

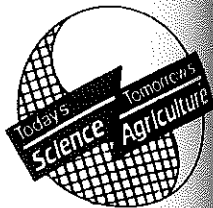


**Decisions & Dollars: The New
Financial Records and Management
Information Curriculum**

The D&D Curriculum

Teacher and Industry Perspectives

Teaching the D&D Curriculum



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Room For Three?



By ED OSBORNE
 Dr. Osborne is associate professor and program chair of agricultural education at the University of Illinois, Urbana-Champaign.

Curriculum reform in secondary agricultural education during the past five years had focused almost exclusively on agriscience. And much has been accomplished in a relatively short time; secondary agricultural education appears to be on the upswing. This turnaround is largely due to the new agriscience curricula that many states have developed and implemented. We must continue to offer high quality science-based courses as a part of secondary agricultural education.

But we must not let the focus of the secondary agriculture curriculum swing too far, even in the direction of agriscience. Agriscience must be an identifiable (dominant?) emphasis in secondary agriculture curricula, but there are other subject areas that deserve focus as well. Agribusiness is one of these, and management practices and skills in agriculture is another. The high school curriculum should include vocational education and nonvocational education in agriculture (agricultural literacy). Subject matter thrusts should include three areas: agriscience, agricultural management (production practices), and agricultural business management. With few exceptions, some of these three major curriculum areas should be included in all secondary agriculture curricula, and one of these three areas should probably be emphasized.

Another threesome that we should seek in secondary agricultural education is in our program objectives. We have historically had a clear vocational element to our instruction, and this should continue to be the case. Yet, secondary agricultural education is and has always been vocational education and more. Secondary agriculture courses should aim at (1) performance of technical skills in agriculture (vocational agriculture), (2) applications of basic science and math skills in the technological field of agriculture, and (3) providing a basis for further study in agriculture at the postsecondary level. Career exploration is a continuing process that should be infused into all agriculture courses.

Some secondary agriculture programs have established excellent reputations in agriscience. Bravo! We must continue working to lock in these positive perceptions of our programs. But secondary agriculture teachers are generalists, and few teachers/programs can afford to focus exclusively on agriscience. This is why I have tried to consistently use the phrase "agriculture

teacher" rather than "agriscience teacher" and/or "agribusiness teacher" in The Agricultural Education Magazine. "Agriscience" does, in fact, describe only a portion of the subject matter taught by agriculture teachers.

The Decisions & Dollars (D&D) curriculum couldn't be arriving at a better time. While we must continue to push ahead in developing strong agriscience courses in high school agriculture programs, we must remember that agricultural business management is a very important part of the curriculum as well. The D&D curriculum should be extremely helpful as teachers work to bring that area of their curriculum up to date.

However, a problem in agricultural education over the years has been that we have moved from one curriculum thrust to another, riding the waves in curriculum reform and rejuvenation. Such a singular focus in comprehensive, secondary agriculture curricula has stymied efforts to achieve continuous and long-term curriculum change and improvement in agriculture programs. As a result, we have found ourselves leaving recent accomplishments behind as we incorporate new curriculum thrusts, always trading one new emphasis for another. The net effect is often constantly changing programs that sometimes show little overall improvement.

Some might describe high school agriculture teachers as magicians. A few curriculum juggling skills are needed as well, such that teachers are able to simultaneously offer strong courses in agriscience, agricultural business management, and performance skill areas. There is room for all three curriculum thrusts in secondary agriculture programs, and that probably means teaching different courses today than even a few years ago. That also means that teachers must continuously look for opportunities to incorporate new ideas and topics into their teaching. The Decisions & Dollars curriculum will offer a great opportunity to upgrade the agricultural business management portion of the high school agriculture curriculum. But we shouldn't let this new curriculum product replace the strides made in the past five years in agriscience. We can keep multiple curriculum thrusts alive, and must do so in order to offer a comprehensive curriculum that is continuously changing and improving.

Decisions & Dollars



BY JACK ELLIOT

Dr. Elliot is D&D project director and assistant professor of agricultural education at The University of Arizona, Tucson.

What is DECISIONS & DOLLARS?

A financial records and management information curriculum project of The National Council for Agricultural Education, funded through the National FFA Foundation.

It consists of:

- A 30 page curriculum guide (with objectives, interest approaches, teaching strategies, references, etc.) and 550 pages of color coded support materials, including the following sections:
 - teacher content
 - student reference
 - student activities, quizzes and tests (with answer keys). The activities include exploratory, preparatory and entry level examples in four areas: horticulture, work experience, natural resources, and production. A group activity in the greenhouse area is also included.
 - transparency masters
- Management Information System
- An Instructional Videotape

Why should D&D be a part of my curriculum?

The purpose of teaching/learning Decisions & Dollars in programs of agricultural education is to provide students a basis for making effective decisions, setting goals, assessing and solving problems, valuing financial progress and success, evaluating the management of resources and gaining skills useful in every day life in the diverse field of agriculture.

Generally Accepted Accounting Principles (GAAP) are the financial standard used in agricultural businesses. D&D incorporates GAAP within all units of the curriculum.

Financial management and decision making are integral parts of all agricultural classroom instruction, supervised experience programs, and the FFA.

The financial pages in the curriculum package directly correspond to the new National FFA awards and degree applications.

Who contributed to the D&D project?

The D&D curriculum was developed by

agricultural educators from across the United States:

- Thirteen people from industry, the National FFA Center, secondary and postsecondary schools, and state departments of education served on an action force.
- Twenty-one field test sites critiqued the curriculum for 2 years.
- Forty additional pilot sites tested the curriculum for one year.
- Four secondary teachers of agriculture served on the writing team.
- A two-year formative and one-year summative evaluation was conducted.
- Internal pedagogy and accounting accuracy reviews occurred.

Corporate sponsorship through the National FFA Foundation funded the project.

When can I get it?

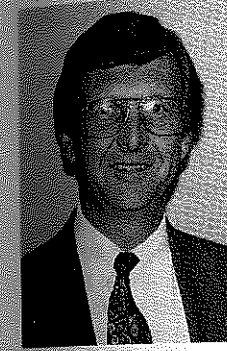
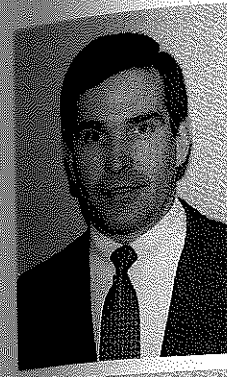
D & D

is coming

SOON!!

Watch for it!!

GAAP And The Way We Do Business



BY TIM DAUGHERTY, DONALD O. BORGMAN, PAULA WRIGHT & JOHN GUNDERSON

Mr. Daugherty (top) is Vice President of Marketing at Farmland Industries, Inc., Wichita, KS. Mr. Gunderson is Senior Credit Specialist at the Farm Credit Council, Denver, CO. Mr. Borgman is Senior Vice President at Boatmen's First National Bank of Kansas City. All are D&D Action Force members. Ms. Wright is D&D project assistant and graduate research assistant in agricultural education at the University of Arizona, Tucson.

GAAP and the Way We Do Business

"I just can't understand what happened. Joe and Kathy's small business seemed to be thriving. They were always busy and everyone was talking about how well they were doing. I was really surprised to hear they were going out of business. Rumor is they were not able to pay their bills." How many Joe and Kathys do we read about every week? Their dream of owning their own business came crashing down because they didn't understand how to manage their finances. They were great at operations and attracting sales, but were lost when it came to understanding costs and managing their resources.

In the April 1993 issue of *National Wool Grower*, KayAnn Ishmael writes "gaps in financial records and a lack of Generally Accepted Accounting Principles (GAAP) often keep sheep producers from receiving credit." Her article, "Bringing Home the Cash: Is There A GAAP In Your Credit?", says staying on top of the sheep business involves not just the sheep, but the business management tools that can be applied to all agricultural businesses.

Joe and Kathy forgot the financial management in the operations of their business. Perhaps their idea of business performance was based on income and inventory, rather than cash flow and inventory turnover. Business performance must be measured in a variety of ways to judge the stability and flexibility of the business. "When producers are trying to decide how much loss they can stand, they need to consider the impact of combinations of both cash flow shortfalls and declines in asset values" (Ishmael, 1993). But, as Ishmael points out, "Too many people don't have production, financial, cash flow and other information necessary to back up what they tell the lender", nor do they have a backup plan as an alternative in hard times. "If you look at Desert Storm or any other enterprise, any good plan has a back-up." What was Joe and Kathy's back-up plan? Or could the case have been that by the time Joe and Kathy realized their business was in trouble it was too late?

The Decisions & Dollars curriculum is about understanding money and equipping one with the knowledge needed to put money to use. The concept begins with the most basic life skills and gravitates to complex enterprise analysis. Such things as the mechanics behind a checking account or credit card serve as the initial

foundation. Understanding your own paycheck and how payroll deductions work enables you to begin capturing the essence of how budgeting and financial management can help you reach an established goal. On the more advanced side, enterprise analysis enables students to determine the most prudent method to manage and/or maximize their profits. Decisions & Dollars is focused on opening the world of financial management and permitting one to discover the myriad of possibilities at hand.

Decisions & Dollars is designed to fit into nearly all agricultural classroom situations. Its modular design permits the instructor to add a dimension of financial understanding to an operational or technical unit. When the student understands the financial impact of why an operational decision is made, the decision suddenly has greater meaning and the lesson is more firmly entrenched in the student's mind. Whether used in an agriscience or an agricultural production setting, or with students employed by a business, the concepts in the Decisions & Dollars curriculum are the essential building blocks needed for one to compete successfully.

