

The Hoosier Economist

Volume 9 Issue 3

Spring 2001



Economics teacher, John Gibson, from Gary West High School poses with his winning Economics Challenge Team at the Crown Point site.

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Indiana Council
for Economic Education
EconomicsAmerica Programs

From the Director



"Economics is the fourth
"R" in education.
There's Reading, 'Riting,
and 'Rithmetic, and then
there's Reality.
Economics is reality, and
it takes more than a
passing glance at it to
lead a successful life."

Business Week, October
4, 1999

Thanks to the efforts of our 13 University Centers and the hard work of the Indiana Department of Education's Economic Education Consultants, the Indiana Council continues to have a significant impact on education in Indiana. This spring our new *Economics Challenge* competition expanded to 22 teams representing 14 schools - competing in Indianapolis, Crown Point, and Mishawaka. Now in its second year, the *Economics Calendar Contest* attracted 183 entries from 45 teachers. In addition to the many training programs offered during the school year, this summer the University Centers will sponsor 14 graduate-credit workshops for over 300 teachers. The *Stock Market Simulation* and other personal finance initiatives reached 20,000 Hoosier students this school year. The list could go on.

How does the ICEE have such an impact with its modest budget? There are three basic reasons:

1. ICEE's working partnership with many other organizations, including the 13 Universities and the Indiana Department of Education.
2. The dedication and quality of the people in our network, as exemplified by the awards recently given to three of our Center Directors. (article on p. 9)
3. The excellence of the teachers impacted by our programs. (articles on pages 3, 5, and 7)

Of course, the bottom line is that your faithful contributions make it all happen. Thank you once again for supporting the ICEE in its 47th year of service to Indiana.

Beverly Brewer Assumes Assistant Director Duties

It's hard to replace an excellent fundraiser like Norma DeLiberty. While ICEE understood her reasoning in accepting a new position near to her home, the loss was significant due to the impact of her successful 2 1/2 years of service.

Faced with that challenge, the search committee interviewed four excellent candidates. After much reflection, the committee selected **Beverly Brewer** to assume the duties of Assistant Director. Beverly brings successful fundraising experience from the health care field. She believes that this experience is very adaptable to economic education. "It's a matter of refocusing your passion," was her reply when asked why she felt drawn toward this particular position. "Asking for funding basically follows a prescribed format; it's how you state your case that makes your appeal stand out."

After two weeks on the job, Beverly was asked if the transition from working with the elderly and dying to economic education had been difficult. Beverly's response parallels what others have said about the ICEE: "It's easy to be excited when working with people who are

excited about what they do. The enthusiasm in the office is infectious, making the transition remarkably easy. Economic education of our children and grandchildren is crucial to the future of America; how can I not be excited about being a part of the ICEE?"



New Assistant Director Beverly Brewer (center) along with ICEE Librarian, Nancy Vollmer (left) and Secretary, Shelly Surber (right)

Beverly has been meeting with center directors as well as current and potential funders almost from day one. She jumped in with both feet, even attending the ICEE's Executive Committee meeting before actually coming on board. We welcome her and look forward to great things. While Beverly's new responsibilities represent a significant professional challenge, we are confident that she will "stay the course," keeping the funding for our invaluable programs flowing. Beverly is available for presentations to civic or business groups. Call her at 765-496-3780.

"Economics Is Fine In Theory, But Is It Relevant In Practice?" Consider the 2001 Economics Challenge

by Bob Harris, Director of the IUPUI Center for Economic Education

How many of you have heard the phrase, "Economics is fine in theory, but it is not relevant in practice?" Well it's not true! It's on a level with urban myths about killer alligators in our storm sewers. The 88 students from 14 Indiana high schools who competed in the Third Annual **Economics Challenge** on April 23rd would like to correct that misconception. They spent the day in written and oral competition in two divisions-Theory and Real Life. Even the Theory Division dealt with real-world examples, such as current Federal Reserve policies to promote economic growth and fight inflation. Students in the Real Life Division dealt with tough issues such as taxes and personal finance in an increasingly global economy. Students responded enthusiastically. One student said, "This is all about real life, even in the Theory Division." The general feeling was that economics helps to develop real-life decision-making skills, and it helps students to understand how they fit into the global economy. According to **Harlan Day**, Executive Director of the Indiana Council for Economic Education, the Economics Challenge "encourages high school teachers to raise the level of instruction and to raise the bar for economic knowledge. They can also relate to economics on a more personal level, such as why the price of gas goes up."

