sent to all members.

Iowa State Education Association. Des Moines, Iowa. Publication: **Midland Schools**. Dues based on salary scale.

National Business Teachers Association. Address Dr. H. G. Enterline, School of Education, Indiana University, Bloomington, Indiana. Membership in the organization amounts to \$2 per year. Two publications are published by the organization: **American Business Education** and **The American Business Education Yearbook**.

National Education Association of the United States. (NEA.) Membership is \$3 per year and entitles members to the publication, **NEA Journal**. Address NEA Association, 1201 16th Street, N. W., Washington 6, D. C.

United Business Education Association. H. P. Guy, Executive Secretary, 1201 Sixteenth Street, N. W., Washington 6, D. C. \$2 dues per year which includes subscription to the **National Business Education Quarterly**. (This organization is a division of the National Education Association.)

APPENDIX 4

PUBLICATIONS OF THE U. S. OFFICE OF EDUCATION

Publications of specific subjects and phases of business education may be obtained without charge by writing to the Information and Publications Service, Office of Education, Federal Security Agency, Washington 25, D. C. While many other titles also are available, the ones listed below have much of value to every business teacher.

- Misc. 3148, Business Periodicals
- Misc. 3154, Equipment and Supplies for Business Education
- Misc. 3156, Requirements for the CPA Certificate
- Misc. 3158, Selecting a Business Career
- Misc. 3159, Advertising Principals and Practices
- Misc. 3196, Salesmanship and Sales Management
- Misc. 3197, Consumer-Economic Problems
- Misc. 3198, Fundamentals of Business Law
- Misc. 3257, Business Experience for Business Teachers
- Misc. 3266, Community Relationships in Business Education

APPENDIX 5

REFERENCE LIST OF BUSINESS BOOKS FOR THE LIBRARY

Note: These books have been recommended by various business teachers and it is believed that the list represents a relatively broad and useful compilation. Undoubtedly, however, there are many other titles of equal value which might have been included.

Ackerman, Laurence J., and Bugli, Ralph W., **Risks We Face**, Prentice-Hall, Inc.

- Aitchison and Uttley, **North America by Plane and Train**, Bobbs-Merrill Co.
- Andruss, **Better Business Education**, Gregg Publishing Co.
- Andruss, **Ways to Teach Bookkeeping and Accounting**, South-Western Publishing Co.
- Arnold, Fay H., **A Woman's Approach to Business**, The Arnold Sales Training Institute, Los Angeles.
- Aspley, John Cameron, **Sales Manager's Handbook**, The Dartnell Corporation.
- Austin, Kay, **What Do You Want for \$1.98?**, Carrick and Evans, Inc.
- Babson, Roger W., **Finding a Job**, Fleming H. Revell Company.
- Baker, **Effective Salesmanship**, American Technical Society.
- Banks, **Store Activity Manual**, McGraw-Hill Book Co.
- Beard, Miriam, **A History of the Business Man**, The Macmillan Co.
- Berwester & Palmer, **Introduction to Advertising**, McGraw-Hill Book Co.
- Bolton, Sarah K., **Lives of Poor Boys Who Became Famous**, The Thomas Y. Crowell Company.
- Bradley, John Hodgson, **World Geography**, Ginn and Co.
- Brewer, John M., **Occupations**, Ginn and Co.
- Brockman, Mary, **What Is She Like?**, Charles Scribner's Sons.
- Byrnes, Thomas W., and Baker, K. Lanneau, **Do You Want to Become an Accountant?**, Frederick A. Stokes Co.
- Campbell, Dorcas, **Careers for Women in Banking and Finance**, E. P. Dutton and Co., Inc.
- Carnegie, Dale, **How to Win Friends and Influence People**, Simon and Schuster.
- Clark, Harold F., **Life Earnings in Selected Occupations in the United States**, Harper and Brothers.
- Cleaver, Mrs. Pauline, **Make a Job for Yourself**, McGraw-Hill Book Co., Inc.
- Conant, W. H., **Business Administration**, Gregg Publishing Co.
- Cooley, Robert L., Rodgers, Robert H., and Belman, Harry S., **My Life Work—Office and Store Occupations**, McGraw-Hill Book Co., Inc.
- Cyzio, Stanley C., **Your Insurance; Its Problems and Their Solutions**, Robert Rand Herrold.
- Dame, Brinkman and Weaver, **Prognosis, Guidance and Placement in Business Education**, South-Western Publishing Co.
- Dana, Margaret, **Behind the Label**, Little, Brown and Co.
- Davis, Howard Lee, **Young Man in Business**, John Wiley and Sons, Inc.
- Denison, Merrill, **Advancing America; The Drama of Transportation and Communication**, Dodd, Mead and Co.

