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From the Director

October 7, the day of the ICEE's Annual Awards for Excellence Program, was special. An enthusiastic audience was treated to a morning of student and teacher economics displays and presentations by a truly outstanding group of award-winners. The program was followed by the exciting Purdue-Michigan football game, a come-from-behind victory won by Purdue in the last minute. I want to personally thank those who came and those generous contributors who sponsored tables.

As you probably have noticed, the *Hoosier Economist* has a new look. This new design is now similar to our new web version, which soon will be available at [www.econed-in.org/economist](http://www.econed-in.org/economist). If you would like to introduce the ICEE to friends and colleagues this is an easy way to do so.

Our staff and Executive Committee continue to be inspired by the excellent work done by the many dedicated teachers trained in our programs. Seeing their students come alive to the world of finance and economics is amazing, and is what "keeps us going." The articles by teachers in this issue are a reflection of this excellence. I am sure you will enjoy them.

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**Annual Awards for Excellence Program**

The *IUPUI Center for Economic Education* received the 2000 Peter V. Harrington Award for University Centers. The award, sponsored by *Duke-Weeks Realty Corporation*, recognizes a University Center in Indiana that has excelled in its mission of promoting economic education during the past program year. Thanks to Duke-Weeks, the Center received a beautiful plaque and $5,000 to further the outreach of economic education in the Indianapolis region.

The IUPUI Center is exemplary. Last year the Center trained over 800 K-12 teachers, providing them with practical curriculum materials for their classrooms. The IUPUI Center has a vibrant *Economics*America School Grant Program, operates a unique Key Teacher Program, and organized a statewide Kindergarten Conference for the past two years. The Center also produced *five* Olin Davis Award winners in 2000!

Center Director Bob Harris, Associate Director, Mohammad Kaviani, Program Coordinator Terri Crews, and Secretary/Web Master, Becky Renollet, deserve our sincere congratulations for a job well done.
Harlan Day, ICEE Director (left) and Bill Kendall, former ICEE Chairman (right) present IUPUI Center Associate Director, Mohammad Kaviani, and Center Director, Bob Harris, with the Peter Harrington Award for University Centers. The Award is sponsored by Duke-Weeks Realty Corporation.

“He who will not economize will have to agonize.”
--- Confucious

Larry Senesh Administrator Award-Winner, Marsha Reynolds, Principal of Crooked Creek Elementary School in Indianapolis.

ICEE Chair, Ted Mullett; Paul Samuelson Community Leader Award-winner, David Galliher of Muncie and DeVon Yoho, Ball State Center Director
A SHORT ECONOMIC FABLE

“One day a hairy hunter staggered home to this cave, under the weight of a small venison -- happy to have provided some food for his cave and its inmates, but distraught because, in killing the deer with a well-aimed arrow, he had broken his last flinthead, and must now spend a lot of time and effort to find and fashion another to replace it.

His neighbor, however, had a different kind of problem to worry about. With all the instincts and needs of a good hunter, he was lame from a broken hip and could not go afield to hunt big game. Instead, he had to content himself with wild fruit and with easily-caught small fish for food. This handicap, however, allowed him plenty of time to sit before his cave and chip pieces of rock into flintheads -- an occupation at which he had become rather expert. As his hunter friend drew near, he had several such flints all shaped and ready to become spear or arrow points. But ... he had no food; and he was hungry!

And then suddenly:

The thought elusive that had burned
With smoking smudge, remote and dull,
Within each thick and troubled skull
Burst forth at last in vocal flame.
Each gave a start, and then a shout
Of wonderment; and each held out,
The one his flint, the one his game,
And thus a mighty force was sired.

Man’s life would never be the same,
Each gave the thing he least required,
And gained the thing he most desired!

Well ... in some such fashion the principle of trade was discovered, and a first long step was taken toward civilization. Forth (or some experience like it) was the beginning of

Lisa Ellison, Commodity Challenge Award-Winner, teaches at Kokomo High School.

Gaye Hoffman, parent at South Newton Elementary, and student Gabby Hoffman display their economic education activities.

The Indiana Council for Economic Education thanks the following table sponsors of the 2000 Annual Awards for Excellence Program.

