

The Hoosier Economist

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International Visitors Damira Iskakova (top left) and Lyudmyla Kutydze (right) meet students and parents at EconomicsAmerica School, Concord Ox Bow Elementary.

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Indiana Council
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From the Director



"Little wonder that the cultural implications of recovering true calling were explosive. Calling gave to everyday work a dignity and spiritual significance under God that dethroned the primacy of leisure and contemplation. Calling gave to humble people and ordinary tasks an investment of equality that shattered hierarchies and was a vital impulse toward democracy. Calling gave to such practical things as work, thrift, and long-term planning a reinforcement that made them powerfully influential in the rise of modern capitalism. "

---Os Guinness

It's fascinating to see how events unfold before your eyes. Thanks to the leadership of our parent organization, the National Council on Economic Education (NCEE), many individuals in our ICEE network have had the opportunity to work with educators in eastern and central Europe - helping them develop their own economic education programs and networks, and hosting them on study tours in Indiana. In May, I traveled to an international conference in Dubrovnik, Croatia, to interact with those impacted by NCEE's programs. It was truly an honor to meet these highly educated and skilled individuals - and to see the progress they have made in their own countries.

As all this was happening, new connections were being made with educators in China. Working closely with Indiana Department of Education Economics Consultant **Chris McGrew**, and with **Stephen Meng** of Junior Achievement, International, ICEE has begun to impact economic education in China. Indiana teachers have already visited China and have introduced Chinese colleagues to economic education. Also, Chinese students and teachers have taken part in ICEE programs here in Indiana. You will enjoy reading about these recent happenings in this issue.

Don't forget to send in your registration for our **Annual Awards for Excellence Program**, which will take place on September 21 in Carmel. It is truly an inspiring event. You will hear a presentation from Olin Davis Teaching Award winner, **Michael Crull**, (article in this issue) and meet other distinguished guests, students, and award winners. If you have not received an invitation, please contact our office: 765-494-8545.

2001 Annual Awards for Excellence Program

Setting the Standard

Mark your calendars! The 2001 Awards for Excellence Program, *Setting the Standard*, will take place on **Friday, September 21, 2001** in Carmel at the Ritz Charles (opening Reception and School Displays - 10:30 a.m., Awards Luncheon and Program - 11:45 a.m.). At this inspiring event, ICEE honors the 2000-01 students, teachers, school administrators, and community leaders who have contributed so much to economic education. Plan now to attend! If you have not received an invitation, call our office at 765-494-8545.

International Visitors Visit Indiana to Learn About Economic Education

Indiana is becoming internationally known for its excellence in economic education. This spring and summer, educators and students from around the globe visited Indiana to learn more about economic education by taking part in ICEE's **EconomicsAmerica** programs and initiatives.

Damira Iskakova and **Lyudmyla Kutydze** (cover photo), economists from Kazakhstan and the Ukraine, participated in a study tour hosted by the ICEE. The tour was part of the National Council on Economic Education's **EconomicsInternational** program, which has had a profound effect during the past decade in helping countries in eastern and central Europe establish economic education programs. Many of ICEE's Center Directors have participated in these programs.

Damira and Lyudmyla were especially impressed with the innovative programs at the elementary level. A highlight of their tour was attending the *Economics Super Saturday Program* at **EconomicsAmerica** school, **Concord Ox Bow Elementary** in Elkhart. According to Damira, the Super Saturday program was "shocking," in a good way. Astounded by what the elementary children were learning, she commented, "It's so good that small children can begin to understand these things about life. We don't have these methods of teaching economics. This will help us to introduce better economic lessons to our teachers and students."