Twenty-two teams of high school students from throughout Indiana competed in the 2001 Economics Challenge, sponsored by the **Federal Reserve Bank of Chicago**, the **Goldman Sachs Foundation**, the **Indiana Council for Economic Education**, the **Indiana Humanities Council**, the **IUPUI Center for Economic Education**, and the **National Council on Economic Education**. Hosts for the program included the **Central Indiana Educational Service Center** in Indianapolis, **Penn High School** in Mishawaka, and **Crown Point High School**. The Indiana Department of Education provided the services of two

"Each generation needs to rediscover why the free society is constructed as it is, and why it demands so many sacrifices and so much unrelenting effort. The free society is moral, or not at all. That is why it is so precarious. Any one generation, deciding that it is not worth the cost, can throw it over."

Michael Novak, "The Godlessness that Failed." First Things, June/July 2000.

“Please convey my thanks to all the supporting sponsors of yesterday’s Econ Challenge. As last year, it was very professionally handled and was an exciting day for all. I hope that the sponsors realize the powerful impact they have on the lives of young people, encouraging them about the importance of about understanding and being actively involved in the economic process. This whole economic situation is not just something that happens TO us; it is something in which we, as consumers, have a significant part in influencing.”

**Cindy Evers, Teacher,
Elkhart Memorial High
School**

economic education consultants. The 14 schools that participated in the Challenge included: Carmel High School, Crown Point High School, East Chicago Central High School, Elkhart Memorial High School, Indiana Academy, Kokomo High School, Lebanon High School, Merrillville High School, Penn High School, St. Joseph’s High School, Seymour High School, Wes-Del High School, West Side High School, and Zionsville High School.

The teams spent the morning taking three written tests. Students in the Theory Division took tests in the areas of microeconomics, macroeconomics, and potpourri; the Real Life division’s written tests involved personal finance and current issues, in addition to microeconomic and macroeconomic theory. In both divisions, team members were permitted to work together to answer questions in the final written round. After lunch there was an oral Quiz Bowl, or “bell round” for each division. At each site, the two teams with the highest cumulative scores from the written rounds faced off for a series of oral questions. Several students commented that this was the most exciting part of the competition, and that it “brought economics down to earth.” From among the three regional Quiz Bowl winners for each division came the Indiana champions. The state winner in each division was the team with the highest numerical score from the written examinations. In the Theory Division, the state winner was **Carmel High School (Dan Bates, teacher)**. The Real Life Division winner was **Elkhart Memorial High School (David Foutz and Cindy Evers, teachers)**. The state winner in each division advanced to a regional competition at the Federal Reserve Bank of Chicago on May 7th, competing against the winning teams from Illinois, Iowa, Michigan, and Wisconsin. The winning Theory Division team from the Chicago competition will advance to the National Council on Economic Education’s national competition in New York City against winners from other Federal Reserve Districts.



**The Winning Real Life Division Team from Elkhart Memorial H.S.
dressed as the Blues Brothers with their teachers
David Foutz and Cynthia Evers**

Each of the regional winning teams received plaques, and the members of those teams received \$50 each, along with a medal. Members of the second place teams at each site received \$20 Barnes and Noble gift certificates, along with ribbons recognizing their accomplishments. The remaining teams received T-shirts and certificates, but more than that, they gained a valuable experience. Even though only two teams advanced to the District competition, there were no losers in the Economics Challenge. In terms of increasing their knowledge of economics, all 88 participants went away as winners.

Ameritech Young Economists Award Winners

Congratulations to this year's twelve **Ameritech Young Economists Award** winners! The award is given to high school students who exhibit special achievement in economics and business, overall scholastic achievement, and demonstration of leadership and citizenship. The state winner is **John Damalas** of **Elkhart Memorial High School**. John not only excelled in his economics class, but also participated in many extracurricular activities related to economics. He was a participant in the Foundation for Teaching Economics *Economics for Leaders Program*, was a two-year member of his school's *Economics Challenge* team - Theory Division, is the economics "expert" on Elkhart Memorial's Academic Decathlon Team, and was a team member in the *Fed Challenge* competition. In addition, last year John and a friend founded their own company, Tempest Web Publishing, which John trusts will stay in business at least until he and his business partner go to college!