**Full Table**
- Center Management Corporation
- Indiana Farm Bureau & Farm Bureau Insurance
- Indiana Humanities Council
- Lilly Endowment
- UAW Region 3

**Half Table**
- Baker & Daniels
- Chicago Stock Exchange
- Duke Weeks Realty Corp
- First Community Bank
- HemoCleanse
- Huntington Bank
- Lafayette Life
- Mr. & Mrs. Ted Mullett

**Partial Table**
- Cinergy
- Citizen’s Gas & Coke Utility
- Eli Lilly Company, Lafayette
- State Life Insurance
Indiana Department of Education Announces 2000-01 Economic Education Grants

The Indiana Department of Education funded 32 economic education grant proposals for the 2000-01 school year. These grants are competitive and open to all local education agencies in Indiana. The purpose of the Economics Grant Program is to encourage local schools to incorporate the creative teaching of economics into the K-12 curriculum. Proposals represented a wide variety of teaching activities at both the elementary and secondary levels. Two categories of grants are available: Start-up Grants of $600-$1,000 for first-time applicants to plan and initiate projects and Program Improvement and Continuation Grants of $1,000 - $2,500 to expand and improve previously funded projects.

Congratulations to the following schools.

- **Pots Are Us Plus**, Blair Pointe School, Peru, Peru Community Schools
- **Vigo County Economics**, Fayette Elementary, West Terre Haute, Vigo County School Corporation
- **Mini-Economy Kids in the Kitchen**, Harley Holben Elementary, Elkhart, Baugo Community Schools
- **Indiana Twister**, Hums Elementary, Mishawaka, School City of Mishawaka
- **Jug Rox Enterprises**, Shoals Junior/Senior High School, Shoals, Shoals Community School Corporation
- **Butterfly Gardening in Scott County**, Scottsburg High School, Scottsburg, Scott County School District 2
- **Mini-Society**, Julie E. Test Middle School, Richmond, Richmond Community School Corporation
- **All Around Our Town**, North Madison Elementary, Camby, Mooresville Consolidated School Corporation
- **Kids Kards**, Brownstown Elementary, Brownstown, Brownstown Central Community School Corporation
- **Details**, Alternative School, Nashville, County School Corporation of Brown County
- **Soybean Economics and Millers Munchies**, System-Wide (Elementary), Akron, Tippecanoe Valley School Corporation
- **County Kids Create**, Elkhart County Special Education Cooperative, Goshen, Goshen Community Schools
- **World Economics**, Lincoln High School, Cambridge City, Western Wayne Schools
- **Designing & Operating A Business**, Oslo Elementary, Elkhart, Elkhart Community Schools
- **A Hands-On Product**, South Whitley Elementary, South Whitley, Whitko Community School Corporation
- **International Connections**, West Jay County Middle School, Dunkirk, Jay School Corporation
- **Enter the Maple Zone**, Maple Elementary, Avon, Avon Community School Corporation
- **Mini-Society**, Blue River Valley Elementary, Mount Summit, Blue River Valley Schools
- **Trade-Offs - The Sequel**, System-Wide (Elementary), Alexandria, Alexandria Community School Corporation
- **Brumfield Business Day**, Brumfield Elementary, Princeton, North Gibson School Corporation
- **Economic Musical**, Carmel Elementary, Carmel, Carmel Clay Schools
- **Business and Economics Academy**, Carroll High School, Fort Wayne, Northwest Allen County Schools
- **Economic Reality**, Eastern Elementary, Bloomfield, Eastern School District of Greene County
- **Springfield Sleuths**, Springfield Elementary, Michigan City, Michigan City Area Schools
- **TC Gear**, Tri-County High School, Wolcott, Tri-County School Corporation
- **Kids Taking Care of Business**, Willard Elementary, Winchester, Randolph Central School Corporation
- **Gingerbread Man Mania**, Shelburn Elementary, Shelburn, Northeast School Corporation
- **Reality Store**, Lowell Middle School, Lowell, Tri-Creek School Corporation
- **Making Cents of Saving**, Royerton Elementary, Muncie, Delaware Community School Corporation
- **Fifth Grade Financial Foundation**, Homan Elementary, Schererville, Lake Central School Corporation
- **China Connection**, Concord Ox-Bow Elementary, Elkhart, Concord Community Schools

specialization, which was the convenience under which individuals no longer had to supply with their own hands all they needed, but each could specialize in what he did best, easiest, and with most pleasure. This gave to those who wanted it freedom for leisure; and with leisure, even a little of it, came time to wonder, to think, to dream, to question, to doubt, to create -- in short, to begin to be civilized.

