

DOCUMENT RESUME

ED 065 660

UD 012 889

TITLE Report of the 1970 Federal Summer Employment Program.

INSTITUTION Veterans Administration Center, Philadelphia, Pa.

PUB DATE [70]

NOTE 42p.

EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTORS Career Opportunities; *Disadvantaged Youth; English Instruction; Faculty Recruitment; Job Placement; *Job Training; Mathematics Instruction; Reading Instruction; Resource Materials; Student Enrollment; *Summer Programs; Teacher Education; Typewriting; *Youth Employment

ABSTRACT

This is the report of the fourth year of the summer employment training program for disadvantaged youth. The first section of the report deals with the recruitment of faculty for conducting classes in English, Mathematics, and Typing, and of trainees, with the assistance of the local Pennsylvania State Employment Service. This section also focuses on placement of the trainees after the end of the program, employee utilization, and suggestions and innovative ideas for the future. The second section of the report describes the actual kinds of training implemented in the program. These refer to formalized skills and educational skills training, kinds of basic education, and other developmental activities such as career tours; the training of supervisors of the trainees; program innovations; and, training aids and materials. Appended are sample profile and office survey forms, samples of English course materials, and samples of mathematics course materials. [This document is reproduced from the best available copy; parts of the Appendix will not be clearly legible when reproduced.] (RJ)

ED 065660

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
OFFICE OF EDUCATION
THIS DOCUMENT HAS BEEN REPRO-
DUCED EXACTLY AS RECEIVED FROM
THE PERSON OR ORGANIZATION ORIG-
INATING IT. POINTS OF VIEW OR OPIN-
IONS STATED DO NOT NECESSARILY
REPRESENT OFFICIAL OFFICE OF EDU-
CATION POSITION OR POLICY.

REPORT OF
THE 1970 FEDERAL SUMMER EMPLOYMENT PROGRAM
FOR YOUTH
BY
VETERANS ADMINISTRATION CENTER
PHILADELPHIA, PA.

BEST AVAILABLE
COPY

UD 012889

TABLE OF CONTENTS

	<u>Page</u>
Acknowledgements	ii
Introduction	iii
Section I, Recruitment, Placement & Utilization	
Recruitment	1
Placement	2
Employee Utilization	3
Innovative Ideas	4
Section II, Training	
Formalized Skills Training	5
Formalized Educational Skills Training	7
Kinds of Basic Education	9
Other Developmental Activities	14
Special Sessions and Outside Speakers	14
Career Tours	16
Training of Supervisors of Summer Aids	17
Program Innovations	17
Orientation of Summer Aids	17
Counseling	19
Training Methods	19
Health Services	19
Graduation	20
Training Aids and Materials	20
Classroom Materials	20
Handouts and Library Materials	21
Films	22

APPENDIX

Sample Profile Form	23
Office Machine Survey Form	24
Sample of English Course Materials	25
Sample of Mathematics Course Materials	32

Acknowledgements

We would like to express our appreciation for the wonderful opportunity we were given to participate in this program. Our special thanks go to Mr. S. W. Melidosian, Director, Veterans Administration Center, for his direction, support, and the very deep interest he holds and shares in its integrity and success.

We are also indebted and would like to express our thanks to the School District of Philadelphia and the many companies in private industry that supplied materials for the program. We also wish to thank the Veterans Administration Centers Employees' Association for their support of the program.

Further thanks go to Mr. R. W. Bower, Chief, Vocational Counseling, Training and Adjustment Section of our Adjudication Division for his help in testing and counseling our Summer Aids and to the many others in our Center who cooperated fully in making this program a success.

The Faculty

INTRODUCTION

This summer marks the fourth year that our training program for disadvantaged youth has been in existence. Since the program's inception there have been many recommendations, innovations, and improvements brought about and recorded in the reports of previous years' experience.

This summer, we sought to implement the many worthwhile suggestions made by those who conducted the program in the past and to include a number of new ideas we considered beneficial after group discussion and reaching a consensus. We sincerely hope that the content of this year's report will contribute to successful summers in the years ahead.

Section I - Recruitment, Placement and Utilization

A. Recruitment

The recruitment of Summer Aids was the second step in a two-step process. First, four college students or graduates were hired to function as a faculty. While this task was being accomplished, Summer Aids were recruited.

1. Faculty

Applicants for positions as instructors and program coordinator were interviewed following selective certification from the register of eligibles established by the Civil Service Commission's Examination for Office and Science Assistants. Selections were made on the basis of educational background, interest, and desire in furthering the goals of the classroom and on-the-job training program for Summer Aids. Three instructors and one coordinator-instructor were hired to conduct classes in English, Mathematics, and Typing.

English was taught by Miss Stephanie L. Vaughn. Miss Vaughn was a Summer Aid in 1968, and she immediately established a close rapport with the Summer Aids. She is presently a student at Swarthmore College, Swarthmore, Pennsylvania, majoring in Sociology.

The Mathematics instructor was Miss Diane L. Nousanen. A graduate of the University of Montana, Miss Nousanen presently attends the graduate school at Temple University, Philadelphia, Pennsylvania, and is working for her Masters degree in Special Education.

The Typing teacher, Mr. Harvey E. Goldman, was a graduate of Temple University, and presently teaches Business Education at Camden High School, Camden, New Jersey.

The job of coordinator-instructor was carried out by Mr. Harvey B. Lermack. Mr. Lermack is a student at the Pennsylvania State University, majoring in Business Statistics. In addition to filling in whenever an instructor was absent, it was his responsibility to keep the program running smoothly. He kept in close contact with both Summer Aids and their supervisors, providing a channel of communication where needed. He also arranged for classroom materials, handouts, and films, contacted guest speakers, and arranged career tours and special events.

2. Summer Aids

The recruitment of Summer Aids was accomplished with the help of the local Pennsylvania State Employment Service. That office screened candidates and referred qualified applicants on the basis of needs criteria established by the Civil Service Commission. Thirty-five Aids were recruited for the VA Center. Since nine of these Aids had completed one or more years of college, they were not included in the classroom phase of the program except for two who wanted to acquire a typing skill. Five Aids were recruited for the VA Data Processing Center and these Aids had the benefit of all program aspects.