In June, in cooperation with the Indiana Department of Education (IDOE), ICEE also welcomed four educators and 13 students from China. The guests were from the **Jingshan School**, a private boarding school of 1,800 students in Haikou, capital of Hainan Province. American educators from Concord Ox Bow Elementary had visited the Jingshan School in December to introduce school personnel and students to economic education. (See article by

"Teaching to unsuspecting youngsters the effective use of formal methods is one of the joys of life because it is so extremely rewarding. Within a few months, they find their way into a new world with a justified degree of confidence that is radically novel for them; within a few months, their concept of intellectual culture has acquired a radically new dimension. To my taste and style, that is what education is about. "

---Edsger W. Dijkstra



Concord Ox Bow teachers Sherrie Oman and Kathy Heyse, along with a Chinese colleague and Kathy's husband, George, at the Jingshan School in Hainan, China teacher **Kathy Heyse**.)

Aaron Zou, Asian Sales Manager for Chore-Time/Brock, Inc. in Milford, Indiana, whose twin daughters participated in economic education programs at Ox Bow, is enthusiastic about the economic education exchange program. "These kids are the future. What better way of ensuring the future peace of our nations than by learning about each other?"

Businesses should support international economic education initiatives like this one. You must have cooperation for commerce, and commerce promotes peace."

These recent international connections may very well be the "tip of the iceberg." Since June 2000, six Chinese educators have participated in ICEE summer workshops at Purdue and IUPUI. One educator will be an "intern" with ICEE this fall. In addition, **Dr. Bob Harris**, Director of the IUPUI Center for Economic Education, will spend the 2001-02 academic year teaching in Chengdu, China, on a Fulbright Scholarship. While there, he will investigate cooperative programs between Chinese and Indiana teachers and schools. **Dr. John Conant**, Center Director at Indiana State, also has visited China and has made overtures for cooperation in economic education. Finally, **Chris McGrew**, IDOE Economics Consultant, has traveled to China several times, once with ICEE Executive Director, **Harlan Day**. Chris is working hard to establish cooperative, economic education programs. In short, ICEE is becoming very involved in working with our international friends and colleagues. *The Hoosier Economist* will keep you posted as these initiatives unfold.

The Econ Exchange - Chinese Students Learn Economics in Elkhart, Indiana

by Kathy Heyse, Ox Bow Elementary

During the holiday season last year, I had the privilege of visiting the Jingshan School, a private institution in Hainan Province, China. Several of my colleagues and I went there to show Chinese teachers how to teach economics to their elementary students. During our two-week stay, we set up a sister school partnership between Jingshan School and **EconomicsAmerica School**, Concord Ox Bow Elementary.

As a result of our new partnership, thirteen Chinese students and four educators came to Elkhart in May for a six-week visit. Three weeks was spent attending a "Kids In The Kitchen Economics" summer school enrichment program that I had the privilege of teaching. In all, forty-three students took part in the program: 30 Ox Bow students, who couldn't speak Chinese, and thirteen Chinese visitors, who spoke just a little English.

Communication was difficult, and because of the language barrier, I had to modify my summer school class. Teaching took a lot longer and some of the concepts were hard for them to grasp. But on the whole, the class was a successful and unique experience for both Chinese and Ox Bow students, and we learned much from each other.

To complement the economics instruction in the program, the students took many field trips to various businesses. Our Chinese visitors especially enjoyed the South Bend Chocolate Factory and got hooked on American candy and sweets!

The Chinese students were amazed at how many goods from China are sold in American stores. In some souvenir stores it was even difficult to find American-made goods! However, on a field trip to *Cereal City* in Battle Creek, Michigan, most of the Chinese students had their picture taken on a box of Kellogg's Corn Flakes. As one Chinese student stated: "This is a real American souvenir!"

On a shopping trip to Sam's Club with the students, when I purchased a lot of goods, one of the Chinese students said, "Mrs. Heyse is a crazy consumer!" It was joy to my ears to hear her use and understand the term consumer.

The last week of summer school, we opened a classroom Marketplace. All students were encouraged to create and market a product. We studied the terms "sales revenues" and "costs" and discussed what it meant to make a profit. The Chinese students were artistic and

"A teacher affects eternity; he can never tell where his influence stops."
--Henry Brooks Adams

very creative. They developed an area in the marketplace called "China Town," where they sold a variety of items they had purchased in China. A few made candy and cookies to sell.