That was trade -- exchange; and it is still at the heart of business. It has almost infinite ramifications -- finances, credit, production, distribution, salesmanship, advertising, competition, legal observances and restrictions -- but it comes down finally to an exchange between two people.

The two cave men of my little poetic fable stood face to face. In modern commerce the original producer and ultimate consumer almost never see each other. A score, maybe a hundred, intermediaries may stand between them. But the principle and the results are the same.

Namely, Mr. A has produced something far in excess of his need for that particular thing. He receives tokens for the time and skill he has expended in producing the thing. These tokens are called money.

Another man, Mr. B, has done the same thing with some other product. On the open market each exchanges his tokens -- his money -- for what he needs of the other's product -- and so do millions of others -- with some grumbling, some cheating, some chiseling going on, no doubt; but with general satisfaction, benefit and convenience to all concerned. “

--- Andrew Zimbalist

“Let honesty and industry be thy constant companions, and spend one penny less than thy clear gains; then shall thy pocket begin to thrive, creditors will not insult, nor want oppress, nor hungerliness bite, nor nakedness freeze thee.”

--- Benjamin Franklin.
New Stock Market Simulation (SMS) for Indiana

This fall the ICEE adopted a new stock market program for Indiana students - the Stock Market Simulation (SMS), run by Stock-Trak, Inc™. Reports about SMS from teachers have been extremely positive. The new simulation offers several new features, including:

- ICEE's own SMS URL (www.indianasms.com)
- ICEE's own web design, featuring ICEE colors, contributors, etc.
- Toll free assistance for teachers
- Addition of mutual funds and IPO's for investments
- Toll-free trading fax line for schools with limited Internet access
- Ability to set diversification requirements (such as no more than $25,000 in any one stock)

In addition, SMS now has special categories for Home School, College, 4-H, and Adult participants. Very importantly, ICEE, in cooperation with eight regional Newspapers in Education, will again offer SMS training workshops in late January. Workshop participants will receive curriculum materials that they can use with their students to emphasize economics and personal finance concepts. ICEE will give participants curricular materials that emphasize the importance of long-term investment planning. These include:

- An Investment Guidebook (emphasizing the importance of having a Financial Plan and balancing risk versus reward)
- Stock Market Portfolio Teaching Unit (emphasizing economic and other factors which affect stock values)
- A creative, new Financial Knowledge for Investing CD-ROM (emphasizing the time value of money and the importance of long term planning to meet investment goals)

The Spring Simulation begins on February 12, 2001. See the SMS web site (www.indianasms.com) for registration details.

New Stock Market Simulation (SMS) Contributors!

The ICEE is very pleased to announce the following new contributors to the SMS program in Indiana. These dedicated individuals and organizations have "stepped to the plate" at a critical juncture in the history of ICEE's Stock Market Programming, as our historical funding source has been reduced significantly. If you or your organization would like to ensure that this valuable program continues in Indiana, please consider making a contribution. Call our office at 765-494-8545.

“Beware of little expenses; a small leak will sink a great ship.”
--- Benjamin Franklin

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<td>Bindley Western Industries</td>
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<td>Secretary of State, Securities Division</td>
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Monograph on the Life of Larry Senesh Now Available

*Lawrence Senesh: His Life and His Legacy*, a monograph of the life of Professor Lawrence (Larry) Senesh, the first professor of economic education in the United States, is now available. Joe Rueff of Elkhart, who worked extensively with Larry, and Peter V. Harrington, ICEE Director from 1971-1997, authored the monograph.

Emanuel T. Weiler, founding Dean of the Krannert School of Management (left) and John S. Day, Dean Emeritus of the Krannert School of Management (right) with Lawrence Senesh upon his receipt of an honorary doctorate from Purdue University, May, 1977.

A member of the Purdue faculty from 1958 to 1969, Larry was a pioneer in the field of social studies in general, and economic education in particular. His passion for economic education, especially for elementary age students was simply contagious. With a flair for creativity, he related the fundamental concepts of economics to the world in which the children lived - in families, neighborhoods, and local communities. According to former Krannert School of Management Dean, Dennis Weidenaar, "Larry was incredibly effective in mentoring and encouraging others to become teachers of teachers. His elementary level textbook series, *Our Working World*, was path-breaking in so many ways, and was solidly based on social science disciplines. His mind was continuously working, seeking to find new ways to help children and adults understand more clearly the world in which they functioned."