B. Placement

The jobs performed by Summer Aids in the 1969 training program were reviewed and evaluated in terms of whether they would provide meaningful work experience in addition to satisfaction of being able to see how the work relates to agency goals. Jobs beneficial to both aims were selected for assignment of the Aids. Efforts were made to minimize, as much as possible, assignments involving menial, repetitive tasks, and focus on those which were interesting and challenging, and from which the Aids could learn something worthwhile for use in their later careers.

Jobs in the VA Center were geared towards training the Aids in clerical duties and office machine operation. Three Aids in our Administrative Division worked in the Publications Unit, doing stock and photocopy work, including staffing the Xerox 914 Copier. Another ten Aids in this division were trained in File Clerk work, and two worked in the Receipt and Dispatch Unit (Mail Room) learning how to sort, route, and dispatch mail. Four Aids in the Insurance Division and one in the Adjudication Division helped to control records and service regular employees with incoming and outgoing work. Five Aids in our Loan Guaranty, Personnel, Legal, and Contact Divisions performed typing and general office duties which was valuable training for those who intended to pursue secretarial careers. One girl subsequently performed well enough to receive a Typing Proficiency Certificate and an award at graduation exercises. Ten others working in the Collections Section of the Finance and Data Processing Division learned how to operate an array of machines used to open and process mail, remove checks, and update accounts. Included in this training was the operation of the Light-nings Envelope Slitter, the Bell and Howell detecting machine, used to detect anything left in envelopes, and the IBM 1203 Unit Inscriber, used to update accounts.

C. Employee Utilization

The Summer Aids quickly established open relationships with the instructors and coordinator. They were encouraged to come to the faculty with any problems which might arise at work or elsewhere. The Aids' comments flowed freely, and were considered by the faculty. This arrangement facilitated immediate action whenever it was determined that there were individual or group matters in need of attention or to be resolved.

To a large extent, the Aids contributed to the development of the classroom curricula which was a composite of their needs and interests. Under the guidance of the teachers, the Summer Aids thrived on open discussion in both the Math and English classes.

Before the end of the program, 25 of the 31 Summer Aids who participated in the classroom sessions were interviewed by Linda Dubrow of the Vocational Counseling, Training and Adjustment Section of the Adjudication Division. The remaining six Summer Aids left before the interviews were conducted and so were unavailable for comment. This approach followed the precedent of previous years of having someone who was not directly involved in running the program conduct the exit interviews on the presumption that the Summer Aids would more likely be candid in their comments. Each Aid was told that the purpose of the interview was to get some measure of how he assessed his experience here and obtain any suggestions for improvements that he thought we might incorporate in future programs. The Aids were interviewed in a non-directive approach, and their responses were later recorded on an Exit Interview Sheet.

Here are some sample responses:

When asked why their work was worthwhile and meaningful, responses included:

"I learned something about how the VA works".

"I got experience which may be useful for when I apply for other jobs".

"It was important".

D. Innovative Ideas

One suggestion we have for the future is to include programmed materials in the classrooms. Materials such as these might help provide an orderly way of accomplishing as much progress as possible in the comparatively short time available. These programmed materials could deal specifically with topics which may be fuzzy or new to the Aids.

In keeping with this idea, the program might benefit from an affiliation with a university. There can well be graduate students in education developing programmed materials and courses which are directed toward those who may be disadvantaged from an educational standpoint. An arrangement like this could prove mutually beneficial - a test of new materials in exchange for use of the materials without cost. Hence, our instructors would be drawing from the experience of these qualified researchers.

Another possible plan deals with dividing the Aids into different kinds of groups than those based on achievement tests alone. For example, since students respond differently depending upon the kind of approach used, it might be more advantageous to divide the Aids into groups using experiments, review exercises, or theoretical-oriented research depending upon their response to different methods of learning. In this manner, each Aid would be in his most favorable educational atmosphere.

Bi-weekly talk sessions, including the entire faculty and the entire group of Summer Aids might prove very successful in keeping everyone informed of the progress the program is making. The several sessions conducted this year by the faculty were very successful in clearing up complaints, misconceptions, and dispelling rumors as well as keeping the Aids informed about program plans and progress.

Our final suggestion deals with Occupational Interest Tours. Tours to non-governmental agencies might be more consistent with career goals at times than are tours to government installations. We think tours of this kind should be arranged and carefully evaluated.

Section II - Training

1. Training for Summer Aids

A. Formalized Skills Training

An office machine survey was administered to determine how many Aids were interested in participating in a "basic" or "refresher" typing course and gain a familiarization with a variety of office machines.

1. The returns indicated that 33 Aids were interested in improving their typing skill or acquiring one as well as obtaining some familiarization with other office machines. The typing classes included two Aids who were attending college. Because of the interest they expressed, they were accommodated for this class only when they explained that they had learned that a typing skill could help them with their college work.

The group was divided into two classes - one for "beginners" and one for "advanced" typists. The beginner class was for those Aids who had no previous typing instruction. The advanced class was for those who had some typing experience or training in school and needed refresher training to improve. The basic text used in both classes was Personal and Professional Typing. Additional drills were taken from the text obtained from the Philadelphia School System's Vocational Guidance Office, Modern Basic Typewriting. Twentieth Century Typewriting was also used as a reference and for duplicating materials used in class.

The schedule of the typing classes, taught by Mr. Harvey E. Goldman, was as follows:

Beginner Typing - Tuesday, Wednesday, Thursday,
Friday - 9:20 A. M. - 10:20 A. M.

Advanced Typing - Tuesday, Wednesday, Thursday,
Friday - 1:30 P. M. - 2:30 P. M.

a. Beginner Class

The objectives of the beginner class were to familiarize the group with the typewriter and its parts, to establish correct typing procedures, and to develop ability in using the touch system of typing. Good posture and proper office mannerisms were also emphasized.

The first three weeks were devoted to learning the keyboard. Two or three keys were presented each day, with drills the following day for reinforcement. The remaining weeks were spent developing speed, accuracy, and typing continuity. A variety of control and speed drills were presented from the various texts. Warm-up drills were used at the beginning of each session. In the concluding weeks, the concentration was on paragraph typing, with emphasis on proper sentence construction.