Chinese students offer their wares at the Kids in the Kitchen Marketplace

For the Chinese students, a major marketplace issue was pricing. In true Chinese fashion, they marked their prices very high, hoping to negotiate with their customers. I tried to explain that American children weren't used to negotiating. Sure enough, fifteen minutes into the marketplace, I started seeing the Chinese prices go down, down, down!

Although there were many cultural differences between Concord students and the Chinese students our learning experiences in economics helped us to bridge the gap. The Chinese students had a wonderful time and there were tears of happiness at the airport when they left for home. These are the kinds of learning exchanges and experiences that bring all of us closer together and help us realize how small the world really is.

Teaching International Connections Using Geography and Economics

by Mike Crull, West Jay Middle School

Advancements in technology and communication have created a complex, globally interdependent world. In my International Connections unit of instruction, geography and economic concepts come alive, helping my students understand this new global reality through the study of international trade and the very real international connections found within their own community.

I have found that students gain a much greater enthusiasm for geography when I infuse economics into my curriculum. I use motivating teaching activities from curriculum materials published by the National Council on Economic Education, Indiana Council for Economic Education (ICEE), Indiana Department of Education (IDOE), Federal Reserve Bank, and many others.

In one of the first activities I use, students write letters to the embassies of different countries we will study. Students request information about the general economic factors of their country, such as trade partners and commodities traded, as well as cultural and

“Somebody once said that in looking for people to hire, you look for three qualities: integrity, intelligence, and energy. And if they don't have the first, the other two will kill you. You think about it; it's true. If you hire somebody without the first, you really want them to be dumb and lazy.”

---Warren Buffet

“You're aware the boy failed my grade school math class, I take it? And not that many years later he's teaching college. Now I ask you: Is that the sorriest indictment of the American educational system you ever heard? (pauses to light cigarette.) No aptitude at all for long division, but never mind. It's him they ask to split the atom. How he talked his way into the Nobel prize is beyond me. But then, I suppose it's like the man says, "It's not what you know..."”

---Karl Arbeiter, former teacher of Albert Einstein

geographical information. The students then compile this information to analyze possible trading partners and the economic situations of each country, using charts and graphs to support their conclusions.

After further research on their country, students develop a presentation, using a display board and report. The students then display their knowledge of economics, geography, and their country at our International Culture Connections Fair. This special evening also involves the band and choir. Prizes are given to the top three displays and presentations.

In another activity, students learn the importance of advertising within a business or country. Representatives from our electric company, REMC, come to school to explain the economics of advertising. Students then design a real commercial. The students who produce the best commercial are taken to lunch, then go to local radio station WPGW-14 to record their commercial, which is used by REMC during the next three months!

In the next activity, students learn about international connections in their local community. Students ask local companies about resources they use from other countries and products they import or export. Students investigate the similarities and differences that these countries have with the United States. Representatives from Saint Gobain, a French-owned local glass company, then talk to students about their trade policies and the differences in cultures that sometimes hinder or even stop trade. **Saint Gobain** and **Indiana Glass** both participate in the teaching of economics in my classroom and also provide financial support for my program.

We also do several trading activities within class. In one activity students receive sacks filled with various items. They then engage in multiple trades with their classmates to obtain the items they desire most. This activity teaches the principles of scarcity, opportunity cost, and the benefits of exchange.

In another activity, students study Gross Domestic Product (GDP). They examine the GDP of various countries, and then figure the per capita GDP. Students must decide whether the countries are low, middle, or high-income countries. Next, students pick an imaginary country, indicating whether it is high, middle, or low-income country. Based on this information they design products that "fit" this country, recording the product type, number produced, price, and revenue generated. After several rounds, the students then compute their imaginary GDP, and per capita GDP. This and other activities are from IDOE's excellent *Trading Around the World* curriculum.

During this part of our unit, a banker from Citizens State Bank comes in and discusses exchange rates and the role they play in our economy. The students must compute several exchange rates and do several activities using these rates.