- De Schweinitz, Dortha, **Occupations in Retail Stores**, International Textbook Co.
- Dodd, J. H., **Applied Economics**, South-Western Publishing Co.
- Douglas, Skar, Price, **Modern Business**, McGraw-Hill Book Co., Inc.
- Educational Policies Commission, **Education for All American Youth**, National Education Association.
- Edwards, Alice L., **Product Standards and Labeling for Consumers**, Ronald Press Co.
- Forester, Gertrude, **Occupations: A Selected List of Pamphlets**, H. W. Wilson Co.
- Fowler, Bertram B., **Consumer Cooperation in America**, The Vanguard Press, Inc.
- Frederick, J. George, **Standard Business Etiquette**, Business Course, (80 W 40th St., New York)
- Gardiner, Glenn L., **How You Can Get A Job**, Harper and Brothers.
- Giles, Ray, **Your Money and Your Life Insurance**, Harper and Brothers.
- Glim, Aesop, **How Advertising is Written and Why**, McGraw-Hill Book Co., Inc.
- Gordis, Philip, **How to Buy Insurance**, Norton Co.
- Gordon, Leland, **Economics for Consumers**, American Book Co.
- Government Printing Office, **United States Official Postal Guide**, (Published biennially in odd-numbered years.) Superintendent of Documents, Washington, D. C.
- Graham, Jessie and Jones, Lloyd L., **The Consumer's Economic Life**, Gregg Publishing Co.
- Graham, Jessie, **Evolution of Business Education in the United States**, Gregg Publishing Co.
- Haas, K. B., **Distributive Education**, Gregg Publishing Co.
- Haas, K. B., **How to Coordinate School-Work Training**, Gregg Publishing Co.
- Haas, K. B., and Robinson, O. P., **How to Establish and Operate a Retail Store**, Prentice-Hall.
- Haines, William E., **Secretarial Cooperative Part-Time Classes**, Gregg Publishing Co.
- Hamilton, C. W., and Gallagher, J. F., and Fancher, C., **Preparing for Business**, Prentice-Hall, Inc.
- Hardy, Ray Morton, **How to Succeed in Retail Selling**, Harper and Brothers.
- Haynes, Brown and Hardaway, **Tests and Measurements in Business Education**, South-Western Publishing Co.
- Hayward, W. S., **The Retail Handbook**, McGraw-Hill Book Co., Inc.

- Hockenbury, Myron Downey, **Make Yourself a Job**, Dauphin Publishing Co.
- Hoerle, Helen Christene, **Girl and Her Future**, H. Harrison Smith and Robert Haas, Inc.
- Hogadone, Edwina B., **If You Are Considering Retailing**, Rochester Institute of Technology, (Rochester, N. Y.)
- Hurst, A. E., **Displaying Merchandise for Profit**, Prentice-Hall.
- Jacobson, Dorothy Haustan, **Our Interests as Consumers**, Harper and Brothers.
- Jonathan, Norton Hughes, **Gentlemen Aren't Sissies**, The John C. Winston Company.
- Kahm, Harold S., **How to Make Money; a Book for Boys and Young Men**, D. Appleton-Century Company.
- Kahm, Harold S., **Start Your Own Business**, Hillman-Curl, Inc.
- Kair, Alissa, **So You Want to Open a Shop**, McGraw-Hill Book Co.
- Kallet, Arthur and Schlink, F. J., **100,000,000 Guinea Pigs**, The Vanguard Press.
- Kitson, Harry Dexter, **I Find My Vocation**, McGraw-Hill Book Company, Inc.
- Lasser, J. K., **Business Executive's Guide**, McGraw-Hill.
- Leffingwell and Robinson, E. M., **Textbook of Office Management** (2nd Edition), McGraw-Hill.
- Leuck, Mrs. Miriam, **Fields of Work for Women**, D. Appleton-Century Company.
- Lorwin, Lewis L., **Youth Work Programs**, American Council on Education.
- MacGibbon, E. G., **Manners in Business**, Macmillan Company.
- Mann, George C., **Bibliography on Consumer Education**, Harper and Brothers.
- Matthews, J. B., **Guinea Pigs No More**, Covici Friede, New York.
- Maule, Frances, **Men Wanted**, Funk and Wagnalls Company.
- Mendenhall, James E., and Harap, Henry, **Consumer Education**, Appleton-Century-Crofts.
- Merrill, Lynch, Pierce, Fenner and Beane, **Primer for Investors**, (70 Pine St., New York 18, N. Y.)
- Moran, Edwin B., **The Credit Side of Selling**, The Dartnell Corporation.
- National Association of Secondary-School Principals, **Consumer Education in Your School** (1201 Sixteenth Street, N. W., Washington 6, D. C.)
- Nichols, Frederick G., **Commercial Education in the High School**, D. Appleton-Century Company.
- Nichols, Frederick G., **The Personal Secretary**, Harvard University Press.