The Beginner course was successful in helping the Aids to develop initial typewriting skill. They were receptive to the instruction given, and seemed highly motivated towards the goal of learning the touch system of typing. Speeds upon closing ranged between 10 and 20 words per minute, a very satisfactory rate for beginners at this point.

b. Advanced Class

The objectives of this class were to improve typing speed and accuracy, to provide practice in taking standard timing tests for job placement, and to introduce several typing applications, including letters and tabulation.

The first part of each session was devoted to specialized drills to increase typing speed. These included Speed Ladder Paragraphs and sentence and word timings of increasing difficulty. Standard five-minute timings were given weekly as a means of providing experience in taking typing tests like those given in most public and private hiring agencies. About half of the course was devoted to a variety of typing applications. Typing from script and rough notes was introduced. Several sessions concentrated on typing personal and standard business letters. Tabulation exercises and practice in horizontal and vertical centering were also presented.

The accomplishments of this class were good. The Aids were motivated to a high degree by the production assignments involving letters and tabulation. Speeds increased from an average of 10-20 words per minute at the start of the course to 25-45 words per minute by the conclusion of the course.

Six of the Aids who did exceptionally well in the advanced class were scheduled for an additional accelerated session which was held for two hours each week. Here, speed and control were emphasized. All of these students showed a marked improvement. Two of the six improved their skill to a point that they were able to pass a standard typing placement test given at the end of the course. These two Aids received official Typing Proficiency Certificates for typing 40 words or more per minute with only 3 errors or less.

The typewriter training was interrupted at opportune intervals to give the Summer Aids the benefit of a general familiarization with a variety of office machines including a copier, adding machine, calculator, and dictating and transcribing machines.

B. Formalized Educational Skills Training

For classroom training placement, tests were administered during the initial week of the program. With the cooperation and guidance of specialists from the Vocational Counseling, Training and Adjustment Section of the Adjudication Division, the California Achievement Test Battery, Form W, was administered to gauge aptitudes and abilities in English, i. e. Reading Vocabulary and Comprehension, and in Mathematics, i. e. Arithmetic Reasoning including symbols, formulae, elementary algebra, etc., and the fundamentals of addition, subtraction, multiplication, and division.

The results of the tests facilitated the separation of the Aids into three categories in English and Mathematics. The groups were classified "remedial", "average", and "advanced". The small number in each group resulted in an ideal class size (about 10) for providing individual attention when necessary. As in past summers, not only were the tests used to divide the Aids into groups with similar abilities, but they also helped to identify the areas of knowledge most in need of improvement. The results of the tests were made known to each instructor, who used the information to develop the kind of course and lesson plans which centered on the needs.

1. Thirty-one Summer Aids participated in Mathematics and English courses. These courses were made up of one-hour sessions designed to expand general reasoning powers of the Aids, as well as to lay a basic groundwork for expansion of their abilities in Mathematics and English. The schedule for these classes is noted below:

English - Miss Stephanie Vaughn

Remedial - Monday, Wednesday, Friday
10:25 A. M. - 11:25 A. M.

Average - Monday, Wednesday, Friday
8:15 A. M. - 9:15 A. M.

Advanced - Monday, Wednesday, Friday
1:30 P. M. - 2:30 P. M.

Mathematics - Miss Diane Nousanen

Remedial - Tuesday & Thursday
8:15 A. M. - 9:15 A. M.

Average - Tuesday & Thursday
10:25 A. M. - 11:25 A. M.

Advanced - Tuesday & Thursday
1:30 P. M. - 2:30 P. M.

Before classes began, the preparatory tasks accomplished by the instructors were numerous. First, they reviewed reports of previous years' programs, to fully acquaint themselves with past experiences. Next, they reviewed a variety of materials and ultimately selected those considered to be most current and relevant. Arrangements were made to secure these on a loan basis from the School District of Philadelphia. The task of preparing the lesson plans then began. Classes were carefully planned to provide as interesting and relevant an educational experience as possible over the course of two months the Aids would be on duty.

2. Kinds of Basic Education

a. English

The classes in English were directed toward the strengthening of vocabulary skills, the understanding and interpretation of reading material, and self-expression, both oral and written.

The 8:15 A. M. class was composed of those students reading at a junior high school level. In the 10:25 A. M. class were those Aids who read at an elementary school level. Those whose tests showed a high school reading level had class at 1:30 P. M.

Because the Aids had just been released from the classroom situation in local high schools, they were not enthusiastic at the outset about attending classes and may not have done their best in taking the tests they were initially given. Because of this, the tests may not have shown every Aid's true ability. Most had much more intelligence than the tests brought out. The same materials were used in each class, the basic difference being the depth of treatment and the length of time each group was given to complete an assignment.

Exercises for strengthening vocabulary were taken from Tactics in Reading II. These exercises involved word structure, word families, and the proper use of a dictionary. When the Aids began to see how words are formed and can be taken apart and analyzed, interest was generated. The Aids began to see real value in the exercises because many had already formulated post-high school educational plans and knew that some sort of examination would be required. Through these exercises given and printed handouts they were given, they soon recognized that they would be able to analyze unfamiliar words. A review of the work done in the area of vocabulary skills was given approximately one week later and many of the Aids were surprised by the amount of the knowledge they had acquired.

Poetry was one of the subjects used to improve the Aids' appreciation of and ability to interpret reading material. There were negative reactions when the Aids were told that poetry was going to be covered in class, but again, when the Aids began to see that poetry was more than just rhyming words, they showed interest. Selections from Black Pride by Don L. Lee and selections from the poems of Langston Hughes, Mari Evans, and Dudley Randall were used along with a few selections by Ben Johnson and John Donne. The Aids learned to examine a poem for its meaning, i. e. what the poet was trying to convey about society and life.

Three short articles from Time Magazine also provided a basis for interpretation of written material. These articles expounded three different views of social change. They not only helped students analyze the differences, but stimulated short debates concerning the concepts of violence and non-violence in conjunction with social change. To further the efforts made to improve the abilities of the Aids to interpret written material, several exercises were included to help them recognize the difference between fact and opinion, especially when reading newspapers.

