



# Regionally Speaking

A Publication of the North Central Business Education Association



A Message from the

## President

By Karen Drage, NCBEA President

**D**aughtry, one of my favorite former American Idols, released a song a few years ago entitled “Home.” Metrolyrics.com posts the lyrics of the chorus Daughtry sings as, “Be Careful What You Wish For, ‘Cause You Just Might Get It All. You Might Get It All and Then Some You Don’t Want” (Daughtry, C., n.d.). As I travel through the states in the North Central region and hear about the school reform mandates in every state in an effort to Race to the Top, I shudder to think what would occur if we did indeed “get it all” and the United States was to take the top spot.

Is being able to say we are at the top of the list worth picking and choosing students as if they were a professional athlete? If a teacher’s pay will be based on student performance, should teachers not be able to recruit students much like coaches recruit athletes? Students would undergo rigorous physical and skills assessments prior to be placed in the draft. If students do not pass the minimum requirements and are not drafted, then they are released from school---period. Go to your locker, pack your stuff, keep studying, and try again next time. What will happen to the students that are released? What will happen to students with special needs that have absolutely no chance of meeting the minimum requirements? Will they be institutionalized, subjected to a life of extreme poverty and slave labor, homelessness, or suicide? Probably but if our goal is to be Number One, we can only **test the best**. Impossible for that to happen here in the United States you might say. However, as I was watching an episode of Oprah the other day, I saw a charter school holding a lottery for students. The students were packed into a gym holding on to a number. Some students were praying, others were openly sobbing as these numbers were being read one by one as students were selected for this charter school. I listened in awe as they talked about one of the schools where all teachers carried a cell phone and students could call teachers for help with their homework until 11:00 p.m. at night. I was astonished to hear that these students had aspirations of attending some of the most prestigious colleges in the United States. I could not help but wonder how these students would adapt to an environment where they were a number and not a name and where half the student population was eliminated before the end of the first semester. There are no professors with cell phone in these prestigious colleges. You have to rely on your own abilities. Is this elite high school really a model in which we should emulate our public school systems? If we only **test the best** and **teach to the test**, then is career readiness as obsolete as eight-track tape players and typewriters? As a college professor, I see more and more college students come into my Consumers in the Marketplace course that have already had to file bankruptcy because they have had no consumer education courses in high school and were not prepared to handle their finances. They have no idea that their student insurance will not cover a major medical emergency nor do they realize that skipping out on their lease means they may have trouble getting a job or buying a house when they graduate. They cannot be career ready if they cannot get through college because they cannot manage their finances or they cannot compare the components of a benefits package because they do not know the difference between a PPO and a HMO. Are they career ready if we teach them to pick up the phone and call someone

every time they have a question or are they career ready when they learn to problem solve and use critical thinking skills? If you stop and think about the entity that really cares if our students are career ready or not, it is not education but business and industry. If our youth are not career ready, then our businesses cannot operate. We need to get our businesses to join us in our efforts to promote business education in our schools. We still have some work to do in reforming our educational system. However, reducing and/or eliminating business education is NOT the answer. Teaching to the tests and educating only those that **test the best** is NOT the answer. In my humble opinion, if standing at the top means abandoning our American tradition of educating everyone, I would rather hold on to our American tradition than stand at the top.

Sincerely,

*Karen Drage*

NCBEA President

**Ignite your passion for business education!**

## A Message from the Vice President

By Margaret Erthal, NCBEA Vice President

The recent conference was a great success and provided everyone an opportunity to network, view the latest in technology, and take in Minneapolis and all it has to offer. A big thank you to the Minnesota people for hosting the conference.

The ad hoc conference committee has met once at the conference and again in a virtual meeting. The objective is to explore alternatives to the present NCBEA conference format. One region has states bid on having the region join their conference. Presently, the NCBEA conference is losing money each year, which can't go on—obviously. If you would like to join the ad hoc committee, please send an email to [mjertha@ilstu.edu](mailto:mjertha@ilstu.edu).

I've created a two-sided flier listing the benefits of both NCBEA and NBEA to be given out at state conferences. If you would like a copy, please contact me.