- O'Dea, Mark, **Advertising as a Career**, Printer's Ink Publishing Company.
- Oglesby, Catharine, **Business Opportunities for Women**, Harper and Brothers.
- Ohrbach, Nathan M., **Getting Ahead in Retailing**, McGraw-Hill Book Company, Inc.
- Owens, David F., **Controlling Your Personal Finances**, McGraw-Hill Book Company, Inc.
- Pitkin, Walter Boughton, **New Careers for Youth**, Simon and Schuster.
- Platt, R. H., **Book of Opportunities**, G. P. Putnam's Sons.
- Rasely, Hiram N., **Finding Yourself**, Gregg Publishing Company.
- Reich, E., **Selling to the Consumer**, American Book Company.
- Reich, Edward, and Siegler, John Carlton, **Consumer Goods, How to Know and Use Them**, American Book Company.
- Reilly, William J., **How to Find and Follow Your Career**, Harper and Brothers.
- Ridgley, Douglas C., and Ekblow, Sidney C., **Influence of Geography on Our Economic Life**, Gregg Publishing Company.
- Rivers, Don, **Your Career in Advertising**, E. P. Dutton and Company, Inc.
- Robinson, E. M., **Business Organization and Practice**, McGraw-Hill Book Company, Inc.
- Roth, Charles B., **Secrets of Closing Sales**, Prentice-Hall, Inc.
- Roth, Lawrence V., and Hobbs, Stillman M., **Living in the People's World**, Laidlaw Brothers.
- Ryder, Violet, and Doust, Howard Burton, **Make Your Own Job**, H. W. Wilson Company.
- St. Clair, Labert, **Transportation Since Time Began**, Dodd, Mead and Company.
- Scott, Louise Hollister, **How to Be a Successful Secretary**, Harper and Brothers.
- Scudder, Lawrence W., **Accountancy as a Career**, Funk and Wagnalls Company.
- Shartle, Carroll L., **Occupational Information**, Prentice-Hall, Inc.
- Shellow, Sadie Myers, **How to Develop Your Personality**, Harper and Brothers.
- Sherman, Ray Wesley, **How Some People Make More Money Than Others**, The Thomas Y. Crowell Company.
- Shosteck, Robert, **Careers in Retail Business Ownership**, B'nai B'rith Vocational Service Bureau.
- Shumway, Henry Irving, **Young Men Who Have Succeeded**, L. C. Page and Company.
- Smedley, Doree and Robinson, Lura, **Careers for Women in Real Estate and in Life Insurance**, Greenberg Publisher, Inc.

- Smedley, Doree, and Robinson, Lura, **Careers in Business for Women**, E. P. Dutton and Company, Inc.
- Smith, Augustus H., **Economics for Our Times**, McGraw-Hill Book Company, Inc.
- Smith, Augustus H., **Your Personal Economics**, McGraw-Hill Book Company, Inc.
- Smith, Fred D., **Opportunities for Work in a Machine Age**, American Education Press.
- Spiegler, Samuel, **The Occupation of the Accountant**, The National Occupational Conference.
- Stoddard, Mrs. Anne, **Discovering My Job**, Thomas Nelson and Sons.
- Strand, Carl B., **Salesmanship for Vocational and Personal Use**, McGraw-Hill Book Company, Inc.
- Strong, **The Organization, Administration and Supervision of Business Education**, Gregg Publishing Company.
- Taussig, Frank William, and Josly, Carl Smith, **American Business Leaders**, The Macmillan Co.
- Tead, O., and Metcalf, H. C., **Personnel Administration**, McGraw-Hill Book Company, Inc.
- Todoroff, Alexander, **5000 Food Selling Phrases**, Grocers' Trade Publishing Co.
- Tonne, **Business Education; Principles of Business Education**, Gregg Publishing Co.
- Tonne, Herbert A., **Business Education; Basic Principles and Trends**, Gregg Publishing Co.
- Tonne, Herbert A., **Principles of Business Education**, Gregg Publishing Co.
- Tonne, Herbert A., **Social-Business Education in the Secondary Schools**, Gregg Publishing Co.
- Trilling, Mabel R., Eberhart, E. K., and Nicholas, F. W., **When You Buy**, J. B. Lippincott Company.
- Van Cleef, Eugene, **Global Geography**, Allyn and Bacon.
- War Manpower Commission, Division of Occupational Analysis, **Job Descriptions of Office Occupations**, (Superintendent of Documents, Government Printing Office.)
- Webster, Hanson Hart, **Travel by Air, Land, and Sea**, Houghton Mifflin Company.
- Wheeler, Elmer, **Tested Sentences That Sell**, John Murphy Co.
- Wilhelmus, Mrs. Bess D., compiler, **Wishbones or Backbones; Careers for Ambitious Boys**, The Reilly and Lee Co.
- Wingate, I. B., **Textile Fabrics and Their Selection**, Harpers.
- Woodhouse, Chase Going, **The Big Store**, Funk and Wagnalls Co.
- ZuTavern and Bullock, **The Consumer Investigates**, The University Publishing Company.
- ZuTavern and Erickson, **The Business of Life**, H. M. Rowe Co.

APPENDIX 6

REFERENCE LIST OF BUSINESS MAGAZINES

Note: Although incomplete, a relatively representative list of magazines is given here to encourage Iowa secondary school libraries to subscribe for many more than is now customary.