Larry's leadership had a lasting legacy in many other ways, especially his efforts to help establish the Master of Arts in Teaching Economics (MATE) degree program in Krannert's Economics Department. From 1966-1969, 75 experienced K-12 teachers from all over the United States came to Purdue for two semesters of regular university study, followed by an eight-week summer session.

Many MATE graduates re-entered their school systems as curriculum leaders. Others pursued more advanced degrees in economics and eventually joined the Joint (now National) Council on Economic Education network. The following graduates of the MATE program (and a smaller, revived MATE program in the 1980's) are representative of the many who assumed major positions of leadership in the economic education network. Those with an asterisk still are active.

Emmett Cotter, Rhode Island Council on Economic Education  
Harlan Day, Indiana Council for Economic Education*  
David Dieterle, Michigan Council on Economic Education*  
Jerry Drayer, Idaho Council on Economic Education  
Peter Harrington, Indiana Council for Economic Education  
James O'Neill, Delaware Council on Economic Education*

"You can teach any of the big ideas in economics to young children if you can relate these ideas to the children's experiences and place them in a vocabulary they can understand."

--- Larry Senesh
In 1969, Larry left Purdue to teach at the University of Colorado. Larry still lives in Colorado, but he will always be fondly remembered in Indiana for the tremendous impact he had on economic education in our state. Those interested in receiving the monograph should contact the ICEE office at 765-494-8540.

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"Mathematics instruction can be connected to society by a conscious choice of contexts for problems that illuminate the mathematics side of social issues."

--- California State Mathematics Framework

George Vredevedel, Greater Cincinnati Center for Economic Education*
Elmer Williams, University of Georgia Center for Economic Education
DeVon Yoho, Ball State Center for Economic Education*

M⁴ = Making Mathematics Meaningful Using a Mini-Economy

By Callie Marksbarry

Callie Marksbarry teaches second grade at Vinton Elementary School in Lafayette. She has been involved in ICEE training programs for many years, as a participant and presenter. She and her colleague, Mary Sturgeon, are Teacher Advocates of the Purdue University Center for Economic Education, and conduct economic education workshops throughout the Lafayette region. Callie recently received a prestigious National Presidential Award in Mathematics. Her award-winning unit, summarized below, shows how mathematics can be taught in the context of a Classroom Mini-Economy.

Making mathematics relevant is often a key in keeping students interested in mathematics. One of the most successful ways I have found for accomplishing this has been the classroom Mini-Economy, a form of economics instruction that simulates real-world economic activities. Students earn classroom money in a variety of ways by performing jobs, running businesses, and meeting certain standards of behavior. Students spend their money at our classroom store or at our end-of-the-year auction. Our Mini-Economy includes a bank, taxes, insurance companies, government services, and investments in savings accounts. Students keep banking records to monitor investment gains, compute taxes, record business transactions, and engage in day-to-day economic transactions involving mathematics.

Not only are students learning basic economic skills and concepts, but they also are experiencing economics in classroom situations that are very important and real to them, while practicing mathematics and problem-solving skills. Day-to-day classroom decisions result in very visible and real consequences, as students analyze and react to new situations and dilemmas using basic mathematics and language skills.

Our Mini-Economy promotes very active mathematics instruction. When the classroom job listing is posted, along with job descriptions that include salaries, students discuss the time and skill required compared to wage earned. Students quickly learn to use the economic concepts of scarcity, productivity, and opportunity cost in their job decisions and other Mini-Economy decisions.

Students use the classroom money earned from jobs to purchase goods (school supplies, hats, gloves, books, etc.) and classroom privileges from a classroom store, which is open each Friday. Students use supply and demand to determine store prices. They also calculate their total purchases, subtracting purchase costs to determine their change.

Jobs and wages change weekly, so students keep income records adding each week’s salary and subtracting expenses. These income records are checked frequently for accuracy and provide additional information about the students' level of understanding.

Each Friday, students receive paychecks and are taught how to endorse their checks as well
as fill out deposit slips for the bank. Students keep income records, savings accounts, and compute interest. The students themselves are the bankers.

Second grade bank teller Millie Shaw at work on Pay Day

Students even learn the basics of real estate. Students pay rent for using their desks, with rental rates reflecting desired locations in the room. Renter’s insurance for lost, destroyed, or stolen items is available for ten dollars every two weeks. Students learn to add their weekly wages, subtract their weekly costs for rent and insurance, and decide what amounts to save in an interest-bearing account or keep in their student-made “wallets.”