I look forward to seeing you at the NBEA conference in New Orleans in April.

### *SCENES AROUND THE MBEI/NCBEA FALL CONFERENCE...*



Christy and Andrea at the Silent Auction Booth



Janet, Greg, and Madge in Minnesota



Karen and Beth during the Awards Ceremony

All 2011 NCBEA Award Forms can be found at <http://www.ncbea.com/forms.html> - Deadline June 15, 2011

2010

## NCBEA Award Winners

### 2010 DISTINGUISHED SERVICE AWARDS Beth Sindt and Linda Harper, Awards Chairs



NCBEA's **Secondary Business Teacher** award recipient is **Jennifer Gipp of Wisconsin**. Jennifer is very involved in teaching her middle school students computer applications such as word processing, presentations, publications, and movie editing. She has written several computer applications textbooks for middle school students. She gives presentations and presents workshops at various conventions.

Jennifer's principal says this about her, "Mrs. Gipp is a key leader for me as a building administrator. She has the pulse of the climate of our building and contributes to its betterment. In addition to formal committees and building leadership, Mrs. Gipp makes herself highly accessible to her colleagues as a technology resource."



NCBEA's award for the **postsecondary business teacher** is **Ohio's Christy Culver**. Courses Ms. Culver teaches include Business English Skills, Computer Basics, and a multitude of computer application courses. She also taught the college's first online course and continues to teach through that format as well as blended courses and face-to-face courses.

Christy's colleague made this comment, "She is an enthusiastic ambassador for business education as she presents to elementary faculty, IAAP chapters, and college faculty groups." The dean of her department states that Christy's curriculum is one of the most progressive in the state. And "Faculty seek her guidance in learning new technologies and creating dynamic learning environments."



NCBEA's award for the **collegiate business teacher** is **Dr. Karen Drage of Illinois**. Karen has taught at the secondary, post-secondary, and graduate levels. Courses she has taught are Contemporary Business, Personal Financial Planning, Teaching Methods, and several computer applications courses. She has co-authored and authored several articles such as "Modernizing Career and Technical Education Programs," "No Child Left Behind's Impact on Career and Technical Education," and "Keyboarding Instruction in Illinois."

Karen's department chair says, "Karen is a dedicated, responsible, and professional teacher that establishes high standards of learning for her students." A colleague says, "Karen has brought her PBL chapter to new levels that have not been seen for many years. Her students are active at the local, state, and national levels."

## Student Representative Recognition Award

NCBEA's **student Representative Recognition Award** recipient is **Jeremy Joecks, University of Wisconsin, Whitewater, Wisconsin**.



## Conference Highlights

# Illinois

**By Linda Harper  
IL Representative**

The 48<sup>th</sup> Annual Fall Conference of the Illinois Business Education Association entitled “Rethink, Revise, Re-energize” took place on November 3-5, 2010 with 235 attending. A dessert reception honoring Karen Drage, NCBEA President, and Margaret Erthal, NCBEA President-Elect, was held on Wednesday night in their honor.

The conference had over 60 excellent sessions: entrepreneurship, dual credit, Office 2010, hot technologies, financial education/literacy, soft skills, certification, accounting, programming, keyboarding, curriculum transfusion, grant writing, and estate planning to name a few. There were two hands-on computer labs for eleven hands-on sessions, and two tours: Firefly Restaurant and Mid-America Corvette headquarters and museum. Kevin Rutter, Illinois Teacher of the Year, was the keynote speaker.

At the NCBEA table, there were perks for joining or renewing NCBEA memberships during the conference with a Spin-the-Wheel for a chance to win a membership Linkages CD, \$5 off, or \$10 off the membership fee. A drawing was conducted from those who joined or renewed; the winner received a \$50 cash card. The new Linkages Activities CD was also sold for \$5 each during the conference.

As Illinois’ NCBEA Representative, any rified business educator attending the IBEA conference was offered \$25; there were two rified teachers in attendance. The Illinois NCBEA 50/50 raised \$615 total; the winner of half (\$307.50) was drawn at the closing lunch on Friday.