Free List

- The Balance Sheet.** Monthly except June, July, and August. South-Western Publishing Company, 634 Broadway, Cincinnati 2, Ohio. Magazine on business and economic education.
- Beacons on Business Education.** Semiannually. Department of Business Education, Teachers College of Connecticut, New Britain, Conn.
- Business Education Outlook.** September, December, April. Ginn and Company, Back Bay, P. O. Box N, Boston 17, Mass. To call to the attention of business educators effective instructional practices and teaching materials.
- Collegiate News and Views.** October December, March, May. South-Western Publishing Company, 634 Broadway, Cincinnati 2, Ohio.
- Consumer News Digest.** Monthly. Committee on Consumer Relations in Advertising, Inc., 420 Lexington Avenue, New York 17, New York.
- Dictaphone Educational Forum.** Bimonthly. Educational Division, Dictaphone Corporation, 420 Lexington Avenue, New York 17, New York.
- Ediphone Educator.** Eight times a year. Department of Educational Training, Thomas A. Edison, Inc., P. O. Box 543, West Orange, New Jersey.
- The Gregg News Letter.** Monthly except July and August. The Gregg Publishing Company, 270 Madison Avenue, New York 16, New York.
- Iowa Business Digest.** Free to Iowa citizens. College of Commerce, University of Iowa, Iowa City, Iowa. Information on business and economic subjects.
- New England Letter.** Monthly. The First National Bank of Boston, 67 Milk Street, Boston 6, Mass.
- The Office Economist.** Quarterly. Art Metal Construction Company, P. O. Box No. 57, Jamestown, New York.
- Opinion and Comment.** February, May, August, November. Bureau of Economic and Business Research, University of Illinois, Urbana, Illinois. Free to residents of Illinois.
- The Quality Grocer.** Monthly. Quality Bakers of America, Inc., 120 West 42nd Street, New York 18, N. Y.
- The Red Barrel.** Monthly. The Coca-Cola Company, P. O. Drawer 1734, Atlantic 1, Georgia. Free to a limited readership.

The Secretary. Monthly. National Secretaries Association, 1005 Grand Avenue, Kansas City 6, Missouri. Free to a limited readership.

The Thomas Shorthand Teacher. Quarterly. Prentice-Hall, Inc., 70 Fifth Avenue, New York 11, New York.

Subscription List

ABWA Bulletin. Six times a year. The American Business Writing Association. Address Dr. C. R. Anderson, 304 Commerce Building, Urbana, Illinois. \$2.

The Accountant's Digest. March, June, September, December. The Accountant's Digest, 13 Bay View Street, Burlington, Vermont. \$3.

Accounting Review. January, April, July, October. The American Accounting Association. Address Dr. Cleve Chizek, School of Business, University of Chicago, Chicago 37, Illinois. \$4.

Accredited News. Official Organ of the National Association of Accredited Commercial Schools. H. E. V. Porter, Editor, Jamestown, New York. \$1.

Adventures in Business. Weekly. Adventures in Business, Inc., 112 West Ninth Street, Los Angeles 15, California. \$5.

The Advertiser's Digest. Monthly. Publishers Digest, Inc., 415 North Dearborn Street, Chicago 10, Illinois. \$3.

Advertising Age. Weekly. Advertising Publications, Inc., 100 East Ohio Street, Chicago 11, Illinois. \$2.

Advertising and Selling. Monthly. Moore-Robbins Publishing Company, 9 East 38th Street, New York 16, New York. \$4.

American Business. Monthly. The Dartnell Corporation, 4660 Ravenwood Avenue, Chicago 40, Illinois. \$4.

American Business Education. October, December, March, May. Joint publication of the National Business Teachers Association and the Eastern Business Teachers Association. Address Dr. H. G. Enterline, School of Education, Indiana University, Bloomington, Indiana. \$2. Purpose: To bring to business teachers current business education philosophy, methods of teaching, and abstracts of valuable material.

American Restaurant Magazine. Monthly. Patterson Publishing Company, 5 South Wabash Avenue, Chicago 3, Illinois. \$3.

American Vocational Journal. Monthly except July and August. American Vocational Association, 1010 Vermont Avenue, N. W., Washington 5, D. C. \$2.

Ball State Commerce Journal. November, February, May. Department of Business Education, Ball State Teachers College, Muncie, Indiana. 50c.

Banking, American Bankers Association, 12 East 36th St., New York 16, New York. \$4.