No one wants to see a Joe and Kathy fail. In order to succeed, regardless of business type, there must be an understanding of how to effectively manage the dollars employed. Decisions & Dollars is the tool agricultural education can use to open the door of better understanding in financial record keeping and decision making. John Goia says it best, "People don't plan to fail; they fail to plan. Success is often defined as planning and preparation for meeting opportunity. Financial planning is a lifelong process necessary to survive in the modern world." Don't we want students in agricultural education to have every advantage to be successful?

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Developing Money Management Skills in Youth Through Agricultural Curricula



BY CATHY F. BOWEN & RONALD FREDERICK

Dr. Bowen is assistant professor of agricultural and extension education at Penn State and Mr. Frederick is an agriculture teacher at Twin Valley High School, Elverson, PA.

How many decisions have you made recently that involved some form of money? How much did your last tank of gas cost? How much did you spend at fast food restaurants last month? What is the yearly cost of your car insurance? Are there ways you can lower this cost? How much do you put into a regular savings plan? Each day, you and your students make hundreds of decisions, many of them routine, that involve the use of money. They are unavoidable. Yet, those decisions impact every aspect of our lives. In short, the choices we make about handling money play a major role in the type of lifestyle we have and the level of living we can afford.

Developing Money Management Skills

Money management is the process of planning and using money to get what you need and want immediately and for the future. Decision-making is a critical part of this process. Money management skills of individuals, including your students, vary widely. Some are better managers than others because they accomplish more with the same amount of money or reach goals quicker. Money management skills differ primarily because of exposure and experience. These two "E" words are keys to developing any skill, including managing money. For example, college students who tend to be the most knowledgeable about credit and housing have prior experiences in these two areas (Folk & Durum, 1993).

Financial experts agree that giving children an allowance is one of the best ways to teach money management (Waddell, 1985). Receiving an allowance, though, is just the beginning. There are many lessons to be learned about managing money, but more importantly, there are many experiences that can be provided for students in agriculture courses to help them develop this lifelong skill.

Students' initial money management skills are learned at home. Further, parental behavior and the way money matters are handled in the home have a lasting impact on teenagers. As soon as children understand the concept of money, they begin to develop attitudes and behaviors because of what they see their parents doing. If parents are frugal or include children in family conversations that involve money, chances are that their children will exhibit similar behaviors in adulthood. On the

contrary, if money is used as a source of power or is the focus of family arguments, these undesirable behaviors are likely to be modeled by children. Although parents are students' first teachers on money matters, agricultural educators can play a significant role in teaching youth to manage money. Before detailing how to help your students develop these skills, let's examine what is known about teenagers' sources of money, their knowledge about managing it, and what they buy.

Teenagers and Money

Teenagers get money from various sources: allowances, gifts from family and relatives, earnings from part-time employment, earnings from chores, and on occasion, from owning a small business. Teens have tremendous purchasing power. In 1990, teenagers spent \$79 billion, \$49 billion of which they earned or received from parents as gifts (Bailey, 1992). Unfortunately, their spending habits and use of money in early adulthood may not be to their advantage. Generally, teenagers are free to spend the money they earn on items that are important to them (cars, clothes, and recreation). Except for clothing, they spend little of their money to meet basic human survival needs.

A nationwide study of 428 high school seniors found that these soon-to-be independent consumers know very little about the products and services that they were likely to buy in the near future. These students answered correctly 40% or fewer of the questions in areas such as credit, checking/savings accounts, and auto insurance. Some groups scored worse than others. Blacks answered correctly 34% of the questions while Hispanics, the poor, and those headed for vocational/technical school each scored 35% correct on this knowledge test. Asians and whites got 48% and 44%, respectively, of the correct responses. Females scored slightly higher (44%) than males (40%) (Consumer Federation, 1991).

Similar results were found in a survey of 62 scholars (high school juniors and seniors) who attended the 1993 Pennsylvania Governor's School for the Agricultural Sciences (PGSAS). The scholars came from all regions of the state and represented various school types (regular, public, and private high schools and schools that had special programs for those considering careers in areas such as science, math, and engineering). There were 34 females and

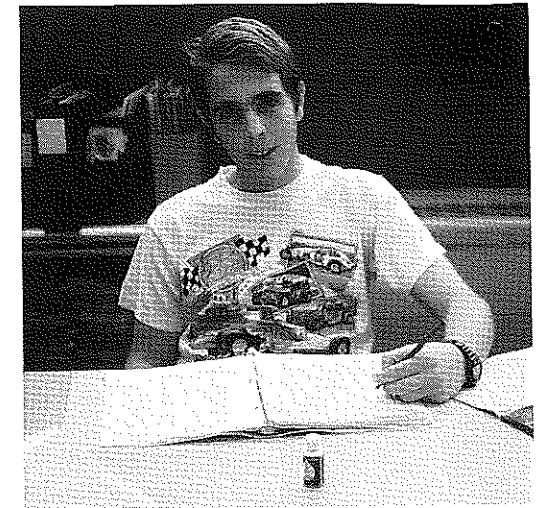
28 males. The students provided correct answers for less than half of the questions about payroll withholdings, liability for lost credit cards, credit card loans, lender borrowing charges, and automobile insurance. The Decisions & Dollars curriculum can change this situation.

The Decisions & Dollars Curriculum in Pennsylvania

Decisions & Dollars, a curriculum project, is designed to develop an instructional program that upgrades instruction in financial decision-making and record keeping in agricultural education. It is a cooperative venture among the National Council on Agricultural Education, the University of Arizona, and the National FFA Foundation. Projected outcomes of the curriculum are an understanding of the importance of financial management to everyone in every career and integration of financial management information into existing courses. As a pilot teacher for the Decisions & Dollars Curriculum, Ronald Frederick, the co-author who teaches at Twin Valley High School in Elverson, Pennsylvania, found that his students knew almost nothing about financial management. While these teenagers think of themselves as mature and knowledgeable, they have almost NO experience in managing money and making decisions that adults handle daily. Most are still on mom and dad's auto insurance policy and may carry a parent's credit card. They rarely shop for the family and have never arranged for a loan. One of Frederick's students stated, "These things may be important to an adult, but teenagers do not think of them on a daily basis." By their junior and senior year of high school, many may be making some of these decisions, but usually with limited knowledge.

Using the Decisions & Dollars curriculum, Frederick is giving his students a sampling of money management skills that they can use in their personal lives, as well as in agricultural careers. Concepts of money management are included in numerous class projects and through required record books on supervised agricultural experiences (SAE). For example, ALL students compute the cost of Christmas fruit baskets for the annual FFA fund-raiser. Before the sale begins, juniors and seniors in the agricultural management course complete a budget to establish the selling price and estimate the profit per basket. In addition, each horticulture crop that is raised in the school's greenhouse requires a separate computation of costs to determine the selling price. Animal science students keep cost records for the animals raised at school — rabbits, gerbils, guinea pigs, fish and chickens. These are real life experiences for students!

Frederick exposes his 9th grade students to concepts such as developing a budget for per-

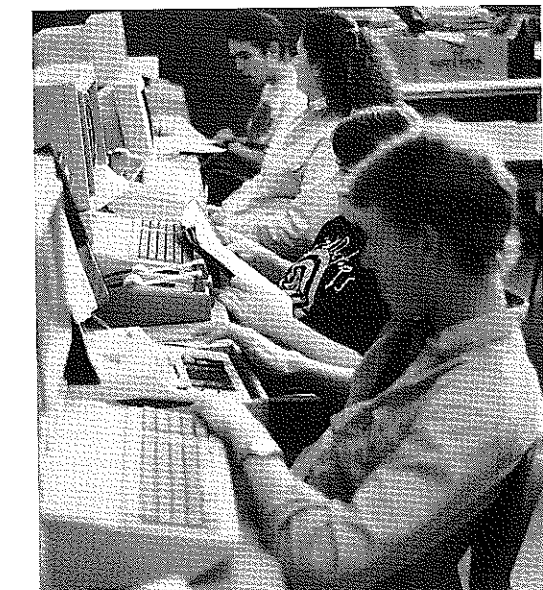


Each student is required to have a record book for agriculture classes. This is an important part of the grade.

sonal expenses, writing checks, completing deposit and withdrawal slips, maintaining a checkbook ledger, and balancing a checkbook. Students in this year's agricultural management classes have already experienced inventories and net worth statements through their record books. Using the Decisions & Dollars curriculum, they will learn about depreciation, compare cash and accrual accounting methods, do cash flow statements, and learn more about interest, loans, and credit cards.

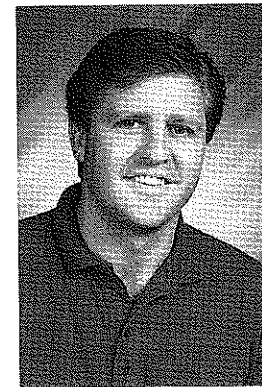
In a related vein, his students have helped Frederick determine what to purchase through grants that he has received over the last several years for aquaculture and hydroponics projects. The lean-to greenhouse is being added for aquaculture and hydroponics. Students researched prices for various options and were involved in the final decisions on what to purchase from whom. Finally, Frederick uses the FFA budget and treasury to teach financial

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Financial planning includes good record keeping and frequent use of computers and calculators.

It's Up To Us



BY BRENDA SCHEIL &
JIM LUNDBERG

Ms. Scheil is an agriculture teacher at New Auburn H.S., New Auburn, WI. Mr. Lundberg is an agriculture teacher at Charles City H.S., Charles City, IA. Both are D&D Writing Team members.

Education in the United States is constantly changing, and it is up to us in agricultural education to stay on the forefront by adopting changes in our curricula. We need to keep pace with technological changes in preparing students for the twenty-first century.