Classroom discussions and debates were the means of improving oral self-expression. By the use of current topics such as neighborhood situations and conditions, drugs, and the gang problem, the Aids were able to determine how to relate personal experience to conditions on a larger scale (regional and national) and to what point personal experience can be used to substantiate an argument. To strengthen written self-expression, an appeal was made to their creativity. Headlines from five newspaper articles were copied and handed out on a sheet of paper. The Aids were instructed to interpret the meaning of any one of the titles and to write a short story centering around it. They were also told that they need not write serious stories nor try to guess what the actual article said. Many interesting stories were created.

During the last week of the classroom training, the Aids were tested again using a different series of the California Achievement Tests (Form X) to determine how the training benefited them. We were pleased when the results showed an average grade increase of six months in English.

b. Mathematics

The math program was concerned with achieving several goals:

1. Reviewing basic arithmetic and developing proficiency in the use of math skills in everyday situations.
2. Increasing understanding of our number system.
3. Extending awareness of possible applications of mathematics.
4. Learning some new mathematical procedures.

The 8:15 A. M. class was comprised of those Aids whose achievement test scores were at the sixth and lower seventh grade levels; the 10:25 A. M. class had scores in the upper seventh grade levels, and the 1:30 P. M. class included those scoring at the eighth to tenth grade levels. The work covered in these classes was basically the same. However, the approach and content varied considerably especially for those with the higher achievement standing.

Review topics included such things as percentages, decimals, algebra, and geometry. These areas were reviewed collectively, and were used as bases upon which new concepts were introduced. For instance, functions proved an interesting topic. The Aids collected data and then used the data to find relationships between variables, thereby developing functional relationships. Students were given an opportunity to use knowledge on hand and to apply this knowledge to develop understanding of some new procedures. During the course of class discussions, further review was provided via the use of tables and graphs.

In many exercises, basic mathematical concepts were introduced by letting the Aids discover them via exploration and experimentation. For example, statistical data was collected by observing the stresses created by different weights on a spring. Computers and counting in different bases were introduced by having the Aids build their own base 2 mini-computers. Such self-experimentation stimulated interest and helped the Aids see more clearly some of the basic mathematical concepts. This procedure proved much more effective than the instructor's attempts to teach these concepts on the blackboard.

Another method of instruction which proved to be effective was one which related mathematical concepts to every day experiences. By way of example, basic mathematical procedures were reviewed in the classes through a study of cost comparisons for different services. They included those normally done by professionals or by oneself. One comparison involved the cost of operating a car for one year as compared to the costs of using public transportation.

Interest was also generated by games using mathematical principles. These included Algebra Bingo, in which Aids had to solve algebraic equations to get the numbers on their cards; a Concentration Game similar to that on television, but using equations; and a Path Game which reviewed basic fractions. These games, of course, showed that math is a lot more fun than one may think, and can be interesting.

One of the comments made by a number of Aids in the previous year was that the Math work was too easy. In order to meet the challenge of preparing this summer's material in such a way that it would meet the needs of the Aids and keep them striving for improvement, it was decided to present math in a different light, i. e. presenting new topics or old methods in a new way. There were times when the material did not meet this criterion; occasionally the students were not receptive to a new approach, feeling more familiar with traditional methods. In general, the activities that involved manipulation of materials were most

successful - given a situation that requires some experimentation to identify relationships, the necessary computational procedures can be reviewed as they are needed. A balance, however, must be found between drawing conclusions from observations and requiring too much abstraction.

As the classroom training was brought to a close, the Aids were tested again during the final week using a different series of the California Achievement Tests (Form X) to evaluate the course. The grade levels of the Aids in Mathematics rose by an average of four months - a very encouraging increase.

Measuring achievement by means of testing sometimes passes over significant student accomplishments. We feel that to give a more accurate report of the benefits from a program of this kind, the following examples will help to serve that purpose:

At the beginning of the summer, one Summer Aid had a difficult time staying attentive in class. His work papers were handed in with only half the problems done, and we noticed his difficulty in staying awake. A counseling session uncovered no obvious physical or mental impairment. But after attending several classes and greater instructor attention, we began to notice a gradual improvement in his work. He was finishing more of his assignments each time. Finally, two weeks before the conclusion of the program, he handed in a completed paper, neatly written and with almost no errors. We can only conclude that no one had ever taken time to cope with his attention span difficulties, and that he had not been given the attention he needed during his regular schooling.

Another instance deals with a young girl entering the twelfth grade this September. When asked about her career plans, she showed a bitter hatred towards education, and could only see herself as a modeling school instructor. After counseling from the program coordinator, agency coordinator, and professional counselors from the Vocational Counseling, Training and Adjustment Section of the Adjudication Division, she began to realize the need for further education to fall back on in

case her career plans did not materialize the way she wanted them to. Her bitterness and hatred of authority showed a marked decrease, and the problems with getting along with the other Aids which we noticed at the beginning seemed to disappear. She now plans to attend Pierce Junior College following graduation from high school.

It was experiences like these which showed us how much this program can help these disadvantaged young people, and which make all the effort we expended worthwhile.

C. Other Developmental Activities

1. To provide the Summer Aids with the motivation to continue their education; furnish information needed by those who graduated and intended to begin their working careers; and to properly inform them about one of the dangerous problems faced by today's youth; a series of special sessions were held including two conducted by outside speakers. All 40 Summer Aids attended the talks by the guest speakers, while the 31 participating in classes were provided the training sessions conducted by the faculty.

2. Activities Provided

a. Special Sessions and Outside Speakers

Mr. George M. Wolreich, Director of Admissions and Financial Aid, Community College of Philadelphia, came to the Center to talk about the possibility of the Summer Aids beginning a college career. He spoke on all facets of college life, as well as on applying for admission and financial aid. Mr. Wolreich, instead of giving a pep talk on Community College, spoke frankly about the total college picture. He made an excellent presentation, and the Aids found his talk very enjoyable and interesting. The comments from the Aids after the session attested to this fact.