- Barron's National Business and Financial Weekly.** Barron's Publishing Company, Inc., 40 New Street, New York 4, New York. \$4.
- Best's Insurance News—Fire and Casualty Edition.** Monthly. Alfred M. Best, Inc., 75 Fulton Street, New York 7, New York. \$4.
- Best's Insurance News—Life Edition.** Monthly. Alfred M. Best, Inc., 75 Fulton Street, New York 7, New York. \$4.
- Bulletin of the National Association of Business Teacher-Training Institutions.** S. J. Turille, Editor, Madison State College, Harrisonburg, Virginia. \$10. Purpose: To promote teacher training in colleges and universities in business education, also all business educational training.
- Business Education Observer.** November, February, May. New Jersey Business Education Association. Address Mrs. Evelyn Stevens, West Side High School, Newark 3, New Jersey. \$1.
- The Business Education World.** Monthly except July and August. The Gregg Publishing Company, 270 Madison Avenue, New York 16, New York. \$2. Purpose. Professional magazine for teachers and administrators of business subjects.
- Business Information Sources.** From four to six times a year. Cleveland Public Library, 325 Superior Avenue, Cleveland 14, Ohio. 50c.
- The Business School Executive.** Quarterly. National Council of Business Schools, 839 Seventeenth Street, N. W., Washington 6, D. C. \$1. Purpose: To discuss problems peculiar to private business school field.
- Business Service Check List.** Weekly. Superintendent of Documents, Government Printing Office, Washington 25, D. C. \$1.
- Business Week.** McGraw-Hill Publishing Company, Inc., 330 West 42nd St., New York 18, N. Y. \$5.
- The Career News.** Bimonthly. B'nai B'rith Vocational Service Bureau, 1746 M. Street, N. W., Washington 6, D. C. \$1.
- Chain Store Age.** Monthly. Lebharr-Friedman Publications, Inc., 185 Madison Avenue, New York 16, New York. \$3.
- The Chicago Journal of Commerce.** Daily. Chicago Journal of Commerce, 12 East Grand Avenue, Chicago 90, Illinois. \$20.
- Consumer Credit,** Consumers Bankers Association, 630 Washington Building, Washington, D. C.
- Consumer News Digest.** Monthly. Committee on Consumer Relations in Advertising, Inc., 420 Lexington Avenue, New York 17, N. Y. Free.
- Consumer Reports.** Monthly. Consumers Union of United States, Inc., 17 Union Square West, New York 3, New York. Regular price, \$5; special price to schools, 10c a month for each copy when mailed in bundles of 15 or more.
- Consumers' Guide.** Supt. of Documents, Washington, D. C. 50c.

- Consumers' Research Bulletin.** Monthly. Consumers' Research, Inc., Washington, N. J. Regular price, \$3; special price to teachers and students, \$2.
- The Controller.** Monthly. Controllers Institute of America, One East 42nd Street, New York 17, New York. Regular price, \$4; special price to college teachers and students, \$3.
- Credit Executive.** Monthly. New York Credit Men's Association, 354 Fourth Avenue, New York 10, New York. \$3.
- Credit and Financial Management.** Monthly. National Association of Retail Credit Men, One Park Avenue, New York 16, New York. \$3.
- Department Store Economist.** Monthly. The Department Store Economist, 100 East 42nd Street, New York 17, New York. \$5.
- The Display World.** Monthly. The Display Publishing Company, 1209 Sycamore Street, Cincinnati 1, Ohio. \$3.
- Dun's Review.** Monthly. Dun and Bradstreet, Inc., 290 Broadway, New York 8, New York. \$4.
- Economic Geography.** January, April, July, October. Address Dr. W. Elmer Ekblaw, Clark University, Worcester 3, Mass. \$5.
- Employment Service Review.** Monthly. Superintendent of Documents, Government Printing Office, Washington 25, D. C. \$1.50.
- The Financial Age.** Weekly. Financial Age, 132 Nassau Street, New York 7, New York. \$5.
- Financial World.** Weekly. Guenther Publishing Company, 86 Trinity Place, New York 6, New York. \$15.
- Forbes.** Semimonthly. B. O. Forbes and Sons Publishing Company, 120 Fifth Avenue, New York 11, New York. \$4.
- The Gregg Writer.** Monthly except July and August. The Gregg Publishing Company, 270 Madison Avenue, New York 16, New York. \$2.
- Guidance Index.** Monthly except June, July, and August. Science Research Associates, 228 South Wabash Avenue, Chicago 4, Illinois. \$4.
- Harvard Business Review.** Bimonthly. Soldiers Field Station, Boston 63, Mass. Regular price \$6; special bulk rates for classroom use, \$3.90.
- House Furnishing Review.** Monthly. The Haire Publishing Company, 1170 Broadway, New York 1, New York. \$2.
- Industrial Marketing.** Monthly. Advertising Publications, Inc., 110 East Ohio Street, Chicago 11, Illinois. \$2.
- The Journal of Accountancy.** Monthly. American Institute Publishing Company, Inc., 13 East 41st Street, New York 17, New York. Regular price, \$5; special price to students in recognized schools of accounting and commerce, \$2.50.
- Journal of American Insurance,** American Mutual Alliance, 919 North Michigan Ave., Chicago 11, Illinois. \$2.50.