The IBEA Board passed two by-law changes: General membership meetings will be one per year at the IBEA Conference and electronic voting will be used by the general membership when needed. President Marcy Satterwhite passed the gavel to Julie Chadd. Next year’s Illinois Business Education Association conference will be in Effingham, Illinois November 9-11, 2011. The theme will be “Raising the Bar”. Contact Tina Dierkes, the new First Vice President, if you wish to present, be a chairperson, or exhibit.

Dale Snow, Executive Director of IBEA, retired at the close of this year’s conference after six years of excellent service in that capacity; she received the IBEA Distinguished Service Award. Ethel Holladay, past president of IBEA, is now the new Executive Director.

In celebration of National Education for Business month, I took six officers/members of my Phi Beta Lambda chapter at Richland Community College in Decatur, Illinois to two chamber of commerce meetings in November; they were: Chamber of Commerce of Greater Decatur and Mt. Zion Chamber of Commerce. While attending the Decatur chamber, we heard the newly elected Illinois State Senator Kyle McCarter and 101<sup>st</sup> Illinois State Representative Adam Brown speak. After the meeting, we were able to talk to each and stress the importance of keeping business classes in our schools and shake their hands. A picture was taken with Senator McCarter.



If you have any questions about membership or other information regarding the Illinois Business Education Association, membership in NCBEA/NBEA, or purchasing the Linkages CD, please contact Linda Harper, Illinois NBEA/NCBEA Membership Director at [lharp@richland.edu](mailto:lharp@richland.edu) or visit [www.ibea.org](http://www.ibea.org).



**Robert Stephens, CEO, of the Geek Squad, gave the Keynote address at the NCBEA Conference hosted by Minnesota.**



## News from...

# Iowa

By Lou Ann Knorr  
IA Representative

**Ride the Wave to 21<sup>st</sup> Century Skills** was the theme for 2010 Iowa Business Education Association annual fall convention that was held in Cedar Rapids on October 8-9. President Deb Jones and Convention Planning Committee Chair Sharon Keehner were in charge of the convention. This year's conference was shared with Iowa Association of Career and Technical Education. Kelli Diemer, Business and Marketing Consultant, Iowa Bureau of Career and Technical Education Services, was very instrumental in helping to make this shared convention a success.

The keynote speaker was Dr. Mel Riddile of the National Association of Secondary School Principals and the former National Principal of the Year. Dr. Riddile spoke on **CTE: A Missed Opportunity**. He provided background on how we are facing a "disconnect" in our school systems; while the expectations in academic achievement have significantly increased, the way students are taught to read, comprehend, and write has not kept up with the demands. Students who are not proficient at understanding what they read and in communicating what they have learned are at a tremendous disadvantage when it comes to succeeding in college and in competing for success in the knowledge-based global economy. Dr. Riddile then gave many examples of how our CTE programs train students to understand and practice techniques that allow them "to become wealthy in knowledge" and to understand the importance of possessing strong literacy skills. CTE programs are vigorous and relevant. Part of our job is to continue to explain to our students and their parents, our administrators, and our elected leaders why CTE programs need to be a vital part of our schools.

The conference offered workshops, speaker sessions, and special sessions for teachers to learn and share ideas for classroom instruction. The exhibitors, publishing companies, presenters, and facilitators brought special contributions to this conference. Additionally, a silent auction was held with all proceeds given to IBEA.

A highlight of the Iowa convention was the announcement of the 2010 award recipients:

- **Distinguished Service Award** to **Kelli Diemer**, Business and Marketing Consultant, Iowa Bureau of Career and Technical Education Services; and **Allan Nelson**, Superintendent, Clayton Ridge Community Schools, Guttenberg, Iowa
- **IBEA Frank and Margaret Hoffman Award** to **Clayton Ridge High School**, **Sharon Keehner**, *Lead Person, Teaching Reading in Content Areas*, Guttenberg, Iowa
- **Service to Business Education Award** to **Kelly Cooper**, Assistant Director, Dubuque Area Labor-Management Council, Dubuque, Iowa; **Michele Birdsell**, Pharmacist, Henry County Health Center, Mount Pleasant, Iowa; and **Judy Sammons**, Director of Surgery, Henry County Health Center, Mount Pleasant, Iowa
- **Outstanding Secondary Business Educator** to **Sharon Keehner**, Clayton Ridge High School, Guttenberg, Iowa
- **Outstanding Post-Secondary Business Educator** to **Sandra O'Brien**, Kirkwood Community College, Cedar Rapids, Iowa
- **Iowa BEST (Business Education Serving Teachers) Award** second year to **Amanda Eberhart**, **Northeast High School**; **Jodi Ehlers**, **Edgewood-Colesburg High School**; **Sharon Keehner**, **Clayton Ridge High School**; and **Lou Voss**, **Eagle Grove High School**
- **Iowa BEST** third year to **Amanda Vicki Spellerberg**, **Maquoketa Valley High School**, and **Sandy Warning**, **Davis County High School**
- **Iowa BEST** fourth year to **DeAnn Lenth**, **Valley Community School**
- **Iowa BEST** fifth year to **Deb Jones**, **Iowa Lakes Community College**, **Lois Roth**, **Danville High School**, **Mary L. Schmitt**, **Sumner-Fredericksburg**, and **Steve Verdon**, **Davenport West High School**

During the conference, IBEA President Deb Jones invited several guests to the podium to share greetings. These guests included Jan Bray, Executive Director, Association for Career and Technical Education; Karen Drage, President, North Central Business Education Association; Brittney Dirks, representing student association Business Professionals of America; Quinn Murphy representing student association Future Business Leaders of America-Phi Beta Lambda; and Kelli Diemer, Iowa

Continued on Page 6...

Iowa News, continued from Page 5...

Department of Education liaison. President Jones acknowledged several former IBEA presidents were in attendance.

Attendees had the opportunity to check out NBEA/NCBEA in the exhibit area and learn more about the advantages of joining NBEA. To promote the NBEA 2011 Annual Convention April 19-23 in New Orleans, the booth had a Mardi Gras theme. A quiz on New Orleans was handed out to attendees. Deb Jones won a CD featuring New Orleans music and a Jambalaya mix for the most correct answers to the New Orleans quiz. From the names of attendees who joined or renewed their NBEA membership during the convention, Rhonda Schmalz was the lucky winner of an I-Pod. Many University of Iowa business students stopped by the booth and received a free CD of creative classroom activities along with information about NBEA. The booth provided an opportunity for convention goers to visit with NCBEA President Karen Drage and to learn more about the many benefits of supporting their national association.

During the convention, there were two NCBEA fundraisers. First, there was the 50/50 Chance fundraiser, which \$127.50 was raised for NCBEA while Pam Uhlenkamp took home the same amount. Second, the 2010-2011 North Central Business Education Association CD was sold during the convention. The CD is titled **Linked into Learning**; it is a resource compiled by teachers for teachers and correlated with NBEA Standards. It has over 200 links to Internet sources and tutorials related to business education. Also featured on the CD are four Photoshop tutorials by Tonya Skinner. If you wish to order the CD and have it sent to you, please send \$6.75 for each CD. Make checks payable to North Central Business Education Association. Send your name, address, city, state, zip, and check for the number of CDs you want to Lou Ann Knorr, DMACC – Carroll Campus, 906 N. Grant Road, Carroll, IA 51401. Be sure to e-mail Lou Ann at [laknorr@dmacc.edu](mailto:laknorr@dmacc.edu) if you have questions.