Financial management is a necessary topic of study for every student. It is extremely important that we, as instructors, strengthen students' financial skills to better meet financial challenges. Students must utilize their financial knowledge and skills to manage funds and meet unforeseen contingencies with appropriate decision-making skills. Dynamic changes in the economic area generate the need for innovations in our financial curricula and call for the adoption of the Decisions & Dollars curriculum.

Serving as members of the writing team for this curriculum was a challenging and rewarding opportunity. We realize the significance of a sound financial curriculum as we work with students and their SAE projects on an everyday basis. Student's financial transactions and responsibilities don't end with the sale of a Christmas tree or beef animal. There are many financial records to work with, such as owner equity statements and cash flow summaries. Having experience in the states of Florida, Idaho, Iowa, and Wisconsin, we recognize the differences between various regions of the United States. It was a challenging task to connect financial studies from the most basic, such as checkbook procedures, to the most complex, such as income tax records. We were confronted with writing a curriculum that would prepare students for making appropriate decisions, maximizing productive dollars and enhancing the economic well-being of future adult citizens. This financial curriculum provides a kaleidoscope of financial principles and procedures, including money management, record keeping, credit management, budgeting, and tax records. These financial components are life skills that all students will need.

With the Tech Prep emphasis so strong across the country, this curriculum provides an excellent opportunity for applied math skills. The Decisions & Dollars curriculum will hopefully bring greater consistency to record and management procedures across the country. It will also assist in bridging the gap between various regions of the United States.

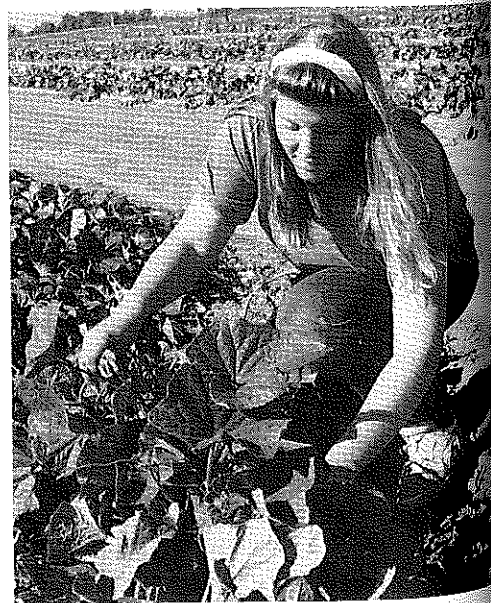
As we enter the twenty-first century we must look at new and creative ways to keep agricultural education a viable part of the total high school curriculum. Agricultural educators need to take the incentive to teach applied skills. This curriculum has built-in flexibility, allowing instructors opportunities to personalize their financial curriculum, and by doing so, increase the learning efficiency of students. Our students have their own skill levels. This curriculum has been designed to allow students to complete study units at three different levels: exploratory, preparatory, and entry.

Activities and applied teaching techniques bring a curriculum alive in the classroom. With each unit of study we formulated various teaching ideas to enhance study material. To provide a clearer picture to students of the basic structure and rationale of financial operations, it is essential that these activities be utilized.

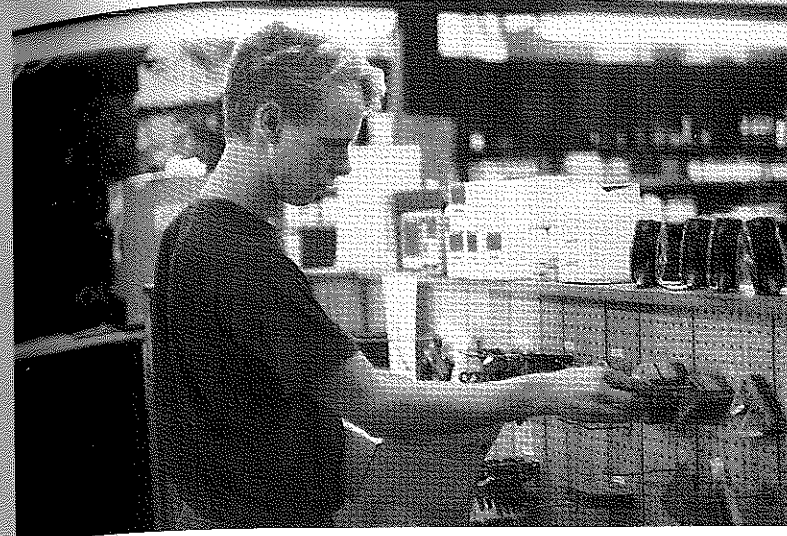
The following is an outline of various perspectives related to the Decisions & Dollars curriculum.

Highlights of Decisions & Dollars

- Provides diversified problem-solving examples.
- Incorporates entrepreneurship as a unique part of the agriculture curriculum.



Jennifer Dachel carries out her SAE as a farm market assistant. Here she inspects cucumber plants for harvesting. Record keeping skills will provide her the opportunity to apply for a proficiency award in Fruit & Vegetable Production.



Todd Harelstad carries out inventory practices essential to proper business operations. Todd's SAE program at North Star Implement of New Auburn and his recordkeeping efforts earned him a gold award and 5th in the state in the Agricultural Mechanics Proficiency Awards Program.

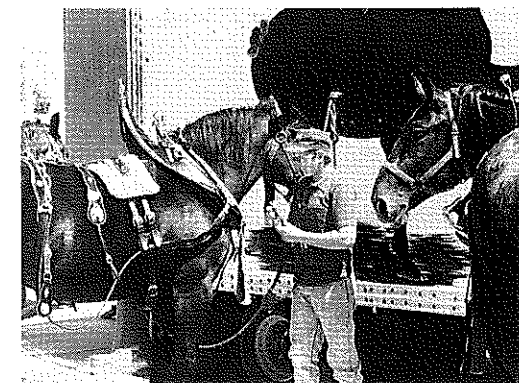
- Teaches life skills that will benefit all students.
- Emphasizes a practical record keeping curriculum that utilizes general accepted accounting principles.
- Provides an in-depth look at all aspects of record keeping.

Success for Students Through Decisions & Dollars

- Students will gain practical skills.
- Students will acquire lifelong financial record keeping skills essential in everyday life.
- Students will learn to become successful entrepreneurs.

Advantages for Instructors

- Includes all required transparencies and other teaching materials.
- Assists in diversifying and strengthening curriculum.
- Includes up to 12 activities with answer keys for each unit.



Mike Jaeger, with draft horses as his SAE program, sells his services to businesses and organizations for their advertising programs.

- Applies to all students.
- Allows for practical presentation and application.
- Applies basic record keeping theory, reinforcing consistency across the country.

Impact on the Future

- Assists in preparing students for the 21st century.
- Improves SAE records and assists students as they apply for FFA degrees, FFA scholarships, and FFA awards.

It truly is up to us to keep pace and adequately prepare our students for the twenty-first century. The new Decisions & Dollars curriculum will assist us in this enormous task. We can confidently prepare students to make effective decisions by the infusion of this curriculum! ■

Developing Money . . .

(continued from page 7)

management. All students are involved in making financial decisions for the chapter.

From a teaching perspective, students may dislike money management if it is taught sequentially for several weeks. However, mini-financial management lessons can be eased into many agriculture courses throughout the year.

While you wait for the Decisions & Dollars curriculum to become available for national use, consider incorporating personal finance into an existing course. The following suggestions will get you started. Remember, you will be helping today's youth develop a priceless life skill — managing money.

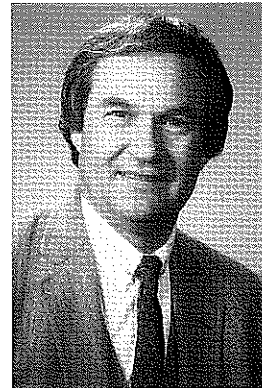
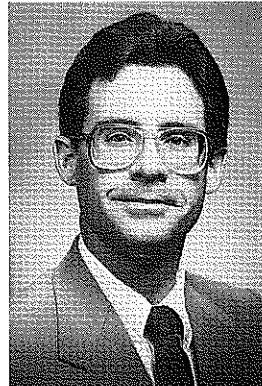
Suggestions for Teachers

Relate examples and activities to students' personal lives and daily experiences. Listening carefully to idle conversation among your students may give you real examples and situations that will capture their attention. When covering money management concepts in class, send parents a weekly newsletter with information about class activities and suggestions for extending learning at home. Have students write the newsletter. You can add a special column with your comments. Listed below are some ideas you can try in your classes.

- 1) Have students prepare a budget for supplies associated with a lab project.
- 2) Have students prepare to buy an item (car, bike, stereo, laboratory equipment, or anything of interest) that costs more than \$50. Before purchasing, students should seek information about the product from various sources (Consumer Reports, salesperson, trips to local stores, mail order catalogs) and report why they made their final decisions.

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Educational Reform: Here Today, Or Here To Stay?



BY WILLIAM DEIMLER
& RON CRAWFORD

Mr. Deimler is state supervisor for agricultural education, Phoenix, AZ. Mr. Crawford is program supervisor/FFA, Olympia, WA. Both are D&D Action Force members.

"No, I'm not very good in school. This is my second year in the seventh grade and I'm bigger and taller than the other kids. They like me all right, though, even if I don't say much in the school room, because outside I can tell them how to do a lot of things."

This is the opening paragraph to a piece written in the 1960s, *The Poor Scholar's Soliloquy*, by Stephen M. Cory, a Professor of Education at the University of Chicago. The "Poor Scholar's" thoughts describe an individual who today has increasingly become the rule instead of the exception — not an unteachable individual, simply one with a different learning style. In agricultural education this difference is manifested in two different behaviors: students who cannot comprehend academic skills and concepts unless they are delivered in an applied method, and students who cannot grasp the occupational skills and concepts delivered in agricultural education when they are presented from a traditional agricultural production perspective. These students require a different delivery method to accommodate their unique learning styles. These students are the "Poor Scholars" and the students for which the *Decisions & Dollars* curriculum was developed. This situation is apparent to many outside our profession. Agricultural business and industry has often expressed its distress that the "Poor Scholar" of today is going to be their customer of tomorrow, and they have a great concern about that student's ability to understand, analyze, and manage personal and business resources. This curriculum material addresses that issue.