- The Journal of Business.** January, April, July, October. The University of Chicago Press, 5750 Ellis Avenue, Chicago 37, Illinois. \$6.
- The Journal of Business Education.** Monthly except July and August. Published by Robert C. Trethaway, 512 Brooks Building, Wilkes-Barre, Pa. \$2. Purpose: Articles and features of interest to business teachers and news items concerned with the field.
- The Journal of Commerce.** Daily. The Journal of Commerce Corporation, 63 Park Row, New York 15, New York. \$20.
- The Journal of Marketing.** January, April, July, October. American Marketing Association, 383 Madison Avenue, New York 17, New York. \$4.
- Journal of Retailing.** February, April, October, December. School of Retailing, New York University, 100 Washington Square East, New York 3, New York. \$1.50. Purpose: To promote scientific and ethical retailing practices.
- Labor Information Bulletin.** Office of Information, U. S. Department of Labor, Washington 25, D. C. \$1.
- Life Insurance Courant.** Monthly. Flitcraft, Incorporated, 75 Fulton Street, New York 7, New York. \$4.
- The Management Review.** Monthly. American Management Association, 330 West 42nd Street, New York 18, New York. \$5.
- Marketing Weekly.** Marketing, 119 York Street, Toronto, Canada. \$3.
- Modern Business Education.** November, January, March, May. The Southern Business Education Association. Address Dr. Parker Liles, City Supervisor of Business Education, 232 South Pryor Street, Atlanta, Georgia. \$2. Purpose: To serve business teachers in high school, college, and universities; and private schools in 13 southern states.
- NACA Bulletin.** Semimonthly. National Association of Cost Accountants, 385 Madison Avenue, New York 17, New York. \$10.
- National Business Education Quarterly.** October, December, March, May. United Business Education Association, 1201 Sixteenth Street, N. W., Washington 6, D. C. \$3. Purpose: To provide professional education, and practical information and technique for business education teachers on the secondary and college levels.
- National Grocers Bulletin.** Monthly. National Association of Retail Grocers, 360 North Michigan Avenue, Chicago 1, Illinois. \$1.
- The National Shorthand Reporter.** Monthly except August and September. National Shorthand Reporters Association. Address Paul Skarstad, Hart, Michigan. \$3. Purpose: Official organ of National Shorthand Reporters Association.

- The News-Letter.** Monthly except June, July, and August. Department of Business Education, Highlands University, Las Vegas, New Mexico. \$1.
- NOMA Forum.** Monthly. National Office Management Association, 12 East Chelton Avenue, Philadelphia 44, Pa. Regular price to teachers and students, \$2.50.
- Occupations.** Monthly, October through May. National Vocational Guidance Association, Inc., price to teachers and students, \$2.50.
- The Office.** Monthly. Office Publishing Company, 270 Madison Avenue, New York 16, New York. \$1.50.
- Office Appliances.** Monthly. The Office Appliance Company, 600 West Jackson Boulevard, Chicago 6, Illinois. \$2.
- Personnel.** Bimonthly. American Management Association, 330 West 42nd Street, New York 18, New York. \$5.
- Personnel Administration.** Bimonthly. Society for Personnel Administration, Post Office Box 266, Washington 4, D. C. \$3.50.
- Printers' Ink.** Weekly. Printers' Ink Publishing Company, Inc., 205 East 42nd Street, New York 17, New York. \$4.
- The Progressive Grocer.** Monthly. The Butterick Company, Inc., 161 Sixth Avenue, New York 13, New York. \$4.
- Sales Management.** Semimonthly. Sales Management, Inc., 386 Fourth Avenue, New York 16, New York. \$6.
- Sales Review.** Monthly. Publishers Digest, Inc., 415 North Dearborn Street, Chicago 10, Illinois. \$3.60.
- Sales Talk.** Monthly. Publishers Digest, Inc., 415 North Dearborn Street, Chicago 10, Illinois. \$3.
- Savings and Loan News.** Monthly. United States Savings and Loan League, 221 North La Salle Street, Chicago 1, Illinois., \$4.
- Signs of the Times.** Monthly. The Signs of the Times Publishing Company, 1209 Sycamore Street, Cincinnati 1, Ohio. \$3.
- The Spectator.** Monthly. Chilton Company, Inc., Chestnut and 56th Streets, Philadelphia 39, Penn. \$5.
- Stores.** Monthly. National Retail Dry Goods Association, 100 West 31st Street, New York 1, New York. \$5.
- Taxes.** Monthly. Commerce Clearing House, Inc., 214 North Michigan Avenue, Chicago 1, Illinois. \$6.
- Tide.** Weekly. Tide Publishing Company, Inc., 232 Madison Avenue, New York 16, New York. Regular price, \$5; special price to students through instructor, \$3.
- UBEA Forum.** Monthly, October through May. United Business Education Association, 1201 Sixteenth Street, N. W., Washington 6, D. C. Regular subscription price, \$2; special price to full-time undergraduate students with endorsement of department head, \$1.
- The Woman CPA.** Bimonthly. The Woman CPA, 342 Madison Avenue, New York 17, New York. \$1.

APPENDIX 7

SOURCES OF VISUAL AIDS FOR BUSINESS EDUCATION

Today most Iowa secondary schools have on file catalogues listing available films and other visual aids. It therefore is considered unnecessary to repeat a complete listing of such sources in connection with this guide. However, it is particularly recommended that the business teacher procure and use general lists such as the following:

Auditory and Visual Aids in Business Education, Monograph 66, 1947, The South-Western Publishing Company, Cincinnati, Ohio. (This monograph is free to business teachers and includes a list of 60 films, 31 filmstrips, and 38 film sources of particular value to business education.)