## Conference Highlights...

*NCBEA Conference  
hosted by Minnesota*

**By Karen Drage  
NCBEA President**

The 2010 NCBEA conference was hosted by Minnesota September 23-24, 2010, at the Sheraton Bloomington Hotel. There were 150 registered participants at the conference. Thirty-nine of those attendees were from states outside of the host state. NCBEA scheduled three preconvention sessions on the 23rd that were well attended. Dr. Rita Brodnax (Indiana) presented two sessions titled Differentiated Instruction for 21st Century Skill Sets and Brain-Compatible Instruction: Be “Sabotage-Free” to Enhance Your Teaching Effectiveness and Coaching. Corrine Hoisington (Cengage Learning) also presented Hot Technologies and Web 2.0 to a capacity crowd. A reception was also held that evening for the six state presidents from the North Central region in attendance (Illinois, Iowa, Missouri, Michigan, Minnesota, and Ohio), NBEA president Madge Gregg, and the DPE Vice President Glenn Bailey. Friday started bright and early with the NCBEA annual business meeting. The members approved the selection of a regional membership director and a motion was made to approve electronic elections during this meeting. The opening session speaker was Robert Stephens, CEO, of the Geek Squad. Mr. Stephens told the audience about the process he went through as he decided on the famous Geek Squad logo. His story about his courtship and then marriage with Best Buy of how he rose to be one of the most successful businessmen in the country was very remarkable and inspirational. NCBEA also offered several other sessions throughout the day Friday. These sessions were presented by Greg Valentine (Indiana), Karen Drage (Illinois), Amy Hollingsworth & Becky Kuehl (Indiana), Christy Culver (Ohio), and Patricia Boyles (Illinois). Overall, the conference was very successful. A huge thank you goes out to our host state, Minnesota.

**NCBEA Past Presidents Barb Bielenberg, Beth Sindt, and Bill Murphy were honored at a reception at the NCBEA Conference hosted by Minnesota.**

## A Message about... Membership

By **Sharon Fisher-Larson**  
NCBEA Regional  
Membership Director



Happy holidays everyone! I am so happy to be working with the NCBEA board again...this time as Regional Membership Representative. As many of the state membership directors know, I have stayed involved with membership since my term as NBEA president. Each month (almost each month) I sent materials that you could use for membership recruitment. I will continue that process but work even more closely with our wonderful eight state representatives in NCBEA. Cathy Carruthers has done an excellent job since July; I only hope to follow in her footsteps and continue the superb job she has done.

Membership is the life blood of any organization, and that is not any different for NBEA. When an organization has declining membership, services are may be cut. We don't want that to happen with NBEA. Think of the enlightening articles found in *The Forum* and in *Keying In*. And, the NBEA Yearbook...what a gem! It is packed with information you can use in your profession. And, what better professional development opportunity than the NBEA convention and trade show? NBEA has so much to offer; we just need to get the word out. At my final NBEA board meeting, the board had a brainstorm session on membership. We determined that it costs only 22 cents a day to belong to NBEA. Maybe if we push that statistic, teachers won't wrinkle their noses at the \$80 membership fee (which is really a bargain when compared to other professional organizations).

As you all know, the 2010 NBEA Convention and Trade Show is in New Orleans, Louisiana, April 20-23, 2011. Plan now to attend and encourage others to do the same. I look forward to seeing you in New Orleans!



The three BMs...  
Bob Murray  
Bob Meyer  
Bob Murphy

## Convention Highlights from...

# Ohio

By **Christie Culver**  
OH REPRESENTATIVE



Soaring Into "Emerging Technologies" was the theme for 83rd OBTA—An Association for Business Technology Educators Association annual professional development conference held in Akron, Ohio, on October 21-22, 2010. Keynote speaker, Ken Kaser, shared successful teaching strategies that involved flexibility and thinking outside the box. Conference attendees were able to select from over 20 sessions including the topics of iPod Touch in Your Classroom, Communicating through Podcasting, Collaborating through Google Docs, and Using Technology to Enhance Face-to-Face by OBTA's Business and Industry Advisory Council (BIAC). A Thursday evening clambake at Wolfcreek Winery was enjoyed by attendees.

The 2010 OBTA Distinguished Award Winners were announced at the Awards Luncheon on Friday. Congratulations to Robert O'Donnell, Secondary Business Technology Educator of the Year, and Shawn Orr, Post-Secondary Business Technology Educator of the Year. O'Donnell teaches at Sandy Valley High School in Magnolia, Ohio; and Orr is an Assistant Professor and Director of Faculty Development at Davis College in Toledo, Ohio. Also during the luncheon Laurie Patlin, Bowling Green State University student, was awarded a \$1,000 scholarship from OBTA. ~Business Education for Effective Living @ [www.obta-ohio.org](http://www.obta-ohio.org)



NCBEA Board

# Focus on

By Michelle Lindsey, Missouri State Representative



## ***Focus On...Elementary/Middle School Technology Teaching Tips***

Teaching in an elementary or middle school setting often presents challenges unique to that setting. In this article I'll share some challenges and solutions I've found to work well in my classroom.