"I don't know why the teachers don't like me. They never say much. Seems they think you don't know anything unless you can name the book it comes out of. I've got a lot of books in my own room at home — books like *Popular Science*, *Mechanical Encyclopedia*, and the *Sear's* and *Ward's Catalogues*, but don't very often just sit down and read them through like they made us to at school. I use my books when I want to find something out, like whenever Mom buys anything second hand, I look it up in *Sear's* and *Ward's* first and tell her if she is getting stung or not. I can use the index in a hurry to find the things I want."

How often are we guilty of teaching "what's in the book"? Instead, what we should be doing is using our technical and pedagogical expertise to develop educational experiences

that are relevant and real-life applications of the competencies we are addressing.

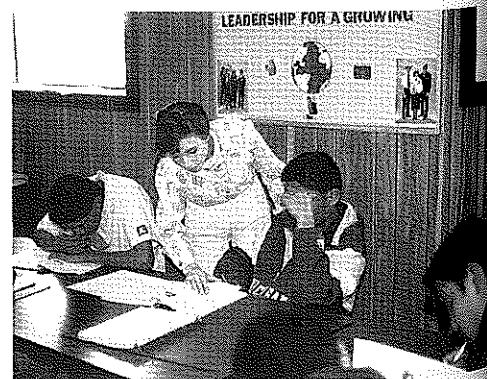
"I don't do very well in school in arithmetic either. Seems I just can't keep my mind on the problems. We had one the other day like this:

'If a 57 foot telephone pole falls across a cement highway so that 17 1/6 feet extend from one side and 14 9/17 feet from the other, what would be the width of the highway?'

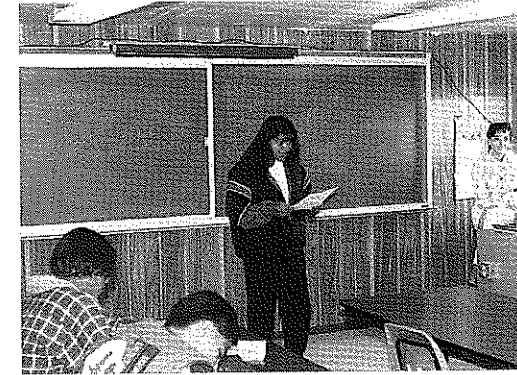
That seemed to me like an awfully silly way to get the width of a highway. I didn't even try to answer it because it didn't say whether the pole had fallen straight across or not."

Do you remember the record book practicum that was developed to help us provide a relevant and real-life application of record keeping and financial management? Our "real life" and "relevant" model was described this way, "Tyson Grandil, American FFA Degree Candidate, owns 10 bred heifers, 20 feeder pigs, 10 acres of corn, and leases another 50 acres of soybeans." How can we expect an urban agriculture student to understand this application? Where do you keep 20 feeder pigs when you live with your mom and brother in an apartment? How do you grasp the concept of owning 10 acres of land when your world is measured in city blocks and real estate is sold by the square foot? Our students have changed. Do we also need to change?

In the area of financial decision making, our "Poor Scholar" can be described in two ways: a student who does not have a ready opportunity for an understanding of entrepreneurship, and a student who has a very successful entrepreneurial or placement experience which is providing



Leadership skills are an integral component of *Decisions & Dollars*. (Courtesy of Jim Connors)



Convincing others that you have a good plan is part of *Decisions & Dollars*. (Courtesy of Jim Connors)

both occupational competency attainment and personal resources.

The problem with the first group of students is the fact that they don't have a basis from which to discuss the accumulation and management of personal resources. They simply don't have any. Without personal experience the subject is simply not relevant. Without the opportunity for real-life application, there is little chance that the subject will ever be relevant. Unless it is relevant to students, they will not or cannot learn. And unless they learn, they will never be able to manage their personal resources. Most teachers, in describing the second group of students, would fail to recognize that there is a problem. This failure to recognize the problem has been created by the system we use to teach personal financial management. More often than not, our curriculum is driven by an FFA awards system and by a state-mandated record keeping system, both of which are outdated and are not always based on sound financial principles.

What is the solution? How do we remedy the fact that many of the financial principles inherent in our awards and record keeping systems are not correct? Again the answer is the *Decisions & Dollars* curriculum. Very simply put, *Decisions & Dollars* is a curriculum project which will upgrade instruction in financial decision making and record keeping. It is an instructional program which is built on the fundamental principles of the financial industry, can be addressed from many different perspectives, and is easily applied to relevant and real-life experiences. In many cases, the teacher can determine whether those experiences are student based or school laboratory based. It will also provide students with a basis for making effective decisions, setting goals, assessing and solving problems, valuing financial progress and success, evaluating the management of resources, and gaining skills useful in everyday life in the diverse field of agriculture. *Decisions & Dollars*, typical of all quality curriculum products, introduces competencies and principles that have been validated by industry before they were included.

Remember the "Poor Scholar"?

Civics is hard for me, too. I've been staying after school trying to learn the Articles of Confederation for almost a week because the teacher said we couldn't be a good citizen unless we did. I really tried, because I do want to be a good citizen. I did hate to stay after school, though, because a bunch of us boys from the south end of town have been cleaning up the old lot across from Taylor's Machine Shop to make a playground out of it for the little kids from the Methodist Home. I made the jungle gym from old pipe and the guys made me Grand Mogul to keep the playground going. We raised enough money collecting scrap this month to build a wire fence clear around the lot.

Are we teaching "what's in the book", or are we using our technical and pedagogical expertise to develop educational experiences that have relevant and real-life applications of the competencies we are addressing? No one ever said that this kind of teaching was easy, but from my perspective as a product of an agriculture program, it was certainly worth it.

References

The Poor Scholar's Soliloquy, Stephen M. Cory, Professor Education, University of Chicago, Chicago, Illinois.



The Bottom Line



BY PAULA WRIGHT

Ms. Wright is D&D project assistant and graduate research assistant in agricultural education at the University of Arizona, Tucson.

Okay teachers, I know you want the bottom line . . . "What makes this curriculum different than all the others I have just sitting on my shelf because they are too time consuming, too confusing, and too incomplete to be useful to me? I'm a busy person, you know."

Believe me, I know, so before we go any farther, I wanted you to see a sample of the Decisions & Dollars teacher pages. I am including Unit IIA: Inventory, and Unit V: Reconciliation of Owner Equity, for your review. If we want to get technical, we could say there are actually 30 pages of curriculum (teacher pages), and over 500 pages of supporting materials, including student activities and quizzes with answer keys, glossaries, content outlines, transparency masters, and student reference sections. The curriculum format was designed with teachers in mind, to make your life easier, and to make Decisions & Dollars usable. However you structure your lesson plan, you already have at your fingertips objectives, interest approaches, resources, and easy-to-prepare teaching activities.

Unit II. A: Base Financial Records

Inventory

Note to the teacher:

This unit is the first of four important "Base Financial Records" units. They define and explain the inventory and balance sheet, income statement, cash flow statement, and reconciliation of net worth. Information contained in financial statements is useful for interpreting and understanding the financial condition of a business enterprise. An understanding of correct inventory procedure is essential to accurate business management. Inventory values are an integral part of balance sheets, income statements, credit applications, insurance policies, estate plans, and tax management strategies. Because inventory values are such an important element of business management, a comprehensive understanding of the correct development is critical. **The purpose of this unit is to understand the importance of inventories in the financial records of a farm and/or non-farm business.**

Objectives:

Upon completion of this section, students with selected reference materials will be able to:

1. Explain the importance of an accurate inventory.
2. Determine when to inventory assets.
3. Identify assets to be included in the inventory.
4. Given a list of inventoried assets, describe the method used to determine value.

(Performance will be satisfactory if the work is consistent with the specifications as presented by the instructor.)

Interest Approaches:

1. Select one student from class. Have him/her remove all items from his/her pockets and put them on the table. Ask another student to record the date and exact time of day, and make a list of all the items on the table. Ask the owner to place a value on each item, record it, and total the value. Ask the class what you have just done? The answer is "Take an inventory." Remove an item from the table and ask "Now what is the inventory?" Repeat the process to complete a current inventory. The point should be made clear that an inventory is a snapshot in time.

2. Have students give examples of property within their supervised experience programs; list some of them on the board. Have students discuss the current value of those assets and how they determined that value.

Teaching Materials:

A. Overhead Transparencies

1. Why Inventories are Important
2. What Should be Inventoried?
3. How to Determine Inventory Values

B. Activities

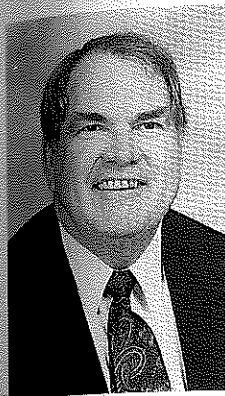
1. Personal Inventory
2. Application Activities (Select horticulture, natural resources, production or work experience activities and exploratory, *preparatory, or **entry level.)

Suggested Teaching Activities¹:

1. Inventory a local agricultural business, farm or a part of the agriculture department. For example, inventory parts of the

(continued on page 16)

From the Business World to the Classroom



BY TOM HEFFERNAN, MARCIA SMITH & GAIL SANDERS

Mr. Heffernan is an agriculture teacher at Pleasanton H.S., Pleasanton, TX. Ms. Smith (center) is an agriculture teacher at Sante Fe H.S., Alachua, FL. Ms. Sanders is an agriculture teacher at SRVRTC, Newport, NH. All are D&D Action Force members.