According to his teacher, **Dave Foutz**, "Elkhart Memorial has been blessed with some remarkable economic students in the past few year. John stands apart from these fine examples of economic excellence, not simply because of his knowledge, but because of his clear vision in knowing how information can best be put to use...John makes knowledge work for him."

Thanks to a grant from Ameritech, each winner receives a \$200 cash prize.

- **John Damalas**, Statewide Winner, Elkhart Memorial High, Elkhart, Dave Foutz (Teacher)
- **Jeremy Weber**, Regional Winner, Elkhart Memorial High School, Elkhart, Dave Foutz, (Teacher)
- **Meredith Lynn McGriff**, Regional Winner, Wes-Del High School, Gaston, Gregory P. Hinshaw, (Teacher)
- **Hsin Chieh Chiang**, Regional Winner, Merrillville High School, Merrillville, Don Baron, (Teacher)
- **David Donahue**, Regional Winner, Zionsville Community High School, Zionsville, Mary Grabianowski, (Teacher)
- **Rebecca McDonald**, Regional Winner, Silver Creek High School, Sellersburg, Joe Ledbetter, (Teacher)
- **Michelle Merkelis**, Regional Winner, Merrillville High School, Merrillville, Don Baron, (Teacher)
- **Stacy Howell**, Regional Winner, West Lafayette Jr/Sr High School, West Lafayette, Robert Mira, (Teacher)
- **Elliott Hultgren**, Regional Winner, Hamilton Southeastern High School, Fishers, Mitch Steckler, (Teacher)
- **Sara Heeke**, Regional Winner, Clarksville High School, Clarksville, George Strauss, (Teacher)
- **Todd Rodibaugh**, Regional Winner, Clinton Central Jr/Sr High School, Michigantown, Aaron D. Hauenstein, (Teacher)
- **Sandy Street**, Regional Winner, Clinton Central Jr/Sr. High School, Michigantown, Aaron D. Hauenstein, (Teacher)

"The key to the economic future is productivity. Productivity growth is the crucial development behind the performance of the U.S. economy over the past several years - and productivity growth will determine the health of the economy in the future."

On Reserve, Federal Reserve Bank of Chicago

Announcing the ICEE'S Growing List of SMS Contributors!

The ICEE is very pleased to announce the following contributors to the 2000-01 **Personal Finance/SMS Program** in Indiana. These dedicated individuals and organizations "stepped to the plate" at a critical juncture in the history of ICEE's Stock Market Programming, as our historical funding source had been reduced significantly. **If you or your organization would like to ensure that this valuable program continues in Indiana during the 2001-02 school year, please consider making a contribution today.** Call our office at 765-494-8545.

"It has become too easy to blame others for the 'failures' of our children. But these children, along with their failures, are the future. Will we spend our time pointing fingers, or will we start preparing our human resources for the 21st century? For me, the choice is easy. Economic education is the key to turning 'failures' into successes."

**Mitzi Freeland, Booth
Tarkington Elementary,
Indianapolis**

Indiana Stock Market Simulation Financial Supporters



Gold (\$10,000+)

Hilliard Lyons
The Randall L. Tobias Foundation
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Personal Finance Initiatives Continue to Grow



Thanks to the generosity of many contributors, the Personal Finance initiatives of the ICEE continue to expand. This is an area of growing importance, as the ICEE responds to public demands for better financial literacy. In our rapidly changing economy, people increasingly must take more responsibility for managing their own retirement assets. Furthermore, there is a growing political possibility that people will have the option of investing part of their social security taxes in various types of investments, including the stock market. For these reasons, it is more important than ever that Hoosier students learn the basics of saving, investing, and financial markets.

Stock Market Simulation (SMS - www.indianasms.com): Since January, generous contributions from the **Indianapolis Foundation**, the **Ft. Wayne Community Foundation**, **Charles Schwab & Co.**, **Ameritech/SBC Global Network**, and **American United Life** enabled ICEE to reach its 2000-01 financial goals and continue the popular SMS program, which includes teacher training and curricular materials. (See adjacent article for the complete list of current SMS sponsors.)