Specific Visual Aids for Courses in Business Education, by Howard L. Haas, Business Education Department, New Jersey State Teachers College, Patterson, New Jersey. (A 62 page mimeographed list of specific films and slidefilms classified according to sixteen business subjects for which they are recommended. It also contains over 170 addresses of companies having these visual aids available.)

Business-Sponsored Educational Films, Committee on Consumer Relations in Advertising, Inc., 420 Lexington Ave., New York 17, N. Y., 1947. Price: \$2.00. (This is a 94 page printed booklet containing films well classified according to subject and completely indexed. It also contains a list of sponsoring firms and distributors.)

In connection with some course outlines contained in this guide, film sources have been indicated. The teacher also is referred to those addresses and listings.

Should the teacher have immediate need for an address of a source, it is suggested that he contact the Bureau of Visual Instruction, State University of Iowa, Iowa City, Iowa, or Business Education Visual Aids, 330 West 72nd Street, New York 23, New York, or Visual Instruction Service, Iowa State College, Ames, Iowa. (A useful list of sources of visual aids will be found at the end of the outline on Retailing I and II in this booklet.)

APPENDIX 8

SUGGESTIONS FOR PROMOTING AND DEVELOPING A COOPERATIVE WORK PROGRAM

I. Organization and Value of Advisory Committee

A. Selection of committee members

1. Number on committee
 - a. About 9 on average
 - b. Smaller or larger depending on size of community

2. Who shall be represented
 - a. Educators (preferably superintendent as promoter)
 - b. Executives of town
 - c. Labor
 - d. Trade associations (for example Chamber of Commerce, Board of Trade)
 - e. Coordinator
3. How selected
 - a. Preferably appointed for a definite length of time
 - b. Reappointed as often as reasonably possible
4. Three plans of committee organization
 - a. In some cases chairman of advisory committee is superintendent of schools
 - b. The coordinator may act as chairman but should make no decisions
 - c. The committee may select chairman from its membership

B. Value of such committee

1. Give invaluable help and counsel in the development of the course content and of the cooperative training plan
2. Make analysis of local junior store positions to guide the school in selection and placement of cooperative students
3. Advise on length of course and its place in the curriculum
4. Assist school in formulating general policies which both the school and employer may follow in making decisions in connection with problems and unexpected situations which may arise in operating a training program

C. Duties of advisory committee

1. Setting of wage scale for cooperative pupils in job training
2. Determining training schedule for those in training on the job
3. Setting general standards of training on the job
4. Assisting in selection of personnel for teaching adult courses
5. Assisting in promotion and expansion of the cooperative training program through participation in local surveys, publicity campaigns, etc.

II. Analyzing the Cooperative Employment Situation

- A. To determine types of local jobs available
- B. To determine requirements of specific jobs
- C. Possibilities of advancement

D. Type of person required for job

E. Number of persons employed in each position during past year

III. Securing interest and cooperation of various groups of the community

A. Students

1. Talks before school assemblies or to large groups by
 - a. Merchants or businessmen, including sales managers and office managers
 - b. Store and office officials, especially those in charge of employment and training
 - c. Former high school students now employed
 - d. Guidance, placement, business, or vocational education specialists on school staffs
 - e. Teachers of business subjects
 - f. State or Federal vocational educational officials
2. Printed publicity
3. Emphasis in vocational-guidance classes upon distributive and office occupations

B. Parents

1. Presentation of the opportunities for beginners in cooperative work at meetings of P.T.A. and at special meetings for parents
2. Arranging for visits to stores and offices and inspections by parents, accompanied by talks by officials in charge of the hiring and training of employees
3. Arranging to have printed or mimeographed data about cooperative work sent to parents by students
4. Special interview with parents by the counselor or cooperative training teacher

C. Interesting teachers and counselors

1. A brief but carefully planned trip for administrators and teachers through a representative department store will provide an opportunity for them to meet and understand store executives, to acquaint themselves with:
 - a. The various types of work done in a store
 - b. The kind of people who are employed in it
 - c. The promotional opportunities open to the store worker
 - d. The working conditions in the store
 - e. Many other important facts regarding store activities
2. A joint meeting of the faculty of school and the merchant's advisory committee to discuss plans for a co-

operative course should enable each group to get a better understanding of the other's point of view

3. Occupational opportunities offered by cooperative work by the "school store day"

a. Opportunities of school store day for pupils:

- (1) Become better acquainted with store and office organization and procedure
- (2) Meet business people and discover some of their problems
- (3) Meet the public and secure practice in adapting themselves to situations public creates
- (4) Make contacts with executives which may lead to employment during vacation periods

b. Goodwill created between teacher and school authorities

D. Interesting labor groups

E. Interesting employers

1. Civic pride encourages them to cooperate in any enterprise that will increase the prestige of their town or city
2. Help them to get well-trained and well-behaved student workers for special events and needs
3. Secure support of influential local organizations such as local chamber of commerce and civic groups
4. Convince business executives of benefits derived from active participation in cooperative program