At another session, Mr. Gilbert R. Parks, a medical student at Jefferson Medical College, spoke on para-medical careers. Following a short film, Mr. Parks opened his presentation to questions and in the process of answering them he covered the host of different jobs open to the Aids in the para-medical field. Mr. Parks held an excellent session, although some Aids seemed to feel that this type of work would never be suitable for them.

Early in the summer, and before the first salary checks were distributed, a Money Management session was conducted by the math instructor. Since this was the first job held by many of our Aids, it was decided that we could help them handle their earnings much more wisely and avoid the problems many people encounter. We quickly found that this was true, since the session proved very informative and interesting to the Aids. The Aids were instructed what to do with their check, i. e. cashing it, opening bank accounts, and budgeting. Topics also discussed were included in a question-answer session on the PAID system, the earnings and leave statements, withholdings, benefits and leave, and the city wage tax.

In light of the growing problem with drugs, a discussion was held on the dangers of drug addiction. An excellent movie, The Riddle, was shown, followed by an extensive discussion session in which all of the instructors functioned as a panel.

Another session was held on How to Get a Job and How to Keep It. The movie, Getting a Job Is a Job, was shown, followed by a talk on office manners and dress by the typing instructor. The Aids had many questions on both subjects, and this proved to be a most beneficial session to all involved. At the end of the session, a check list of the personal qualities and traits of an office worker was distributed to enable the Aids to rate themselves on the items essential to successful employment.

b. Career Tours

As in previous years, this year trips were taken to government installations to show the Aids various careers and occupations. This year's trips were to the Naval Shipyard and the Veterans Administration Hospital. A career interest survey was completed at the beginning of the summer to determine which trips would be of most interest and most beneficial to the Aids.

At the Naval Shipyard, the Aids who were interested in trades and sciences were taken on a tour where they were able to obtain information about many blue collar jobs including apprentice opportunities in addition to being able to see several vessels including a submarine. They were allowed to explore the Wisconsin, a World War II battleship. The Aids learned many facts about marine activities which they did not know beforehand and many were truly surprised upon finding out the number of men needed to operate a battleship. Fifteen Aids participated in this tour.

The trip to the Veterans Administration Hospital proved to be very worthwhile as was the first trip. At the hospital the 13 Aids were able to see the many jobs that are available to those with an interest in medical and paramedical careers. The Aids toured the many different labs, therapy rooms and several clinics. Through the tour, the Aids were able to realize the many career opportunities that a hospital offers besides those of doctors and nurses.

Under a reciprocal agreement, some 31 Aids from the Naval Shipyard were given a tour of the VA Centers. Experienced employees located in the different organizational elements covered by the tour were on hand and gave such interesting explanations of the functions being carried out that many of the visiting Aids inquired about employment.

2. Training for Supervisors of Summer Aids

A two-hour session was held with the supervisors who would be responsible for the Summer Aids about two weeks before they entered on duty in order to orient them to this year's program. Nineteen supervisors or their representatives attended. Stress was placed on the importance of greater involvement as well as establishing a "buddy system" for them with their regular employees. Emphasis was also placed on the importance of motivating the Aids to return to school in the fall and getting as much education as they could especially after seeing its relevance in our operations. Supervisors were also told the importance of giving the Aids a special orientation and to follow it with assignments which were more challenging than in the past and to explain, if necessary, how their contribution tied in with the overall mission of our Centers.

During the second part of this session, supervisors were counseled as to the possible problems of relating to these youth by Mr. Russell W. Bower, Chief of the Vocational Counseling, Training and Adjustment Section of the Adjudication Division. A discussion was held, delving into the problems of these Aids, and each supervisor received a copy of the Internal Revenue Service's "Adjusting to the World of Work/The Problems of Disadvantaged Youth". (FPM Bulletin No. 300-17)

Supervisors were encouraged to create open lines of communication with the Summer Aids, the instructors and the coordinator of the program, as well as the counselor and the program committee members. Their feedback was particularly valuable in keeping the program relevant to the needs of the Summer Aids.

3. Program Innovations

A. Program Aspects Not Previously Described

1. Orientation of Summer Aids

Shortly after the closing of the high schools for the summer, almost all the Summer Aids had reported for duty. At an orientation session, they were welcomed to the VA Centers, told about the history and work of the Veterans Administration; informed about benefits and the VA's rules and regulations they would be expected

to observe; and shown the film "Look to Tomorrow". This film displays the worthwhile work done by the Vocational Counseling, Training and Adjustment staff in helping disabled veterans plan and adjust to new lives. The film was particularly effective in showing the Aids the importance of one phase of our work, and how their work would contribute to the successful accomplishments of all of our activities. The reactions were very favorable.

The Aids were informed about everything they needed to know to get a good start. Discussions included one on the PAID system, a very popular topic, and expectations of conduct, dress, and performance. A short but complete safety program was given to stress the importance of responsible action on the job site. Benefits were discussed including paid holidays, health services, and leave privileges. Graduation ceremonies and awards were discussed, and the faculty was introduced. Finally, such conveniences as the cafeteria, check-cashing service, and special bus transportation arrangements were mentioned.

Following the program, the Aids were taken on a tour of the entire facility, including the VA Center and the VA Data Processing Center. This tour helped the Aids orient themselves for future reference, as well as give them a broad understanding of the different operations in both Centers as well as the relationship to their missions.

The Aids filled out preference sheets to express career interests and the kinds of occupations they would most like to see and learn about. Using this information and other data, a personal profile was compiled for each student on which was recorded such data as name, address, job assignment, occupational interests, educational background, etc. It also included comments on the individual's progress by the faculty and by the on-the-job supervisor.

2. Counseling

Through arrangements with the Chief, Vocational Counseling, Training and Adjustment Section and his staff, expert counseling service was available to the Summer Aids at all times. During the summer, Aids went to these counselors with such problems as what are the best colleges, and what kind of training can one get if he chooses not to go to college, etc. Responses from the Aids receiving help were very favorable, in that this service helped them clear up problems about what they would do after high school. Arrangements were also made for professional counseling of those Aids who experienced difficulty in adjusting to either the classroom or on-the-job phases of our program.