Challenge 1: How do you fill out a keyboarding technique grade sheet on 250+ elementary students?

Solution: Lose the paper process. Tell your students at the beginning of class which techniques are important. Each time a student is not exhibiting that technique, tap the student on the shoulder and whisper a correction, then make a mark by the student's name on your seating chart. Let the student know that each tap is a point deduction (I use 10 points/day with each tap resulting in a 2 point deduction). At the end of the week you can quickly tally those marks and enter grades. With the older students we use an assignment record to record those grades. For many that record helps encourage better habits.

Challenge 2: How do you grade tests and give immediate feedback for 250+ students?

Solution: I use a simple site called That Quiz found at [www.thatquiz.org](http://www.thatquiz.org). While its primary focus is math, people can set up a free account and either create their own quizzes or use quizzes shared by others. The site allows the teacher to log in and see completed test scores and the students immediately see their results onscreen, including missed items.

Challenge 3: What do you do to differentiate instruction, especially with the increased number of special education students in classes?

Solution: Podcasting and Vodcasting! Not only does podcasting and vodcasting solve many concerns with the special education population, but with the increased emphasis on Response To Intervention (RTI) podcasting and vodcasting benefits those students needing remediation.

Let's look at one way to reap the benefits of podcasting. Using Dr. Mona Casady's Whiteboard Approach To Introducing the Keyboard (Missouri State University) already helps modify keyboarding because the dictation method prevents students from falling behind in lesson completion, encourages students to stay more focused, and allows the teacher to instantly modify the lesson to repeat keys students are experiencing the most difficulty with. Now, record that lesson as a podcast and all students can go back and repeat the lesson on their own time or just play the portion of the lesson where they were experiencing difficulty. As an added bonus, resource teachers can use this material and parents get a sneak peek at the great things going on in your classroom. I also use this podcasting trick when I have to be gone from my classroom to allow instruction to carry on as usual in my absence.

If you're new to podcasting, try it with a free program called Audacity, which is simple to use and easy to find tutorials about through YouTube.

Working with students at the elementary and middle school level can be such a rewarding experience as you watch them explore and absorb the many benefits of using engaging technologies.

# Seeking NCBEA Nominations

## NCBEA PRESIDENT ELECT

The North Central Business Education Association (NCBEA) is seeking nominees for **NCBEA President- Elect**. Please assist the NCBEA Board by distributing this information to eligible individuals, by nominating eligible individuals, and by encouraging those you believe are good candidates to submit their application materials.

For additional information and nomination forms, please visit <http://www.ncbea.com/forms.html>

Nomination deadline is January 31.

## STUDENT REPRESENTATIVE

Each year NCBEA selects a student to serve a one-year term on our NCBEA Administrative Board. We believe it is a valuable experience for the student as it provides the student with the opportunity to experience the workings of a professional organization and to assist in promoting business education.

For additional information and nomination forms, please visit <http://www.ncbea.com/forms.html>

## Dr. Jim D. Rucker

Dr. Jim D. Rucker, NBEA past president, 63, died Thursday, Oct. 21, 2010, at his home in Hays.

He was born April 22, 1947, near Maywood, Neb., to Ivan and Sylvia (Hoschouer) Rucker. He received a bachelor's degree in education from the University of Nebraska-Kearney ...

[Read the full article](http://www.hdnews.net/story/Dr--Jim--D--Rucker) at <http://www.hdnews.net/story/Dr--Jim--D--Rucker>

# Bylaw Changes

The following Bylaws were voted on and approved at the Annual Business Meeting in Minneapolis, Minnesota, September 24, 2010.