Financial Knowledge for Investing (FKI): ICEE has taken the initiative to partner with Financial Players, Inc. to offer this hands-on, CD-ROM financial planning tool. Students set long-term financial goals and develop investment portfolios to reach those goals. Thanks to funding from the **Indiana Department of Education**, ICEE held four workshops in Muncie, Elkhart, and Indianapolis (2), attended by 100 middle and high school teachers. The response from teachers has been enthusiastic. According to one workshop participant, the FKI curriculum "helps all students realize why they should save and invest - starting now."

Financial Fitness for Life: Thanks to a grant to the **National Council on Economic Education (NCEE)** from the **Bank of America Foundation**, ICEE is making plans to roll out a complete K-12 curriculum package on the basics of personal finance: *Financial Fitness for Life*. **David Ballard**, IDOE Consultant, and **John Gibson**, economics teacher at Gary West High School, will attend official training sessions in Kansas City this spring. Stay tuned for further developments!

Taking the "Mystery" out of Economics

by John Gibson

IU Northwest Center Teacher Advocate
Economics Teacher, Gary West Side High School

I was first exposed to the idea of economic mysteries at the **Indiana Leaders in Economics Advocate Development (I. L.E.A.D.)** Conference, sponsored by the **Indiana Council for Economic Education (ICEE)**, the **George and Frances Ball Foundation**, and **Alcoa**. **Dr. Mark Schug**, the principle speaker, used these mysteries to spark our interest in environmental economics. In this informal setting I was able to talk with him about the possibilities of using mysteries to help students use economic reasoning in everyday life. Little did I know that he was already working on *The Great Economic Mysteries Book*. I came back to

"As individual savings and investing grow in importance, it is imperative that every young person understand the fundamentals of economics and how it affects our lives. Such knowledge is as basic to 21st century success as learning the multiplication tables, speaking proper English, or navigating the Internet."

Frank G. Zarb,
Chairman & CEO,

"As a high school social studies department chairman, I know that no other curriculum area has a more aggressive outreach and teacher support system than ICEE. With ICEE there is no legitimate excuse for a high school economics teacher not to be prepared with stimulating, substantive lesson plans."

Dave Foutz, Elkhart Memorial High School



Gary Teacher, John Gibson demonstrates the application of a graph in economics

my classroom and tried a few of the mysteries that we used

at the conference. The kids simply loved it - yes, I said *loved* it. They now had a way to answer some of these seemingly unanswerable questions.

There are many mysteries in teaching that used to baffle me. Why do students stay up late when it wipes them out the next day? Why is the lunchroom so dirty? Sometimes the students will come up with some tough questions, too. Why are adults paid millions of dollars to play kids' games? These may not only seem like mysteries to students, but to adults as well. Then there is the greatest mystery of all - why don't students do their homework? The answer to these and many other mysteries of life can be found in two great new publications from the **National Council on Economic Education (NCEE)**, each entitled *The Great Economic Mysteries Book*.

There are two *Mysteries* curriculum books, one for grades 4-8 and the other for grades 9-12. The grade 4-8 book contains 17 fun and humorous mysteries. *Why doesn't Jamie wear his glasses when he knows he should? Why does Dennis throw away the lunch his mom made for him?* The book for grades 9-12 includes 35 mysteries ranging from *The Case of the Pampered Chickens* and *How We Almost Got a Sixth Great Lake* to more challenging mysteries like *Why Would Mexico Want to Trade with the United States and Canada?*, *Why Haven't We Run Out of Natural Resources?*, or the ever-timely *Electoral College Mystery*. Each lesson, which can be done in 15 minutes or an entire hour, comes with handouts and transparency masters that are simple to use. In addition, the lessons have detailed teaching objectives and lesson plans. Even teachers that may feel uncomfortable with economic concepts will feel at ease with this curriculum since each book contains an easy to understand overview of economic reasoning for kids. Teachers are given simple explanations of the economic concepts behind the mysteries.