Toward the end of the year, we do a culminating simulation to reinforce how countries develop economically. Students create their own country, including types of productive resources, government, economic system, technology, etc. Based on this information, they decide the level of their country's economic development. Then students use play dough to create products from the country's available resources. Finally, students receive different "situation cards" that either create financial hardships or move the country forward. The students must react logically to each situation, taking into account the cultural and economic implications of their decisions.

As globalization and international trade continue to grow, we must enhance our social studies courses with more economics instruction. Through our International Connections unit, economics has added, and will continue to add, excitement and enthusiasm to my geography classes. Having discovered Indiana's many economic connections with the rest of the world, my students now see a reason to study geography.

2001 Calendar Contest Winners

For the second year, the ICEE sponsored the *Economics Calendar Contest* for students in grades 1-8. Students drew colorful posters illustrating one of six concepts (Goods and Services, Productive Resources, Producers and Consumers, Scarcity, Opportunity Cost, and Specialization), all of which are identified in Indiana's new *Social Studies Standards*. The *Standards* will be the basis for ISTEP testing in social studies, which will take place in 2003 at grade 5. In subsequent years social studies testing will expand to other grades.



*Alaina Lackey, Grade 2, "Opportunity Cost", Burket Elementary,
Aimee Haag, Teacher*

"The best teacher is the one who suggests rather than dogmatizes, and inspires his listener with the wish to teach himself."

---Edward Bulwer-Lytton

The twelve winners below each received a \$50 cash prize and an award certificate. Regional finalists' posters (asterisks) will appear in an *Economics Calendar* published this fall by the **Federal Reserve Bank of Chicago**. The Federal Reserve provides a generous supply of the calendars to the ICEE and to other state Councils in the Fed region.

Travis Block*	Fred J. Hums Elementary	Mishawaka
Kayla Farber	Royerton Elementary	Muncie
Amanda Garrison*	Wainwright Middle School	Lafayette
Jennifer Hines*	Northwood Elementary	Franklin
Mary Beth Kowalinski*	Fred J. Hums Elementary	Mishawaka
Alaina Lackey*	Burket Elementary	Burket (Warsaw)
Kristen Lahrman	Wainwright Middle School	Lafayette
Arielle Mabon	Franklin Elementary	East Chicago
Isidro Medrano*	Wainwright Middle School	Lafayette
Andrea Morales	Wainwright Middle School	Lafayette
Kati Thompson	Wainwright Middle School	Lafayette
Michelle Trice	Wainwright Middle School	Lafayette

The 2000-01 school year contest in Indiana was also supported by a generous grant from the **Indiana Humanities Council**.

The Indiana Council for Economic Education

2001 Outstanding Economics Award Recipients

To be Presented at the Ritz Charles, Carmel, Indiana

Friday, September 21, 2001

Paul Samuelson Enterprise Award for Community Leaders

Statewide Winner

Robert Fix, First Bank of Richmond

Peter V. Harrington University Center Award

Sponsored by Duke Realty Corporation and Maddox, Koeller, Hargett & Caruso

Statewide Winner

To be announced

Economics Calendar Contest

Sponsored by the Indiana Humanities Council, and the Federal Reserve Bank of Chicago

***Travis J. Block**, Fred J. Hums Elementary School, Mishawaka

***Amanda Garrison**, Wainwright Middle School, Lafayette

***Jennifer Hines**, Northwood Elementary School, Franklin

***Mary Beth Kowalinski**, Fred J. Hums Elementary School, Mishawaka

***Alaina N. Lackey**, Burket Elementary School, Burket

***Isidro Medrano**, Wainwright Middle School, Lafayette

Kayla Farber, Royerton Elementary School, Muncie

Kristen E. Lahrman, Wainwright Middle School, Lafayette

Arielle Mabon, Franklin Elementary School, East Chicago

Andrea Morales, Wainwright Middle School, Lafayette

Kati Thompson, Wainwright Middle School, Lafayette

Michelle Trice, Wainwright Middle School, Lafayette

*Semi-Finalist

Olin W. Davis Awards

Sponsored by: Teachers Credit Union, IPALCO, Farm Bureau Insurance and Indiana Farm Bureau, Inc., Agricultural Economics at Purdue University, and State Farm Insurance.