The purpose of the Decisions & Dollars curriculum project is to develop an instructional program to upgrade instruction in financial decision making and record keeping for agricultural education. The purpose of teaching Decisions & Dollars is to provide students the basis for making effective decisions, setting goals, assessing and solving problems, valuing financial progress and success, evaluating the management of resources, and gaining skills in everyday life in the diverse field of agriculture.

Why should this concern us as secondary teachers of agriculture? Decisions & Dollars is a direct result of the concern voiced by business and industry leaders participating in the judging process of National FFA Proficiency Awards and Star American FFA Degree winners. It became obvious through the judging process that students did not understand the correct procedures involved in Generally Accepted Accounting Procedures (GAAP). It is now up to us to bring ourselves and students up to par regarding industry standards.

As emphasized in the mission statement of Decisions & Dollars, financial decision making is a set of skills that each student, regardless of agricultural, socio-economic, or cultural background, can benefit from. It is our obligation as agricultural educators to provide young people with these skills. Where do we start? The Decisions & Dollars curriculum is comprehensive, yet manageable, with teacher-friendly instructional material. It is divided into units that begin with developing personal life skills, including check writing, savings, and personal credit. Personal life skills help students manage and organize personal resources, while emphasizing personal financial management. These basic concepts should be a priority to teachers and students alike.

The curriculum flows smoothly into Base Financial Records, (i.e., balance sheets, income statements, cash flows, and owner equity). The content in this section aligns classroom instruction with GAAP principles. The Base Records content is the missing ingredient from our present teaching concepts. Inventory is a prerequisite of compiling the four Base Financial Records: balance sheet, income statements, cash flows, and reconciliation of net worth. An understanding of correct inventory procedure is essential to accurate business management.

A. The balance sheet is the first of the Base

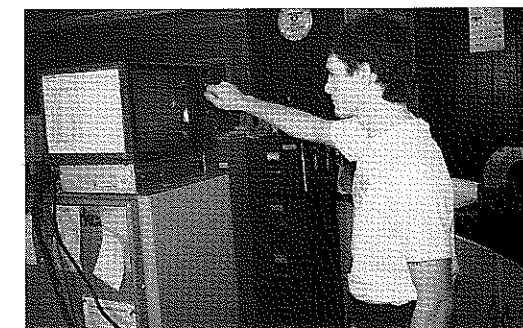
Financial Records. Balance sheets are an integral part of income statements, credit applications, insurance policies, estate plans and tax management strategies.

B. The second of the Base Financial Records is the income statement. The income statement summarizes revenues and expenses to determine net income. It is used to calculate profitability, financial efficiency, and repayment capacity.

C. The cash flow statement is the third of the Base Financial Records. It is used to give a historical basis, where cash came from and how it was used, as well as a projection basis, helpful in testing ideas before committing dollars.

D. Reconciliation of owner equity rounds out the Base Financial Records. The purpose of this record is to determine profits and losses at the end of the year. The utilization of both the balance sheet and the income statement are necessary to reconcile owner equity. The end result is the net income or loss over that year. The curriculum then moves into the management principles of analyzing financial performance. The five criteria to be used here are:

1. Liquidity: Measures ability to meet obligations when due without disrupting normal operations.
2. Solvency: Measures borrowed capital in relation to owner's equity capital invested in the business.
3. Profitability: Measures amount of profit from use of labor, management, and capital.
4. Repayment Capacity: Measures ability to repay debts from both business and non-business income.
5. Financial Efficiency: Measures degree of efficiency in use of labor, management, and capital.



Chris Marth has focused his SAE program on feed grain production. (Courtesy of Jim Lundberg)

Sixteen ratios are used to calculate business performance in the five criteria areas. Understanding the ratios are an integral component of future FFA awards and applications.

After building the foundation for financial performance, the curriculum then addresses business/enterprise planning. Planning is an important process of using all available information before becoming obligated to a certain course of action. For example, how would you decide if you should add 20 animals to your business, and how can you project the influence of this decision on the future of your business? This question can be determined by developing an enterprise or partial budget. This enterprise budget then becomes part of the whole business budget, which is a systematic plan and formal technique applicable to any business setting.

Because of the vast amounts of capital needed for today's agribusinesses, it is important that students learn that capital can be another input in the business process and should be treated as such. Students must be taught the value of credit, the importance of being a good credit risk, how to establish and develop credit, as well as how to determine the cost of credit. An understanding of the above measures will make practical and efficient use of borrowed capital. Rounding out the instructional units is tax management. If the agricultural education program encourages the student to earn income, then the program has the responsibility to teach those students how to meet tax obligations. Students learn to appraise the effect that income taxes and other withholdings have on wages and to understand the concepts of business income tax return preparation.

This instructional material has detailed objectives, teacher content pages, transparencies, student activities, glossaries, and answer keys to these activities. We feel that you will find the material useful, as well as unthreatening.

What techniques can be used to make the material applicable to all students? In addition to the nine units covered in the curriculum, the Management Information System (MIS-unit 10) provides the opportunity to manage finances through the use of a management information system. It is important for any career that students can manage their finances and have constant knowledge of their financial standing. The MIS gives students the opportunity to use all financial forms and complete records in a real-life situation. The value of MIS is the hands-on experience of using financial records and management information. Examples of these hands-on experiences might include:

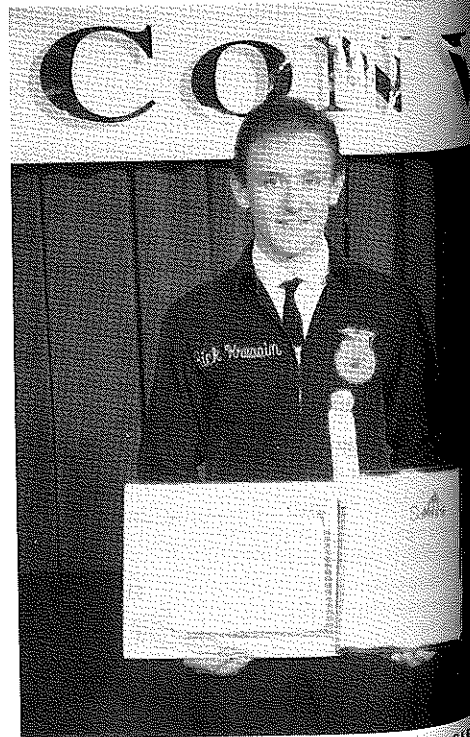
A. Individual SAE: Entrepreneurship, Placement, and Direct Laboratory offers opportunities for students to keep financial records and to make decisions about dollars. Using MIS to keep individual SAE records personal-

izes the instruction for each student. The student may keep actual records on established SAE programs, or they may utilize hypothetical concepts to increase their knowledge and skill in financial management.

B. School-Based Enterprises: For beginning students or students with unpaid learning experiences, teachers may find it easier to have students keep records and make financial decisions as a group on such enterprises as the school greenhouse, animal science facility, or any other school-based enterprise.

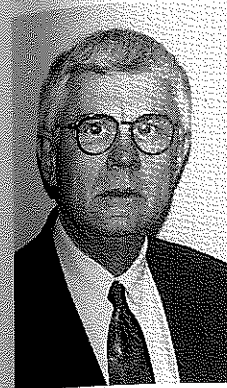
What effects will Decisions & Dollars have on an FFA member? As a subcommittee of the Decisions & Dollars Task Force, the FFA Subcommittee on Awards and Degrees is looking at incorporating the concepts taught in Decisions & Dollars into the revisions being made to the National FFA Proficiency and American Degree Awards. These GAAP procedures are essential to the continued success of the programs from both a sponsor and student prospective.

Are you ready for the transition? The key to the success of the Decisions & Dollars curriculum is the local teacher of agriculture. We must bring ourselves up to industry standards, teach our students the material, and apply the concepts taught. It is paramount that teachers involve themselves at the inception of this curriculum by attending inservice workshops, using the available materials, and reaping the benefits of observing your students making sound financial decisions.



Rick Kreissan used his specialty animal production SAE program to improve his record keeping skills and earn recognition in the Computers in Agriculture program. (Courtesy of Brenda Scheil)

What Will Change And Why?



BY JIM RILEY & JIM KELM

Mr. Riley is FBMA coordinator, University of Missouri, Columbia. Mr. Kelm is an adult teacher at Red Wing Tech College, Red Wing, MN.

As the Decisions & Dollars curriculum materialized, one of our major concerns has been what will change, and why. The Decisions & Dollars curriculum is unique compared to many other curriculum projects. Most curricula are targeted to specific production areas or grade levels. Decisions & Dollars encompasses every category of agriculture and every grade level within the agriculture program. The depth of instruction in Decisions & Dollars spans the age groups of students in 7th and 8th grade agricultural literacy programs, secondary school programs, or post-high school adult programs.

If you have read the different articles from the other members of the Decisions & Dollars curriculum action force, you are aware of the major differences in this curriculum and a more specialized curriculum. Changes will take place over a wider clientele and require a longer and more progressive time frame. Creating one specialized unit with a restricted target group makes the measurement of change easy. The Decisions & Dollars changes are not going to be as simple to measure.

Why D & D?

The Decisions & Dollars curriculum allows the student and teacher to develop basic financial living skills into comprehensive economic principles and analytical procedures. At the present time, most students are not developing a total dollar management concept. They are working with record books, but WHY? Is it to learn and make decisions, or simply be forced to record information for grades or rewards (rewards not necessarily based on sound financial management)?