So how are you and your students going to understand scarcity, cost/benefit analysis, incentives and voluntary exchange, to name just a few, and then use these concepts to solve mysteries? The answer is the curriculum's "Handy Dandy Guide" - six simple "rules" that guide economic reasoning and help students solve the mysteries. The rules are written for the appropriate grade level, are easy for students to memorize, and are economically sound.

I began using *The Great Economic Mysteries Book* as a way to fill in gaps in all my classes. I have used them at the beginning of a period to focus the class on the lesson. I also have found these to be great for that Friday when you just need a break from the norm. The beauty of this publication, and really of all the NCEE and ICEE publications, is the flexibility. Teachers can use the entire book of lessons as a unit, or can insert lessons into an existing unit of study, as I have done. Teachers can certainly take the mystery out of economics and everyday life with *The Great Economic Mysteries Book*.

IU Bloomington Center Is Up and Running!

The Indiana University Bloomington (IUB) Center for Economic Education is up and running again! The Center, dormant since the retirement two years ago of long-time Director, **Phil Saunders**, is now under the leadership of **Morton Marcus**. The Center will be housed in the Indiana University Business Research Center, which is part of the Kelley School of Business. **Chris Linn** will assist Mr. Marcus as the Associate Center Director.



ICEE Executive Director Harlan Day (center) meets with Indiana University Center Associate Director Chris Linn (left) and Center Director, Morton Marcus (right)

Morton and Chris have a great vision for expanding the program outreach of the Center. "We've done some preliminary research in Owen and Monroe counties," Morton notes, "and have discovered that a large number of K-12 teachers aren't aware of the Center for Economic Education or the concept of continued economic education through the grades. We want to get the word out about the value and availability of the Center programs as quickly as we can."

The IU Bloomington Center service area will cover Owen, Greene, Daviess, Martin, Monroe, Lawrence, and Orange counties. Chris will focus first on making personal contacts with principals and teachers in their service area. "We need to get some personal visibility and generate enthusiasm, then move into programs," he said.

The ICEE's Executive Committee unanimously approved the application of the IUB Center and is excited about future possibilities. "The Indiana University Bloomington connection is vital to our continued growth and development of additional services for teachers and students in Indiana. The new Center gives us breadth of representation throughout the state, and will bring more visibility for the ICEE in the Bloomington area," said ICEE Chairman, **Ted Mullett**.

The new Center is also an integral part of IU President **Myles Brand's** goal to encourage educational excellence by building partnerships between IU campuses and K-12 schools. Welcome aboard IUB!

Center Directors Win Awards

Congratulations to IU Kokomo Center Director, **Dr. Kathy Parkison**, IU South Bend Center Director, **Dr. Paul Joray**, and IUPUI Center Director, **Bob Harris**. Each recently received a distinguished award from their respective universities honoring them for excellence in their duties.

Kathy was honored recently at the annual meeting of the **Indiana Council for the Social Studies**. She and her colleague, Education Professor **Margo Sorgman**, received the *University Level Outstanding Teaching Award* for their excellent Economic Education summer workshop, their interdisciplinary *Economics for Future Teachers* course, and other social studies curriculum initiatives. Thanks to Kathy's diligent efforts, economics is a required course for elementary education majors at IUK.

Paul received IU South Bend's prestigious *Eldon F. Lundquist Award* for his meritorious teaching, scholarly achievement, and community service. Paul's extensive work over the years has taken him out of the classroom and into the communities of the South Bend area. One of the key reasons he was selected for the award was his Center's outreach to K-12 teachers - especially the work that Paul and Co-director, **Paul Kochanowski**, have done through their annual *Energy, Economics, and the Environment* Workshop, supported by **American Electric Power (AEP)**.

Bob was one of eight winners of the Indiana University *Trustees Teaching Award* from the IUPUI School of Liberal Arts. Award criteria included student learning and evaluation, writing of textbooks or other curriculum materials, and overall educational impact. Bob's extensive involvement in economic education programs in Indiana, Japan, and China last year played a key role in his receiving this award.

The main reason the ICEE is respected throughout the National Council network is because of the tremendous efforts of Center Directors like Kathy, Paul, and Bob. Congratulations for a job well done!