3. Training Methods

This summer's training methods differed from those in the past. In planning the program, a conclusion was drawn that there may have been too much emphasis on drill work in the classes. An agreement was reached that the Aids would probably learn more from open discussion and experimentation in areas that were relevant to their needs. Many of the Aids, it appeared, had never before been able to speak out on the topics that were important to them, and it was found that this method of instruction was well received by the Aids, and that progress was made quickly, benefiting both the Aids and the instructors.

4. Health Services

The services of our Health Unit were available to the Aids throughout the summer. In addition, special arrangements were made to give all of them the benefit of our Visual Survey Program and our Hearing Test Program. Only four of the Aids had vision deficiencies. Upon counseling by our nurses, we learned that they were aware of their problems and were making arrangements to correct them through oculists before their new school term opened. All of them completed the hearing examination satisfactorily.

5. Graduation

A graduation ceremony was held for the Summer Aids on the final day of the program. The ceremony was designed as a tribute to their accomplishments. Present were the Assistant Directors of each Center, the Summer Aids, their supervisors and division chiefs, and representatives of our Union Local and Employees' Association. Following a short welcoming address and introductions, a program committee member discussed the accomplishments attained during this year's program. All of the Aids were presented with training certificates attesting to the completion of the classroom training. Following this, the Assistant Directors spoke and presented awards based on classroom and on-the-job performance to five Summer Aids. These Aids received a handsome dictionary in recognition of their achievement. Typing proficiency certificates were presented to two Summer Aids who attained speeds of over 40 words per minute with less than three errors, and special recognition was given to two Summer Aids who are being considered for scholarships to the Community College of Philadelphia, which will be awarded by the Federal Business Association.

After the graduation ceremony, the Aids participated in a social hour where they were served ice cream and cake, through the compliments of our Employees' Association.

4. Training Aids and Materials (Not reported in previous years)

A. Classroom Materials

1. English

Black Voices, Abraham Chapman (ed.). Anthology of black literature. The New American Library, N. Y. 1968

Black Pride, Don L. Lee. Black Poetry. Broadside Press, Detroit, Michigan 1968

Practical English Magazine, Scholastic Magazines, Inc.
Time Magazine, Time, Inc.
Philadelphia Inquirer Newspaper

2. Typing

Personal and Professional Typing, S. T. Wanous.
South Western Publishing Company 1962

Modern Basic Typewriting, Scott, Hamilton,
Hertzfeld. Pitman Publishing Corporation 1954

B. Handouts and Library Materials

All Aboard... For Health Careers, United Health-
Services, Philadelphia, Pa.

More Education... More Opportunity, U. S. Depart-
ment of Health, Education and Labor, Washington, D. C.

Pennsylvania Community Colleges, Pennsylvania Depart-
ment of Public Instruction, Box 911, Harrisburg, Pa.
17126

Facts About... Murrell Dobbins Area Vocational -
Technical School, Murrell-Dobbins School, Philadelphia,
Pa.

Seven Post High School Technical Courses at Mastbaum
Tech., School District of Philadelphia, Philadelphia, Pa.

Post High Program at Bok Tech., School District of
Philadelphia, Philadelphia, Pa.

Bulletin of Health Occupation Programs, Murrell-
Dobbins School, Philadelphia, Pa.

Do You Want A Job?, U. S. Government Printing Office,
Washington, D. C. 20402. Ten Cents.

Making The Most of Your Job Interview, New York Life
Insurance Company

Opportunities for Graduates, Vocational Guidance Service,
School District of Philadelphia, Philadelphia, Pa.

Finding Summer Employment, Vocational Guidance
Service, School District of Philadelphia, Philadelphia, Pa.

C. Films

Getting a Job is a Job. Color. Applying for a job.
Dibbie-Dash Productions, Suite 217, 4949 Hollywood
Boulevard, Hollywood, California 90027

The Riddle. 20 minutes. Black and White. Evils of
drug addiction. Office of Economic Opportunity,
Washington, D. C. 20506

Do You Think A Job Is The Answer?. 68 minutes.
Color. Labor problems in Detroit, Michigan.
Penn State University, University Park, Pa. 16802

Does It Matter What You Think?. Black and White.
About public opinion. Fellowship Commission, 260
South 15th Street, Philadelphia, Pa. 19102

PROFILE OF SUMMER AID
1970 SUMMER TRAINING PROGRAM

A. General

Name : _____ Center to Which Assigned - Circle: VAC or VADPC

Home Address : _____ Division : _____
Section : _____

Home Phone or nearest if emergency: _____ Unit : _____

Date of Birth : _____ Supervisor : _____

Supvr's. Ext. : _____

B. Education

Grade in Sept. : _____ Results of Achievement Tests

Name of School : _____	English Score/Grade	Math. Score/Grade	Typ. W.L.
Major Program of Study : _____	Initial: _____	_____	_____
Plans for Further Educ. : _____	Final : _____	_____	_____

C. Prior Work Experience

D. Present Work Experience (Skills being learned)

E. Occupational Information

Career Interest

1st Choice: _____

2nd Choice: _____

3rd Choice: _____

Visits

1. _____

2. _____

3. _____

F. Health Examination Results

Orthorater : _____

Audiometer: _____

Other : _____

G. Comments and/or Evaluations

July

August

English:

Math:

Typing:

Supervisor:

Counselor:

OFFICE MACHINE SURVEY

The VA Training Staff is offering you, free, an excellent opportunity to acquire the extremely helpful skill of Typing; or, to refresh and polish your already acquired skill.

Each course, beginner and experienced, will be conducted one hour daily during your summer employment.

A typing skill can be a real asset in pursuing your academic studies and in many other ways. If you are sufficiently experienced, you will be given the opportunity to be tested as the classroom sessions draw to a close and you may earn a certificate of typing proficiency which can help you gain employment.

If you are interested in taking advantage of this excellent opportunity, please complete the following survey.