Statewide Winner

Michael F. Crull, West Jay Middle School, Dunkirk

Regional Winners

Cynthia Baney, Carmel Elementary, Carmel

"If money is your hope for independence you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability."

---Henry Ford (1863-1947)

Kea Deppe, Northwood Elementary, Franklin
Michelle Foutz, Carmel High School, Carmel
John A. Gibson, West Side High School, Gary
Susan E. Howland, Fred J. Hums Elementary School, Mishawaka
Linda Receveur, North View Elementary School, Muncie
Benjamin Silver, Neil Armstrong Elementary School, Mooresville

Honorable Mentions

Barbara Bartelt, Cumberland Elementary School, West Lafayette
Rachel Layman, Lawrence North High School, Indianapolis

Stock Market Simulation Awards

Sponsored by the IU Northwest Center for Economic Education many Indiana businesses and organizations.

Fall 2000 1st Place Winner

Bob Campbell (Teacher), Columbus North High School, Columbus

Spring 2001 1st Place Winner

George Kariger (Teacher), Argos Elementary, Argos

Lawrence Senesh School Administrator Award

Sponsored by Robert Horton/Goldman Sachs Endowment and the Indiana Council for Economic Education

Statewide Winner

Ronald Ward, Tri-West Jr/Sr High School, Lizton

Ameritech Young Economist Awards

Sponsored by Ameritech/SBC Global Network

Statewide Winner

John Damalas, Elkhart Memorial High School, Elkhart

Regional Winners

Hsin Chieh Chiang, Merrillville High School, Merrillville
David Donahue, Zionsville Community School, Zionsville
Sara Heeke, Clarksville High School, Clarksville
Stacy Howell, West Lafayette Jr/Sr High School, West Lafayette
Elliott Hultgren, Hamilton Southeastern School, Fishers
Rebecca McDonald, Silver Creek High School, Sellersburg
Meredith McGriff, Wes-Del High School, Gaston
Michelle Merkelis, Merrillville High School, Merrillville
Todd Rodibaugh, Clinton Central Jr/Sr High School, Michigantown
Sandy Street, Clinton Central Jr/Sr High School, Michigantown
Jeremy Weber, Elkhart Memorial High School, Elkhart

"So we went to Atari and said, 'Hey, we've got this amazing thing, even built with some of your parts, and what do you think about funding us? Or we'll give it to you. We just want to do it. Pay our salary, we'll come work for you.' And they said, 'No.' So then we went to Hewlett-Packard, and they said, 'Hey, we don't need you. You haven't got through college yet.'"

---Apple Computer Inc. founder, Steve Jobs, on attempts to get Atari and H-P interested in his and Steve Wozniak's personal computer.

Economics Challenge Teams Fare Well in Chicago

The winning teams from both divisions of the *Economics Challenge Competition* fared exceptionally well in the regional competition that took place at the Federal Reserve Bank of Chicago on May 7. **Elkhart Memorial High School**, Indiana's winning team in the Real Life Division, took second place. In the Theory Division, the team from **Carmel High School** also took second. Congratulations to both teams for representing Indiana so well in Chicago.

Teachers interested in entering teams for this year's Indiana competition should contact the nearest Center for Economic Education or the ICEE office (765-494-8540). Don't delay; this year's *Economics Challenge* should be the biggest and best yet!

Here's what teachers are saying!

Some excerpts from 2000-2001 workshop participant evaluations

"This is one of the finest classes I have had. It is the standard by which I will measure future classes"

-BSU Summer Workshop

"I have completely changed my attitude about economics...!"

-Purdue SummerWorkshop

"Economic education is fundamental to all we do every day. We must teach our children how to make choices in this very interdependent world."

-BSU Summer Workshop

"Economics is such an part of our lives. All people need to be more well-versed on economics; not just teachers. I'm so glad I have had this enriching experience..."

-IUPUI Key Teacher Program

"The presenters were real, current teachers - humorous and lively enough to hold my attention after school!"