It will be interesting to see what changes take place as a result of the Decisions & Dollars curriculum. First and foremost, we will look forward to students and teachers discovering that dollar and sense management (personal as well as business) is a progressive need of the individual.

At the exploratory level, first-time students in the agriculture program may have no need or reason to manage dollars. Whatever the sources of the income, they are at liberty to spend the money at their discretion. The end results in many cases are "easy come - easy go." Accepting the fact that even a majority of juniors and seniors are at this stage of expertise in dollar management, it is easy to perceive a

number of changes that would be beneficial to them. Students working through the Decisions & Dollars management program will change their perceptions of record management. The anticipated major change is the student's attitude — from viewing keeping records as a compelled segment of their educational requirements to utilizing records as a component in the decision making process.

Students seem to have a hard time conceiving a need to keep records, unless in some cases, it leads to an FFA award. The dollar management concept of the Decisions & Dollars curriculum will provide a procedure enabling students to develop and enhance their abilities to manage dollars, not just keep records.

As the Decisions & Dollars curriculum pyramids, we hope to see a change in the level of expertise of each student. Some students may reach their highest level when they have the basic understanding of how to manage salary income. Simple tasks like writing checks, making deposits, keeping bills current, or providing some level of savings may be the highest level of expertise they will develop, want, or need. Other students will proceed to more advanced adeptness of managerial competencies. The Decisions & Dollars curriculum provides the basic management concepts that will allow for a student to develop any or all levels of skills they may require or desire. The fact that the curriculum builds on itself will provide the mechanism for students to proceed from one level to the next. As students begin to use the basic skills they have developed to solve problems (in many cases real problems of their →



Kevin Cutler's placement experience in a greenhouse gives him many opportunities in financial management and decision making. (Courtesy of Jim Lundberg)

own), they and the teacher will begin to enjoy working with numbers, math, economic principles, and yes, even record books.

So far, an idea of what will change and even a segment of why, has been submitted. However, the biggest why is yet to be answered. Decisions & Dollars is an immense curriculum designed to encompass a wide range of students. This curriculum contains a massive body of support material available from numerous beneficial sources.

WHY and WHEN will change occur? First and foremost, this curriculum must be used by teachers in the field. The inservicing of this material is the number one priority. Listing it as a teaching resource in a reference catalog or having it displayed at a conference will not be sufficient. Most teachers at first sight of the material will be overwhelmed. Many may say, when do I have time to teach all of this material? The answers will be provided in the inservice.



Entry level activities challenge advanced students. (Courtesy of Jim Connors)

As teachers see how each and every part can be used, they will lose their fear of the volume of the curriculum. The next step in the inservice will be building teachers' confidence in their ability to teach some to the higher level skills.

Several years ago in Missouri a new curriculum in Farm Management was produced. It was excellent material, but I doubted that it would be any better than the current material I was using. After attending a two-hour graduate level inservice class on teaching the Farm Management curriculum, my perception, and that of many other teachers, had changed. The increase in the number of schools offering a unit of Farm Management and the quality of what was taught can be attributed in part to the curriculum and the inservice it received.

In closing, Decisions & Dollars is a curriculum that can cause change. It brings together a lot of good information, teaching ideas, problem-solving methods, and most importantly, it has educational value to offer any student in agriculture programs. If every teacher has the opportunity, and takes advantage of the inservice, the curriculum has the potential of having more positive impact on agricultural education

than any current curriculum material available

The Bottom Line . . .

(continued from page 12)

agriculture department. One group may be assigned to books, one to the laboratory or part of it, one to major laboratory equipment, (greenhouse, etc.). Divide the class according to your facility. When the inventories are completed, save them for the next exercise on balance sheets.

2. Visit a business that keeps daily inventory updates by computer.
3. Depreciate some major item or items from Suggested Teaching Activity #1 using all methods.
4. Complete a personal inventory of student SE program and personal assets (Activity #1).
5. Complete Application Activities (Activity #2).

Unit V: Base Financial Records

*Reconciliation of Owner Equity

Note to the teacher:

This unit is the last of four important "Base Financial Records" units. They define and explain the balance sheet; income statement; cash flow statement and reconciliation of owner equity. Information contained in financial statements is useful in interpreting and understanding the financial condition of a business enterprise. **The purpose of this unit is to utilize a balance sheet and an income statement to reconcile owner equity.**

Objectives:

Upon completion of this unit, students with selected reference materials will be able to:

1. *Given a sample balance sheet and a sample income statement, prepare a statement of owner equity.

Interest Approaches:

1. Share with the students some completed statements of owner equity and ask them to determine the origin of the figures on the statement of owner equity. Use some of the keys in this unit, and point out that a beginning and ending balance sheet are required along with an income statement.

Teaching Materials:

- A. Overhead transparencies
 1. Statement of owner equity

(continued on page 21)

Marketing Your Program



By TOM CORY

Mr. Cory is an agriculture teacher at North Polk Community School, Alleman, IA.

Today, many consumers use blanket statements when dealing with the perception of agriculture and the people involved in this very important industry. Today's perceptions about agricultural education seem to fall in line with other vocational education perceptions as viewed by the public.

Perception: Agriculture is only farming.

Perception: Industrial technology is only woodworking.

Perception: Home economics is only sewing and cooking.

Perception: Business education is only typing.

I did not say that these perceptions were true, but it does not matter what I think — it is what the public perceives as being real that counts.

The general public oftentimes perceives vocational education in its mind from its own past experiences. Many times this is the past experience of 10 years or more. In the educational arena we have gone from Grant Wood techniques and cows, plows, and sows to high tech-high touch curriculums of genetic sows, robotic plows, and green cows. Schools have added robotics, child care, programming, biotechnology and a whole new source of technology-applied careers to expand and carry vocational education into the 21st century. "TEAM Education" is alive and well in Iowa! In many schools, agricultural education is a vocational course that is geared to go into the 21st century without a big shock for change.

The great floods of '93 are having another impact on rural areas economically, socially, and educationally. Local school budgets may become stressed, businesses nervous, and rural consumers much more conservative as rural income decreases.

The time to act is here. TEAM Agricultural Education needs to keep telling the story of food production from producer to consumer. Young people need to be made aware of the importance of agriculture and the business of farming. The land is well cared for by farmers and yet, as stewards of the soil, their place in Iowa education is being forgotten.

Approximately 2% of this nation's population produce enough for the other 98% and still export food products to other countries. In Iowa, approximately 11% are engaged in production

agriculture. Consumers are demanding safer products, healthier foods, and a cleaner environment. Farmers as consumers also want safer products, healthier foods, and a safe environment. The two are partners for progress. They are both on the same team, both can win, both will benefit, but both need to be informed and continually educated as to the concerns before them.

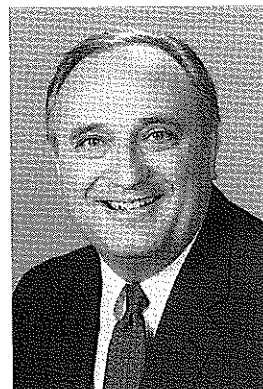
Agricultural education courses are offered in only 238 schools out of 418 public schools in Iowa. Iowa has the #1 farmers in the world. Iowa's educational system is at the head of the class. Now is the time to put Iowa at the "Head of the Table"!

Agricultural education will help thrust this dynamic industry into its correct place of prominence. To do this, we need all schools to have access to agricultural education curriculums. Elementary schools should teach in the area of agricultural education and agricultural awareness. Universities should promote and train educators about consumer topics, and Iowa should promote value added products and attract value added jobs. Rural communities need to develop action plans to attract small industries that process raw products into a consumer-ready, value-added product. Biodegradable golf tees should be made in Iowa instead of in Massachusetts from our corn starch! If we can do some of these things, we may help to preserve the rural social fabric of Iowa, and instead of putting plywood in the window of main street we can begin to replace it with panes of glass for new businesses and vitality in rural Iowa.

None of this will be easy, but as Daniel Webster stated, "All things great begin with the soil", so it is time to set the table and begin a new chapter in economic, educational, and agricultural pursuit of excellence.

**Coming in April . . .
Land Laboratories**

Leadership Development and the FFA Advisor



BY ALLEN C. CHRISTENSEN & MATT BAKER

Dr. Christensen is Dean of the College of Agriculture and Dr. Baker is associate professor of agricultural education at California State Polytechnic University, Pomona.

There is a growing recognition on the part of agribusiness personnel and other agricultural professionals that leadership traits and skills are a part of learned behavior. Furthermore, there is an increasing awareness that we are falling short in our educational programs of developing adequate leadership competencies. The report of the conference *Agribusiness Education in Transition*, sponsored by the Farm Foundation (1991), cited a Texas A&M study which indicated that the two greatest needs for contemporary graduates related to increased capacity in communications and human relationship abilities. Even so, the report revealed that leadership and communication skills of entering students have declined even though ACT and SAT scores have increased. In a summary of plant science graduates' ratings of subject matter importance to job success, Long, Straquadine, and Campbell (1992) found that oral and written communication skills were listed as important. Only in the case of computer literacy did they report a greater need for additional education than in the area of communication skills.

Leadership development can be considered from various approaches. One reasonable method is to examine it from the perspectives of **attributes, attitudes** and **techniques**. The question before the house is how can we structure our activities in the classroom and the FFA program to more efficiently and effectively make such traits and abilities a part of the nature and the personality of our students? This article is written with the intent to provide practical suggestions toward that end.

Attributes

Attributes refer to those traits of character that are at the heart of true charisma. We refer to such virtues as integrity, honor, courage, fidelity, decency, and ethical consistency, in short, those traits which build trust and confidence in those who are in the leadership role by those who are asked to follow and respond to direction. Perhaps the enhancement of the personal attributes of our students is our greatest challenge as teachers. Obviously, students come into our programs with a great deal of their social fabric already firmly grounded by societal and family influences.