1. Have you ever used a typewriter before? ☐/ Yes ☐/ No

Where? _____

2. Do you own a typewriter? ☐/ Yes ☐/ No

Do you have access to one? ☐/ Yes ☐/ No

3. Are you familiar with the various parts of a typewriter? ☐/ Yes ☐/ No

4. Have you taken a Typing course previously? ☐/ Yes ☐/ No

Where? _____ When? _____
(School - Business Firm, etc.) (Month and Year)

a. How many words per minute can you type? _____

5. How long did the course last? _____
(Classroom Hours or Semesters)

6. Did you receive any certificates of proficiency in typing? ☐/ Yes ☐/ No

7. If yes, for how many words per minute was the certificate given? _____
WPM

8. Are you interested in seeking employment for which typing is required? ☐/ Yes ☐/ No

9. Are you interested in learning or practicing on:

☐/ Dictator-Transcriber

☐/ Adding Machine

☐/ Xerox Copier

☐/ Calculator

Date

Signature

Training Staff
Personnel Division
VA Center
Philadelphia, Pa.

Unit to Which Assigned

WORD FAMILIES

duc-.....lead

spec-.....look

bene-.....good, well

phon-.....sound

fac, fact, fec, fic-....do; make

dic, dict-....speak, say

sym, syn-....together, with

path-....feeling; suffering; disease

* * * * *

con, com, co-...together, with

inter-.....between, among

ex, e-from, out of

dis, di-.....away; apart

re-.....back

trans-.....across, over

ad, at-.....toward, to

gress-.....step

Using these parts of words

turn to page 26, read the directions

for and do Exercise 6.

logy-.....study, science

geo-.....earth

centr-.....center

ven-.....come

rupt-.....break

pel-.....drive, push

tract-.....draw, drag

port-.....carry, bear

Using the above parts of words read the directions
for and do ~~the~~ Exercise 9 found on page 28.

* * * * *

voc, voc-.....call

bio-.....life

graph-.....write, draw

auto-.....self

mono-.....one, single

cred-.....believe

aud-.....hear

meter, metr-...measure

micro-.....small

astron-.....star

naut-.....sailor

The above are some additional parts of words for you
to learn. You should find them helpful when attacking unfamiliar words.

Review of Word Families

Directions - From the word list at the end of this page, find the words which fit the definitions and write them in correct order. When you are finished you will find that you have made a word chain. You will have to supply the last word in the chain yourself.

1. People gathered in a place to hear or see
2. A person who hears or listens
3. A person who believes enough in another person or persons to loan them money or goods
4. Destroy or take away belief in
5. Act of drawing away the attention
6. Act of drawing together
7. A person who leads or guides
8. To bring forth
9. One who explores or looks over a region
10. Act of looking back upon past time
11. To move or go backward
12. A going out
13. To call forth; bring out
14. Loud and noisy; shouting
15. Practicing the custom of being married to only one person at a time
16. A person who has sole control of something
17. One who studies the make-up of living things
18. The product of an organism that works against or destroys harmful microorganisms
19. Like a psalm or hymn sung or chanted in alternate or opposing parts
20. A slang word meaning "fake" (in which what looks like a familiar Greek root really comes from an Irish word)

Words : contraction, condutor, monopolist, creditor, antiphonal,
distraction, produce, audience, evoke, auditor, discredit,
monogamous, antibiotic, retrospection, prospector, biochemist,
egress, retrogress, vociferous

Booker T. and W. E. B.

(Booker T. Washington and W. E. B. Du Bois)

"It seems to me," said Booker T.,
"It shows a mighty lot of cheek
To study chemistry and Greek
When Mister Charlie needs a hand
To hoe the cotton on his land,
And when Miss Ann looks for a cook,
Why stick your nose inside a book?"

"I don't agree," said W. E. B.
"If I should have the drive to seek
Knowledge of chemistry or Greek,
I'll do it. Charles and Miss can look
Another place for hand or cook.
Some men rejoice in skill of hand,
And some in cultivating land,
But there are others who maintain
The right to cultivate the brain."

"It seems to me," said Booker T.,
"That all you folks have missed the boat
Who shout about the right to vote,
And spend vain days and sleepless nights
In uproar over civil rights.
Just keep your mouths shut, do not grouse,
But work, and save, and buy a house."

"I don't agree," said W. E. B.,
"For what can property avail
If dignity and justice fail?
Unless you help to make the laws,
They'll steal your house with trumped-up clause:
A rope's as tight, a fire as hot,
No matter how much cash you've got.
Speak soft, and try your little plan,
But as for me, I'll be a man."

"It seems to me," said Booker T.--

"I don't agree,"
Said W. E. B.

Dudley Randall

TWO POEMS

(from "Sketches from a Black-Happy-Headed Poet")

last week
my mother died/
& the most often asked question
at the funeral;
was not of her death
or of her life before death

but

why was i present
with/out
a
tie on.

i ain't seen no poems stop a .38,
i ain't seen no stanzas brake a honkie's head,
i ain't seen no metaphors stop a tank,
i ain't seen no words kill
& if the word was mightier than the sword
pushkin wouldn't be fertilizing russian soil/
& untill my smiles can protect me from a night stick
i guess i'll keep my razor
& buy me some more bullets.

Don L. Lee

Coventry

there is a thin wall
gossamer thin
and
clear with limpid
clearness
against whose sides
dreams
bruise themselves and
voiceless
man implores...

there is a wall
gossamer thin
limpidly clear
unpenetrable...

before which my
aloneness
stands looking up

Mari Evans

Propaganda is a statement made to persuade the thinking or to influence the actions of others. To most people, propaganda usually implies deception or evil doings. However, propaganda also has acceptable uses such as, soliciting for a worthy charity.

1. Propaganda appeals to the emotions and is intended to influence the opinion and/or action of the reader.
2. Propaganda may be used constructively to achieve safety in city parks; or it may be used with ulterior motives, as in promoting the popularity of a certain toothpaste.
3. Newspapers use the emotive language of propaganda in reporting news, in editorials, and in letters to the editor to influence the reading public.
4. The modern myths, dreams, and fantasies in magazine advertisements, articles, and stories are intended to persuade the reader.

In judging propaganda, we consider:

1. Who writes the material - bias
2. Where we read the material
3. What kind of language is used to express ideas
4. What ideas are expressed
5. Who reads the material

NEWS ITEM

- A. The Bakers Union denounces the refusal of the employers to grant a living wage to the underpaid bakers. They have suffered in silence for a year because they were reluctant to deprive the public of its daily bread. A strike seems to be the only way to make the industry realize the workers' needs.....
- B. The Bakers Union is threatening a strike that will literally take the bread out of the mouths of the public, both grownups and children. The strike will be a menace to the health of our people and it may last for many weeks or months. Their claim for a fair living wage is false, because their wages are already above the average for the workers in our city.