Kathy Parkison, IU Kokomo Center Director (left) and colleague Margo Sorgman (right)



IU South Bend Center Director, Paul Joray



IUPUI Center Director, Bob Harris (right) with Associate Director, Mohammad Kaviani (left)

2001 ICEE Summer Workshops

Each summer the ICEE sponsors intensive, graduate-credit workshops for K-12 teachers. These workshops cover a variety of economic topics and take place throughout Indiana at the ICEE's University Centers. Teachers learn economic concepts and also develop curriculum units to use with their students. Thanks to our many generous contributors, the ICEE offers tuition scholarships to those attending the workshops, which over the years have become the "flagship" program of the ICEE.

The workshops feature sessions in which local business, labor, and agricultural leaders serve as respondents and/or speakers. A modest registration fee is charged to cover refreshments and some material costs. Please contact the Center Director for registration information.

"...Economic illiteracy is the seed from which inflation and other economic and financial problems grow."

J. Alfred Broaddus, Jr.,
President, Federal
Reserve Bank of
Richmond

- **6/11-14/01 and 6/19-22/01, ISU, *Economics Concepts in the K-6 Classroom***, Dr. John Conant, Director, 812-237-2163, econjlc@scifac.indstate.edu
- **6/11-22/01, IUE, *Economics of Social Issues***, Dr. Ashton Veramallay, Director, 765-973-8347, averamal@indiana.edu
- **6/12-22/01, Purdue, *Introduction to Economic Education***, K-12, Julie Huffer, Program Coordinator, 765-494-7336, hufferj@mgmt.purdue.edu
- **6/13-22/01, IUK, *Survey of Economics***, Dr. Kathy Parkison, Director, 765-455-9462, kparkiso@iuk.edu
- **6/18-29/01, IPFW, *Energy, Economics, and the Environment F563*** (\$50 course fee), Dr. George Bullion, Director, 219-481-6463, bullion@ipfw.edu
- **6/18-29/01, BSU, *Energy, Economics, and the Environment***, Dr. DeVon Yoho, Director, 765-285-8020, dyoho@bsu.edu
- **6/20-29/01, IUPUI, *Teaching Economics Using Children's Literature***, Terri Crews, Program Coordinator, 317-274-8100, tcrews@iupui.edu
- **6/25-7/3/01, ISU, *Economic Concepts in the Secondary Classroom: Focus on Civics & Government Economic Systems and Personal Decision-making***, Dr. John Conant, Director, 812-237-2163, econjlc@scifac.indstate.edu
- **7/9-18/01, IUPU Columbus, *Money Matters: Teaching Basic Economic Concepts in the K-12 Classroom***. Dr. Ammar Askari, Director, aaskari@iupui.edu, Jamie Clack, Admin. Assistant, 812-348-7305
- **7/2-16/01, IUNW, *Topics in Economics***, Dr. Gary Lynch, Director, 219-980-6640, gary@iunbus1.iun.indiana.edu
- **7/7-22/01, IUE, *Study Tour - Best of Britain and Ireland***, Dr. Ashton Veramallay, Director, 765-973-8347, averamal@indiana.edu
- **7/9-18/01, IUSB, *Energy, Economics & the Environment***, Dr. Paul Joray, Director, 219-237-4227, pjoray@iusb.edu
- **7/9-18/01, IUS, *Personal Finance K-12***, Dr. Johnny Alse, Director, 812-941-2520, jalse@ius.edu
- **7/12-21/01, IUPUI, *Economics and History*** (IUPUI & FTE at Crooked Creek & Marriott Courtyard), Terri Crews, Program Coordinator, 317-274-8100, tcrews@iupui.edu
- **7/16-27/01, USI, *Personal Finance K-12***, Dr. Greg Valentine, Director, 812-465-1610, gvalenti@usi.edu
- **7/25-8/3/01, IUPUI, *Bob & Mo's Economics Survival Course: A General Economics Workshop***, Terri Crews, Program Coordinator, 317-274-8100, tcrews@iupui.edu
- **8/2001-4/2002, Call for details, IUPUI, *Key Teachers in Economic Education Econ 519 (3 Graduate Credits) Sessions***: Meet 1st & last 1/2 days on Saturdays & a total of eight monthly meeting sessions, Terri Crews, Program Coordinator, 317-274-8100, tcrews@iupui.edu

Visit our websites:

<http://www.econed-in.org>

<http://www.indianasms.com>

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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.

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