Perhaps the greatest influence that teachers can have upon the attributes of their students is by personal example of the teacher. Be what you would have others become. There is a cry-

ing need for a new generation of worthy role models. America is dreadfully short of heroes. In every opening ceremony of an FFA meeting we refer to two signally important American leaders. Do we ever stop to ask, "Where have the Washingtons and the Jeffersons all gone?"

Perhaps as a part of attribute development, every FFA member could be asked to read a biography of a leader. Then in small group sessions they could be asked to identify the traits and abilities that led to greatness and to consider any flaws that compromised that person along the way. Similarly, students might be required to interview a local leader, such as a mayor or an officer of the local Farm Bureau cooperative. Both communication skills and perceptive abilities would be increased. Perhaps students might become more introspective regarding their ethical and leadership development.

Attitudes

Attitudes are sometimes characterized as traits of personality. However, attitude can and does go much deeper than just gregariousness or sociability. All students should understand that people with a variety of styles and personalities associated with attitudes have become successful leaders. Part of the educational process should be the examination of the range of traits observed along the continuum of human behavior. There are undesirable extremes on both ends. For example, on that continuum one can observe terrorism, intimidation, or the creation of fear in subordinates. On the opposite end are those who are paralyzed by fears of personal inadequacy, or those who have a need to be popular at any cost. There are feelings of shyness and timidity. But in the broad spectrum of healthy personalities people can be assisted in the identification of their strengths and assisted in overcoming seeming deficiencies.

Some thought provoking questions that you may wish to ask your students in regards to attitudes follow:

- (1) Do you like all people or show favoritism to the rich, the powerful, or the influential?
- (2) Are you consistently pleasant or selectively charming?
- (3) What kind of a listener are you? Do you listen to understand or only for purpose?

(continued on page 21)

Collaborative Relationships With Agricultural Businesses and High Schools

BY TERRY ENSLEY

Dr. Ensley is an agriculture teacher at Winder-Barrow High School, Winder, GA. Dr. Ensley was formerly an assistant professor of agricultural education at Louisiana Tech University, Ruston, LA.

One definition of the word **collaborate**, according to Webster's Collegiate Dictionary is:

to cooperate with an agency or instrumentality with which one is not immediately connected.

Therefore, if we in agricultural education form a link with an agricultural business, in which an ongoing exchange of some type is pursued and which aids our educational process and their business, we can say that a collaborative relationship exists. Likewise, if we form an ongoing linkage with a high school, we can say that a collaborative relationship exists, and as presented in this paper, we find that we can link to both businesses and high schools simultaneously to form a larger collaborative relationship.

A collaborative effort has existed for some time in the small university agricultural education department in which I taught. Also, we have completed the second year of a pilot project that seeks to expand collaboration to include high schools as a part of our college program. I am speaking of a program that is known as cooperative education.

Cooperative education is a commonly used name for a work experience program in which the student is encouraged to work in a career building job in an agricultural business in his/her major field. Our students are encouraged to work on at least two separate occasions rather than the single experience of an internship program. Also, the student is encouraged to work in a job, at a level appropriate to their educational attainment, as early in their educational process as possible.

To have adequate numbers to operate a complete program we include all agriculture majors in the program. Over the years we have averaged a participation of 15-20% of all agriculture majors and about 33% of my advisees. We have approximately 12 employers that cooperate with us on a regular basis. They annually hire from one to eight students each. We have a file of approximately 40 employers. The area with the strongest program is crop management. While earning three hours of credit, our students work for a summer or two as a crop scout for a crop consultant and later work for six months as a research technician in agricultural chemical research for such companies as Monsanto or Dupont. The crop scouts, as freshman, earn \$1,000 to \$1,200 a month and in

some cases get free room and board. Later, a senior working as a research technician may earn three to six hours of credit and as much as \$1,800 per month.

The employers are enthusiastic about the students we send. We have often been commended on the quality of students we provide. Certainly, many factors are at work in this quality, but three seem very important — academic credit for accountability, strong practical laboratory experiences in our agriculture courses, and placement with a capable crop consultant with human relations skills.

It goes without saying that the students are pleased with the pay and college credit. Also, they are enthusiastic about the creditability of our students on the job market, in part because of this collaborative program with professional employers. Finally, our students often have an option to take permanent jobs after graduation that are more readily available to them because of the cooperative education experience. We have had graduates hired in such positions as junior partners in crop consulting firms, unit managers on corporate farms, and assistants in research support on experimental farms.

This article will move from a discussion of our specific program to talk about what your program has to gain from a collaborative relationship, the foundation of a good program, and what pitfalls need to be avoided to have an effective program.

Collaboration Is Beneficial

Your program can gain greatly from a collaborative relationship with business and industry. A few of those benefits are credibility among potential employers of your student, credibility among high school students and teachers for recruitment, and stronger relationships with high school departments. Some examples from the experience of my own department illustrate these benefits.

We have accrued a great deal of credibility among potential employers because of our cooperative education program. The work of our department and our students with industry through cooperative education has given us an excellent reputation for preparing students who are willing and able to work.

High school students and teachers have also been attracted to our program because our credibility has been heightened by the

cooperative education program. I believe that this credibility is correlated strongly to the perception that we are tied to the real agricultural world, giving them a chance to develop actual job skills, rather than the perception that they will only develop some academic skills and experiences in our program.

Finally, the most important relationship of all — the university agricultural education department and the high school agricultural education department — can be strengthened as the two combine resources for a collaborative relationship with agricultural business. This is something we have tried recently in our program, on a small scale, and it seems to be received quite well.

We are still in the pilot project phase of including high school programs in our cooperative education program with agricultural business. But the early part of the pilot project has successfully given us a chance to recruit additional students. The high school agriculture departments have also benefitted, as high school students have recognized the great career potential in today's agricultural industry, thus increasing high school agriculture enrollment.

A collaborative relationship with agriculture industry ties you to "the real world", and challenges you to keep abreast of contemporary education and agriculture. The much needed perspective that comes from "the real world" enhances the adaptability of your entire program to meet the future challenges of agriculture and education. Those linkages to agricultural industry provide a challenge and often a method for remaining current in education and agriculture. For example, a student who gained experience in a milk production plant lends valuable current perspective in discussion and action at our own school-operated dairy plant.

Potential Areas For Collaboration

Examples in this article spring from cooperative education. However, many other areas, both traditional and non-traditional, will lend themselves to collaborative relationships. For example, future collaborative relationships among universities, high schools, and agricultural industry may emphasize computer software design and testing, enhancement of minority participation in agricultural careers, microbiology laboratory skills, or new agricultural marketing linkages. We in agricultural education are beginning to see more clearly the nature of a new agriculture in a high tech society. And subsequently, we can see that collaboration is a key to dynamic progress in agriculture and education.

Foundations of a Collaborative Program

Once you have decided to pursue a collabora-

tive relationship, you should remember that you are trying to establish a relationship with people who must make a profit from all input into their business. In effect, your agricultural education program becomes an input to their business. Therefore, they must make a profit some fashion from your program. For example, they can hire your students for six months rather than for an entire year. Thus, they increase their profit by the six months of salary saved, or it may be that they get greater flexibility in the scheduling of the work week by using the personnel your program provides. However, you should be aware that your input into their business needs to be high quality. Thus, you need to realize that business would be most interested in your strengths, not your weaknesses.

Your best chance of providing businesses good input is to provide them service from some strong aspect of your program. We often want to use industry to overcome a weakness and maybe at some point in the future that may be feasible, but first you must establish your relationship by putting your best foot forward.

Small university programs of agricultural education should be able to broaden the collaborative relationship by including high schools. For example, in our cooperative education program we are able to satisfy more employers because the high schools increase our numbers. And with more employers satisfied, we are able to make more contacts for potential business relationships or future employment of the students.

Pitfalls to Avoid

Remember, in getting involved in this type of service program you must guard the teacher preparation program, high school curriculum integrity, your job description, and interdepartmental relationships.

You may need to change a few courses to better accommodate employer or student needs but guard against movement that decreases teacher preparation at the college level. Also, university teachers spend time in a service program such as a collaborative relationship, they may sacrifice quality time in teacher education. In a similar manner, effort should be made to ensure that the high school program is not shifted from the state-approved curriculum by a collaborative relationship.

University teachers should remember that promotion and tenure may not be enhanced by efforts in this area. Thus, the university teachers should insure that fellow faculty and university administrators are in accord with implementation of a collaborative program. High school teachers should likewise ascertain the desirability of collaboration to their principals and board members before embarking on such a program.

Remember that a new auxiliary aspect to your program may be the primary function of some other department within your institution. For example, if you get involved in computer software development, you may run into opposition from the computer science department at your university or a curriculum development group in your state department of education.

Success Lies in Your Best Qualities

As mentioned above, the strong points in your program are the areas in which industry should be approached. By examining the agricultural industry with which you have natural contact, you can locate the industry that has the greatest need for your product.

With the knowledge of what they need and the student product you have, you can confidently approach them to sell your product. As they realize that their business can benefit while they do their part for higher education and public school education, you can see the establishment of a productive long-term collaborative relationship. ■

Leadership Development . . .

(continued from page 18)

- of rebuttal?
- (4) Are you a warm, concerned, and genuinely caring type of person?
 - (5) Are you an interesting, informed, and somewhat entertaining type of individual?
 - (6) Do you have tendencies toward arrogance, conceit, cruelty, or selfishness?
 - (7) Are you adventuresome?

In some of these traits of attitude there is a rather thin thread between them and the attributes of character. The serious question that deserves hard curricular examination is what are we doing to develop such attributes and attitudes in our students as a planned strategy, rather than hoping that such will occur as a happy outcome.