The Bylaws and Standing Rules Committee *moved to, "change bylaw Article XI, Section 2. The bylaws shall be reviewed every year by the past president"*

Cathy Carruthers *moved that the NCBEA president appoint a regional membership director to serve as the designated person to provide regional membership promotion and information and leadership to the NCBEA member states.*

## NCBEA Vision and Mission

### Vision of NCBEA

The North Central Business Education Association is the regional affiliate of NBEA which is the professional organization that represents education for and about business, supports instruction for preparing individuals to function effectively within the global and competitive economy, and provides leadership for the direction of business education.

### Mission of NCBEA

The North Central Business Education Association serves individuals and groups involved in instruction, administration, research, and dissemination of information for and about business in the states of Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. NCBEA serves its members by providing leadership training, conferences, and publications to assist them to:

- Prepare individuals for successful careers in business and industry
- Prepare a competent workforce that will enable business and industry to be competitive in a global economy.
- Prepare individuals to manage personal business affairs so that they are successful and productive citizens.
- Provide support and reinforce basic skill instruction.
- Develop leadership qualities.

Call for

# Articles

Regionally Speaking can be found as a Link on the NCBEA Website:

[www.ncbea.com](http://www.ncbea.com)

Submit article to Sue Elwood at [rselwood@mchsi.com](mailto:rselwood@mchsi.com)



# NCBEA Board

- President**..... Karen Drage  
*Eastern Illinois University, Charleston, IL*
- President Elect**..... Margaret Erthal  
*Assistant Professor Emerita, Illinois State University*
- Immediate Past President**..... Beth Sindt  
*Kirkwood Community College, Cedar Rapids, IA*
- Secretary**..... Dena Irwin  
*Northeast Shakamak High School, Jasonville, IN*
- Treasurer**..... Twana Hulen  
*Northeast Randolph County R-IV, Cairo, MO*
- Student Representative** .....Andrea Michetti  
*University of Wisconsin-Whitewater*
- NBEA Representative** ..... Cathy Carruthers  
*Lewis & Clark Community College, IL*
- Regional Membership Director**..... Sharon Fisher-Larson  
*Elgin, IL*
- Illinois State Representative** .....Linda Harper  
*Richland Community College, Decatur, IL*
- Indiana State Representative**..... Jason Hendrickson  
*Danville Community High School, IN*
- Iowa State Representative** ..... Lou Ann Knorr  
*Des Moines Area Community College, Carroll, IA*
- Michigan State Representative**..... vacant
- Minnesota State Representative**.....Bob Murray  
*Retired*
- Missouri State Representative**..... Michelle Lindsey  
*Ozark Upper Elementary, Ozark, MO*
- Ohio State Representative**..... Christy Culver  
*Marion Technical College, Marion, OH*
- Wisconsin State Representative**..... Debbie Stanislawski  
*University of Wisconsin—Stout, Menomonie, WI*
- Newsletter Editor/Webmaster** ..... Sue Elwood  
*Northeast Iowa Community College, Calmar, IA*
- ISBE Representative**..... Barbara Bielenberg  
*Retired*
- NBEA Executive Director**..... Janet M. Treichel  
*NBEA, Reston, VA*
- NBEA President** .....Madge Gregg  
*San Diego Mesa College, San Diego, CA*

**NCBEA Web Site**..... [www.ncbea.com](http://www.ncbea.com)

## NCBEA Officer Rotation

- July 1, 2011 ..... WI, MO, NBEA Rep, President Elect
- July 1, 2012 ... MN, OH, MI, Treasurer, President Elect
- July 1, 2013 ..... IL, IN, IA, Secretary, President Elect

## NCBEA Convention Rotation

- Summer/Fall 2011..... Wisconsin
- Summer/Fall 2012..... Iowa
- Summer/Fall 2013..... Indiana
- Spring 2014 .....NBEA/NCBEA Region  
 ..... (subject to change)
- Summer/Fall 2014..... Illinois
- Summer/Fall 2015..... Missouri
- Summer/Fall 2016..... Ohio
- Summer/Fall 2017..... Minnesota