Our Mini-Economy eventually evolves into one large class business - the cookie factory. Using frozen cookie dough and ovens provided by the Otis Spunkmeyer Company, students produce cookies and sell them for real money, which goes towards the goal of a paid field trip. Many mathematics skills are used as students compile market surveys, make graphs, determine production costs, and figure profits.

Using a classroom Mini-Economy has enabled my students to learn mathematics - and economics - in a realistic and motivating way. I wouldn’t trade it for anything.

--- Ludwig von Mises

Seven Keys to the Successful Teaching of Economics
by Gregory P. Hinshaw
Wes-Del High School, Gaston

I was quite surprised when I was asked to apply for the Olin W. Davis Award for the Exemplary Teaching of Economics during my fourth year of teaching. I was even more surprised when I was notified that I was the statewide winner. As a part of the awards ceremony, I was asked to present a few points about the strategies and approaches I use in my economics class. I doubt that what I have presented to a few groups in the time since seems especially profound, but many have found it to be very helpful. In my experience, I have found Seven Keys to the Successful Teaching of Economics.

First, the instructor must focus on students and their achievement. Students know when they are valued. Students must feel secure and respected in the classroom, and they must know that their instructor expects them to learn and to achieve.

Second, the instructor must create a climate that values and honors learning and knowledge in general. Students, especially those students who are often bored, want to know that their teachers value more than just their own subjects. When students and teachers wrestle with
big issues (and the issues in social studies and economics are big issues), students have greater respect for what happens in the classroom.

--- Ayn Rand

“Living in a society, instead of on a desert island, does not relieve a man of the responsibility of supporting his own life. The only difference is that he supports his life by trading his products or services for the products or services of others. And, in this process of trade, a rational man does not seek or desire any more or any less than his own effort can earn. What determines his earnings? The free market, that is: the voluntary choice and judgement of the men who are willing to trade him their effort in return. When a man trades with others, he is counting - explicitly or implicitly - on their rationality, that is: on their ability to reorganize the objective value of his work. (A trade based on any other premise is a con game or a fraud.) Thus, when a rational man pursues a goal in a free society, he does not place himself at the mercy of the whims, the favors or the prejudices of others; he depends on nothing but his own effort: directly, by doing objectively valuable work - indirectly, through the objective evaluation of his work by others.”

Third, a successful economics teacher must know economics and enjoy studying and teaching it. Too often, economics teachers are those who have "fallen into" an economics teaching position, though they know little about the discipline. In many cases, they do not even like the subject, but economics was part of the teaching load they accepted. The lack of knowledge of economic concepts breeds insecurity, which creates apathy or hostility to the subject. Such a scenario will never create a climate conducive for understanding economics. Administrators must be careful to hire only licensed economics teachers. Those who teach economics should find ways to interweave economics into other disciplines and vice versa. Economic phenomena do not occur in a vacuum; neither should the teaching of economics. I have found that students love to contemplate the economic principles behind news stories and other current events.

Fourth, successful teachers must teach the basic content of the field of economics. Too often, teachers fear that the raw content of their discipline (especially that of the "dismal science") will bore their students, so they do everything but teach the content. They invent games, have discussions, sing songs, and do activities, but they fail to address the content. Without content-based instruction, students will rarely, if ever learn.

Fifth, teachers must find unique and student-engaging ways to present the content of economics. I have auctioned soft drinks, circulated play money, organized banks and corporations, used board races, drawn artistic posters, bartered with eggs, and told students they were all potential garbage men. Students have come to expect not to know what to expect in economics. The anticipation keeps them interested!

Sixth, teachers must test what students have learned. Students must be accountable for what they know. A variety of evaluation tools, including objective questions, writing assignments, and graphs are used in my classroom.

Seventh, teachers must honor outstanding student achievement in economics. I nominate students for economic awards, my students participate in local economics essay contests, and Wes-Del fields an Economics Challenge Competition team. When students do achieve, I post newspaper articles about their achievement in my classroom. Recently, I created a Wes-Del Economics Hall of Fame with names of award winners from the last four years.

While economics has a reputation as a difficult area of study, it is my firm belief that students can learn it and will be intrigued by it if it is taught in the right way. There is no enigmatic panacea to facilitate successful economics instruction. Consistent effort, interest, and excitement on the part of economics teachers will engage students, allowing them to learn and succeed in the field.
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