F. Interesting community organizations

1. Secure support of local business organizations such as Chamber of Commerce, Lions, Kiwanis, Rotary, etc.
 - a. Their influence on merchants of town important in promoting work
 - b. They are interested in welfare of business in general
2. Secure support of other organizations such as women's clubs
 - a. Give publicity desired
 - b. Make community aware of needs

IV. Organizing and Promoting the Cooperative Program

A. Principles to be considered in organizing cooperative system

1. The total time spent on the job should be long enough to provide a worthwhile experience background
2. The daily time allotted to the job should be sufficient to give the cooperative student a feeling of achievement

3. The sponsoring employer should be provided with continuity of service
4. The work experience should be acquired in a business-like atmosphere, preferably in an out-of-school environment
5. The job assignments should not be spread over a geographical area too large for the coordinator to supervise efficiently
6. The curriculum should be adjusted to the cooperative training
7. The work experience should come at a point where the student has acquired a minimum standard of occupational competency
8. A business-like system of pupil accounting should be employed since the school has legal responsibility for the cooperative
9. The instructions to the participating employer and the cooperative student should be promulgated for the guidance of both
10. Policies relating to the compensation for the student should be established
11. Responsibility for administration should be definitely fixed
12. Among the plans that are found to be most successful are:
 - a. The alternate two-week plan
 - b. The alternate one-week plan
 - c. The half-day plan
 - d. Extra work
 - (1) Holiday seasons
 - (2) Special sales
 - (3) After school
 - (4) Saturdays

B. Required physical facilities needed for cooperative program

1. An office or conference room, centrally located to assure privacy for student interviews
2. Suitable desk, chairs, and a conference table
3. Sufficient number of typewriters, stapler, and other necessary equipment
4. Ample filing space and files
5. Outside telephone connections
6. Stationery supplies of suitable quality
7. Shelving, counters, display cases, and display fixtures
8. Cash register, sales books, wrapping equipment, and supplies

9. Sections of drawers, display windows, dress racks, textile samples
10. Duplicating machines, price ticket machines, adding machine, art supplies

C. Curriculum adjustments necessary for cooperative program

1. Preparation in the vocational skills should be intensified so that the student will be occupationally competent at the time he is assigned to the cooperative job
2. Subject sequence should be arranged so as to terminate with the cooperative period
3. Where the student spends half his time out of the classroom, as in the alternate week plan, it will be necessary to readjust course outlines in the various subjects to conform to the shortened class time
4. In making readjustments to the curriculum, it will be necessary to comply with state and local requirements
5. While some of the adjustments in the curriculum may appear at the outset to be insurmountable, the problem can be solved

V. Locate Job-training Opportunities

A. Approach right individual in right manner

1. Determine adequate wage scale (with advisory committee)
2. Determine number of pupils best suited for effective training

B. Placing pupils on the job

1. Qualifications of pupil which are desirable
 - a. He must have certain techniques or skills for which there is a market
 - b. He must have certain knowledge and information necessary to the performance of his job in an up-to-date manner
 - c. He must be able to work harmoniously with those with whom he comes in contact
 - d. He must have some concept of the organization of modern industry or business in order to understand his place in the picture as a whole
 - e. He must develop those qualities of character which will make him an asset rather than a liability to his employer
2. Steps in entering cooperative program
 - a. Student wishing to enter cooperative program must first apply to coordinator

- (1) Fill out application blank giving desired information
- (2) He is accepted if he fills requirements of age, class, and appearance
- (3) Intelligence and emotional stability essential
- (4) Recommendations from teachers necessary
- b. Student given an "introduction card"
- c. Student must fill out "agreement blank"—written agreement between:
 - (1) Employer
 - (2) Pupil
 - (3) School
 - (4) Parent
- d. Employment certificate received by student
3. Work program of trainee
 - a. Should work as many hours as he attends school
 - b. Minimum may be 15 hours per week
 - c. May work as many more hours as he and training agency desire, subject to approval of parents
 - d. Employer agrees to train student for one school year or one semester
 - e. First two weeks in probationary period
 - f. If completely unsatisfactory, trainee may be dismissed after consulting coordinator
 - g. Compensation determined by training station (with advisory committee)
4. School program of trainee
 - a. Attends school three or four hours each day
 - b. Schedule worked out with assistance of class director, school registrar, and the coordinator
 - c. Trainee may be absent from school for one full day at a time when his training station needs his services
 - d. He must notify his coordinator beforehand of his intention to be absent for that reason
5. Instructions should orientate pupils for part-time jobs
 - a. Part of instruction (at least one hour each day) should be devoted to discussing and analyzing specific needs and problems of students on the job
 - b. Should give training in customer approach, psychology of understanding, and dealing with all types of customers
 - c. Pupil should be trained to become aware of customer needs and problems



STATE LIBRARY OF IOWA



3 1723 02101 7496