-IU Northwest after school workshop at Frank Hammond Elementary

Personal Finance/Stock Market Simulation (SMS) Programs Continue to Grow

Recognizing the public concern over financial illiteracy, ICEE continues to offer new and exciting programs in the critical area of personal finance.

- *The Stock Market Simulation (SMS)* program continues to introduce students to the basics of the stock market and investing. Last year approximately 20,000 Hoosier students participated. In addition, SMS has special categories for **Home School**, **College**, **4-H**, and **Adult** participants. In SMS training workshops, ICEE continues to offer participants a variety of curricular materials that emphasize the importance of long-term investment planning. (To register see the SMS web site (www.indianasms.com.)
- The new *Financial Fitness for Life (FFL)* curriculum, which introduces students in grades K-12 to the basics of personal finance, is now available. The program was developed by the **National Council on Economic Education** thanks to funding from **Bank of America**.
- The *Financial Knowledge for Investing* CD-ROM is a new program emphasizing the time value of money and the importance of long-term planning to meet investment goals. ICEE has developed new curriculum materials to accompany the CD-ROM, showing links to Indiana's Academic Standards.

Those interested in receiving training in these new programs should contact the ICEE office or the nearest University Center for Economic Education.



2001 Olin W. Davis Award Winning Teacher **Michael F. Crull** Teaches International Connections using Economics and Geography

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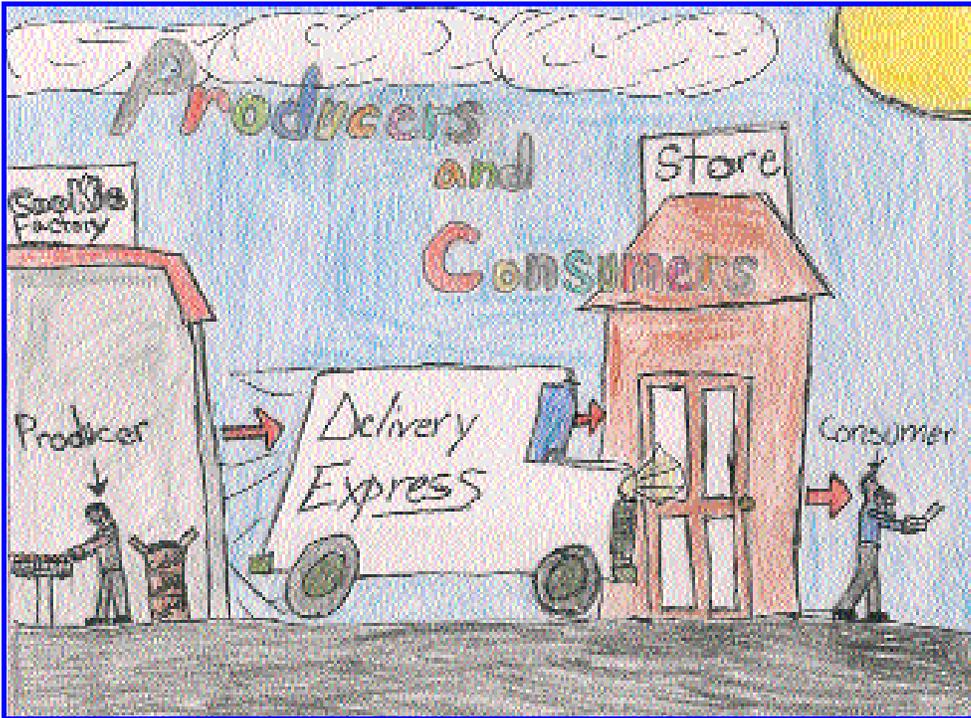
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*Isidro Medrano, Grade 7, "Producers and Consumers,"
2001 Calendar Contest Regional Finalist,
Wainright Middle School, Carleen Crispo, Teacher*

The Hoosier Economist is a publication of the Indiana Council for Economic Education developed for the purpose of creating quality mindware for the 21st century marketplace.

A web version of the Hoosier Economist may be found at:
www.econed-in.org/economist/

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