Techniques

Leadership techniques involve capabilities such as the ability to plan, to conceptualize, to delegate and to follow-up, to interview, to counsel, to diagnose before prescribing, to prescribe on the basis of sound and insightful diagnosis, to promise, to correct and to teach. For example, how does an FFA advisor help teach a student the process of helping others see their way through a problem, be it simple or complex? How does one teach the process of keeping confidences where such must be kept? How does one get at the root causes of a personal problem without offending? Some techniques involve highly sensitive intrapersonal skills. Others are perhaps more process oriented, but

both impact on other human beings.

Teachers should utilize executive meetings consisting of chapter officers as a leadership training forum for the enhancement of techniques. This session should belong primarily to the advisor with adequate student involvement in the planning process. Officers can be taught as they practice and rehearse with advisor supervision. Here they can examine possible scenarios and learn to confront the unfamiliar in a setting with a minimum of anxiety. Utilizing such meetings to maximize leadership development creates an environment where the advisor can insist on a level of excellence commensurate with student ability. The chapter meeting, the parent and student banquet, or other public occasions then become the responsibility of the chapter officers in fact and in performance. Under such circumstances intellectual growth and leadership skills are greatly enhanced. It is a doing-to-learn educational technique in which we have appropriately prided ourselves historically.

Summary

In the effort to create proficient technocrats we have, perhaps, neglected a curricular coherence in character education. With shifting demographics it may require a consideration of issues that we in the agriculture community have previously avoided. It will require a creative educational effort not unlike the pioneering work that was done in teaching scientific production agriculture. It seems there is a compelling social need to do just that. An educational program that includes instruction in time-proven values has an added advantage, namely it is not afflicted with technological obsolescence.

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The Bottom Line

(continued from page 16)

2. Balance sheet
3. Income statement - accrual

B. Activity

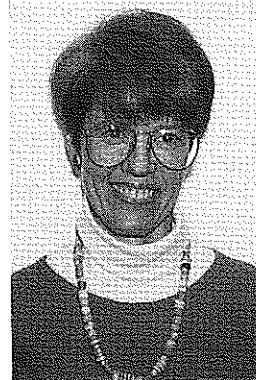
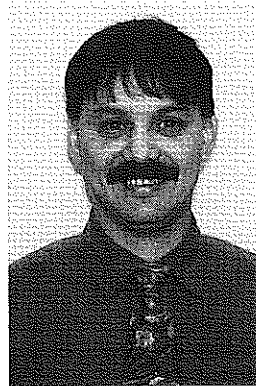
1. Statement of owner equity

Suggested Teaching Activities:

1. Activity #1 (Select horticulture, natural resources, production or work experience application area and exploratory, preparatory, or entry level activity.

¹ The curriculum is designed at the exploratory level. Higher level examples and concepts are noted as follows: *preparatory level, **entry level. Instructors are advised to incorporate the higher level examples and concepts as deemed appropriate for each situation. ■

Using Portfolios To Assess Student Performance



BY RUBEN D. NETTO & JANET L. HENDERSON

Dr. Ruben is adjunct assistant professor of extension and Dr. Henderson is associate professor of agricultural education at The Ohio State University, Columbus.

Many secondary agriculture programs neglect to consider alternative methods to assess student performance. A heavy reliance on traditional testing techniques (i.e., pencil/paper tests) precludes teachers, students, administrators, and parents from observing and assessing the full range of student capabilities. Combining traditional testing methods with other evaluation techniques provides a holistic approach to measuring student growth and performance. One evaluation technique that has been suggested as an alternative for or a companion to traditional testing is portfolio assessment.

What Is Portfolio Assessment?

Portfolio assessment is a systematic and organized collection of evidence used by the teacher and students to monitor growth of the student's knowledge, skills, and attributes in a specific subject area.

What Constitutes A Portfolio?

Portfolios may contain all of a student's work during an academic period, provide examples of what students consider their best work, or include representative samples of student performance on a range of categories.

What Should Be Included In A Portfolio?

Samples that need to be included in the portfolio must be clearly established at the beginning of the school year. Examples of what a portfolio could include are: student-teacher selected work samples (e.g., drafts, notes, diagrams, journals, essays, letters, standardized test scores, lists and types of books and articles read, drawings, and audio and videotapes), students' self evaluations and reflections, teacher observations, peer comments, and parents' perceptions about student development. Samples of student work may be chosen at the end of the grading period, semester, or year. Students should be encouraged to study their portfolios and to select those pieces of work that best represent their growth or achievement in a given area.

How Are Portfolios Evaluated?

The responsibility for evaluating portfolios lies with the teacher and the student. Both student and teacher should review the pieces in the portfolio and discuss what has been accomplished and what should be done in the future.

The main purpose of the portfolio discussion should be for sharing reactions and ideas. Portfolios can be evaluated in several ways. An evaluation scale can be established that lists the progression of standards to be met and examples of work that represent each level of performance. Teachers should clearly describe what comprises inadequate, satisfactory, and exemplary work. Portfolios can also be evaluated by individual standards of growth within the portfolio itself over a given time period. Four criteria have been suggested when assessing portfolios: a) focus — the questions to be addressed by assessment process, b) structure — the specifications for the assessment, c) mode — the kinds of information to be included in the portfolios, and d) locus of control — the people involved in the assessment.

What Are The Advantages Of Using Portfolios?

- Portfolios in combination with, or in place of, standardized tests provide a more complex and accurate picture of student growth.
- Portfolios enhance student responsibility, enlarge the view of what is learned, encourage the processing of information, and create a developmental point of view of student learning.
- Portfolios encourage students to see revision as an ongoing process that never truly reaches closure.
- Portfolios give students more control over their own grading.
- Portfolios force students to become better critics of their own work.
- Portfolios encourage the teacher to be a coach or an enabler in the learning process.
- Portfolios help teachers to assess their own teaching skills and development.
- Portfolio assessment fosters a high level of interaction among the teacher and students.
- Portfolio assessment provides an important source for program, curriculum, and teaching staff development.

What Are The Disadvantages Of Using Portfolios?

- Portfolio assessment demands more time from the teacher to assess student progress and from students to prepare and evaluate their portfolios.

- Portfolio assessment forces teachers to reconsider and modify their traditional assessment procedures and orientations.

- Portfolio assessment, with the emphasis on revision and the opportunity to revise some failed materials, may spoil students and let lazy students get by with help from teachers and peers.

- Portfolio assessment challenges teachers / administrators to go beyond traditional methods of accountability for assessing student performance.

- Portfolio assessment requires administrative support.

- Portfolio assessment requires special training for staff development.

- Portfolio assessment procedures may be difficult for teachers to clearly explain to students.

- Portfolio assessment is a subjective process; therefore, the validity and reliability of the assessment methods can be questioned.

What Factors Need To Be Considered When Implementing Portfolios?

Several factors that need to be considered as agriculture teachers debate whether to use portfolio assessment in their classroom include:

- Who are the intended audiences for the portfolios and what do the audiences want to know about student learning?
- What aspects of student growth cannot be measured by test scores?
- What types of evidence best demonstrate student progress toward teacher-identified learning goals?
- What materials should be included in portfolios?

Summary

Agriculture teachers should consider using portfolios to evaluate students. Traditional testing techniques provide a narrow understanding of student performance; student assessment should reflect the multiple outcomes of an agriculture program. Portfolio assessment can provide a continuous, multidimensional, collaborative, and authentic measure of student growth and performance.

Developing Money . . .

(continued from page 9)

- 3) Provide student with copies of a typical paycheck stub for a student who works part-time and an adult who is employed full-time. As a class activity, discuss the similarities and differences in the pay

check stubs (taxes, unemployment, health and life insurance, built-in savings deduction).

- 4) Invite someone from the banking industry to discuss the following with your students:

- a) The types of checking and savings accounts that are available, check bouncing fees that consumers and businesses must pay,
- b) bank credit cards, and
- c) information banks consider before loaning consumers money.

- 5) Have students compare the cost and features of credit cards offered by local banks.

- 6) Invite an insurance agent to discuss the concept of risk management. Ask the agent to relate specifically to auto insurance or the cost of replacing greenhouses or equipment that is part of your program.

- 7) Have students work in groups to compare auto insurance costs for the same coverage offered by different companies. Comparing the cost of insurance for different types of cars (sports, family) that have similar value can be a real eye-opener.

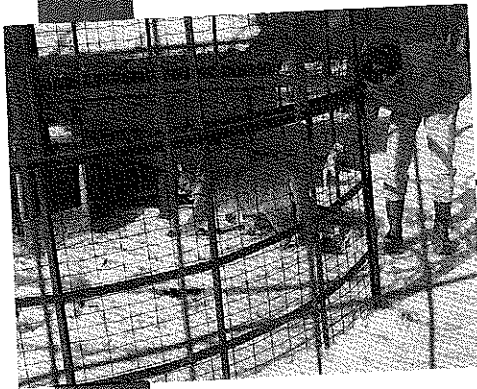
Final Thoughts

While it is important to prepare students academically so they can obtain a job or start a career after graduating from high school, it is equally important that they learn to manage the money they will earn. To a degree, it matters not how much money they make, but how they manage what they earn. Developing money management skills in youth need not be confined to courses such as consumer economics, consumer education, business, or home economics. There are many opportunities for agriculture teachers to include concepts of money management in existing courses. Remember, the ability to manage money is directly related to exposure and experiences.

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Specialty animal production projects offer many opportunities for earning money and management decisions. (Courtesy of Jim Lundberg)



DECISIONS & DOLLARS

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Mike Hyke's success in the FFA Proficiency Awards Program has been due in part to his excellent record keeping skills. (Courtesy of Brenda Scheil)