# Conferences

**NBEA President  
 Madge Gregg  
 invites NCBEA  
 Board members to  
 the NBEA Annual  
 Convention by  
 giving out Mardi  
 Gras Beads.**



**NBEA 2011 Annual Convention  
 April 19 - 23  
 New Orleans, LA  
 Mark Your Calendar**

<http://www.nbea.org/newsite/conferences/convention/convention.html>

## International Society for Business Education

**83<sup>rd</sup> International SIEC-ISBE Conference  
 Basel, Switzerland ♦ July 25 – 29, 2011  
<http://www.siec.ch/conference-2011.html>**

## WBEA/NCBEA 2011

### SAVE THE DATE!

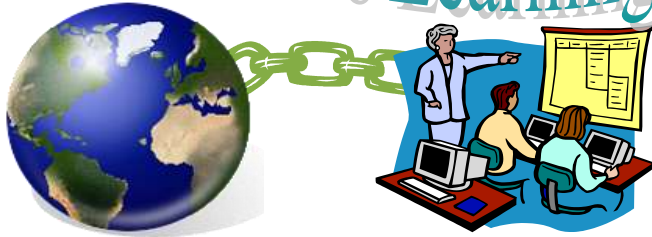
**Date: September 29-30, 2011**

**Location: Green Bay, Wisconsin**

Mark your calendar for the joint WBEA/  
 NCBEA Conference to be held in Green Bay,  
 Wisconsin. Find more details in the months to  
 come at <http://www.wbesonline.org/>



# Linked in to Learning



## An NCBEA Resource

Compiled by Teachers for Teachers 2010-2011

Correlated with NBEA Standards

The North Central Business Education Association (NCBEA) is comprised of National Business Education Association members from Illinois, Indiana, Iowa, Missouri, Michigan, Minnesota, Ohio, and Wisconsin. In 2000, 2002, 2004, 2006, and 2008 NCBEA published a CD with classroom activities as a service to members and to provide additional funds for NCBEA.

In 2010 the NCBEA Board is proud to offer ***Linked in to Learning***. This resource has over 200 links to Internet sources and tutorials related to business education. Also featured on the CD are 4 Photoshop tutorials by Tonya Skinner. The CD will be available for sale at your state convention for \$5.

If you wish to order the CD and have it sent to you, please send \$6.75 for each CD. **Make checks payable to North Central Business Education Association.** Send the form below to:

Michelle Lindsey  
Ozark Upper Elementary  
PO Box 166  
Ozark, MO 65721

If you have any questions, her e-mail address is: [michellelindsey@mail.ozark.k12.mo.us](mailto:michellelindsey@mail.ozark.k12.mo.us)

### ***Linked in to Learning***

***(Please PRINT all Information)***

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

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## THE ABCs OF CREDIT CARD FINANCE - 2011

### *A Student Credit Card Literacy Program*

For years, the Center for Student Credit Card Education, Inc. (CSCCE) has offered a free credit card literacy program, "The ABCs of Credit Card Finance," consisting of a student primer, Trainer's Guide and PowerPoint Presentation. The program has a target audience of high school juniors, seniors and college freshmen and teaches students how to wisely choose and responsibly use a credit card. By learning about credit through a structured curriculum, students don't have to resort to trial-and-error learning on such an important topic. Since its inception in 2002, the program has been updated yearly to stay current with the credit card industry.

Benefiting from an educational sponsorship by Citi from 2004 to 2009, more than 2.5 million student primers were distributed, reaching students in all 50 states, as well as Washington D.C. and Guam.

Now CSCCE has developed a new distribution methodology. Instead of using a print format, the program is available on the Internet at the new website, [www.theabcsofcredit.com](http://www.theabcsofcredit.com). The curriculum is available in two formats. The traditional program, including the student primer, Trainer's Guide and PowerPoint Presentation are available for teachers to download. The program has also been converted to one that is animated and interactive, that can be taken independently by students online. Students will log on to take the online program and upon completion of the 25 question final exam, their teacher will be advised by email of the student's name and test score. There is no charge for either format.

By teaching this program, you will help students develop the credit card literacy skills necessary to build a positive credit history that will serve them today and for years to come.

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