HEADLINE

- A. Traffic Flows Smoothly and Swiftly Under New Successful Regulations.
- B. Drivers Angered by Snarled Traffic Protest Stupidity of Regulations.

FACT OR OPINION

Mark the following statements F if it is a true fact and O if it is an opinion.

1. Everyone deserves an income of \$5,000/yr. _____
2. John Smith must be elected if we are to have world peace. _____
3. More cars were made in 1966 than in 1949. _____
4. It is true that blondes have more fun. _____
5. Some hair can be bleached blonde. _____
6. Chesterfield cigarettes satisfy. _____
7. Airplanes are a popular means of international travel. _____
8. Everyone wears that kind of coat. _____
9. Be one of the "in" group and vote for Harry. _____
10. Some clothes sold in America were made in England. _____
11. This course is a waste of time because I have already read the textbook. _____
12. Zest Soap will make you cleaner than you've ever been. _____
13. Zest Soap Company manufactured X number of bars of soap last year. _____
14. John's qualifications for the job are - a high school diploma, 2 years of junior college, and two years as office manager at X concern. _____
15. I know Peter's a Communist because I saw him read the Daily Worker. _____
16. The Daily Worker was a newspaper published by the Communist Party. _____
17. American cars are better than European cars. _____
18. Mary's Volkswagon uses less gasoline than my buick. _____
19. Buy your food at X supermarket; their prices are always lower than at Y supermarket. _____
20. We are going to reform the system by getting rid of all the bad rules and establishing good rules. _____

Articles for NEWSPAPER ARTICLES

1. Economy Described as Healthy
2. 'Improved' Tiger Cages to Remain, Saigon Says
3. Must Drop Trains to Pay Bills, Penn Central Says
4. Moogs Make Warm Sounds of Tomorrow
5. Phila. Electric Hopes to Skirt Historic Site

EGYPTIAN NUMERATION SYSTEM

Egypt developed as a nation about 3100 B.C. They used hieroglyphics to write numerals. The system had no zero and no place value so it proved to be awkward. It was based on ten and symbols were put together in any order since position did not determine the value. Thus, we say the system was based on an additive principle. Symbols were cut in stone, wood and pottery; later they were written on papyrus.

EGYPTIAN NUMERAL	NUMBER NAME	MEANING OF THE PICTURE SYMBOL
/	1	stroke
∩	10	arch
Ⓒ	100	coiled rope
Ⓔ	1,000	lotus flower
∕	10,000	finger
𐊐	100,000	tadpole
𐊚	1,000,000	a god with arms supporting the sky

ROMAN NUMERATION SYSTEM

Since Rome was not established until 1100 B.C. it could gather knowledge about numeration from other civilizations. They used letters as symbols, many coming from the Greek alphabet. The early Roman system of about 500 B.C. was additive and based on ten. About the 11th Century a subtractive principle began to be used, changing the system to what we know today. The subtractive principle is based on counting backwards from multiples of 5, so a number was quicker to write. Thus a smaller number is subtracted from a larger number if the smaller comes first; if the smaller number is placed after the larger number, they are added. The system as we know it today is:

ROMAN NUMERAL	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII	XIV	XV
VALUE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ROMAN NUMERAL	XVI	XVII	XVIII	XIX	XX	XXX	XL	L	LX	XC	C	D	M		
VALUE	16	17	18	19	20	30	40	50	60	90	100	500	1000		

Activity Sheet

Egyptian Numeration

Complete the following table:

Egyptian Numerical	Arabic-Arabic Numerical
ⲟⲩⲩⲩⲛⲛⲛⲛ	120,000
	2000
	1,000,123
	93,016
ⲩⲩⲩⲟⲩⲟⲩⲛ	
ⲟⲩⲩⲟⲩⲛⲛⲛ	
ⲩⲩⲩⲟⲩⲟⲩⲛ	

Roman Numeration

Add these Roman numerals for an important date in history. What is it?

<u>XV</u> _____	<u>XXVIII</u> _____	<u>CMVIII</u> _____
<u>XXIV</u> _____	<u>XXVII</u> _____	<u>CXXVI</u> _____
<u>XXV</u> _____	<u>CCXLI</u> _____	<u>XXVII</u> _____
<u>LIV</u> _____	<u>CDXLIV</u> _____	

1. A 30-oz. bottle of fruit juice sells for 45¢; six 4-oz. bottles sell for 48¢. How much per ounce does each cost? Which is the better buy?
2. How much money will be required to buy two loaves of bread at 20¢ a loaf and one dozen eggs at 65¢ a dozen?
3. How much money will be required to buy $3\frac{1}{4}$ lb of butter at 76¢ a pound, 5 lbs of sugar at 10¢ per pound, and 6 eggs at 12¢ a dozen?
4. In a "paper drive" four boys brought old paper to school as follows: Joe - 50 lbs, Albert - 60 lbs, Henry 30 lbs, and Peter - 60 lbs. What was the average number of pounds brought?
5. What was the average wage per month of factory workers who were paid as follows:

10	received	\$180	per month
15	received	\$200	per month
5	received	\$220	per month
1	received	\$300	per month
6. A rectangular athletic field is 100 yards wide and 500 yards long. How many square yards are in the field?
7. When the scale on a map is " $\frac{1}{2}$ in. = 30 mi." how many miles apart are two cities that are represented on a map as 2 in. apart?
8. Frank, Henry, and Ray together received \$40.00. Frank received \$8.00, Henry received \$12.00, and Ray received \$20.00. What percent of the \$40.00 did Henry receive?
9. A cylinder ~~xxxxxxx~~ is 5 in. tall and has a circumference of $6\frac{1}{2}$ in. What is the surface area of the cylinder?
10. The formula for the area of a circle is: $A = \pi r^2$. If volume can be found by multiplying the base by the height, what is the volume of the cylinder in #9?

ALGEBRAIC OUTLINE

A. Use of symbols

1. Coefficient 2. Exponent 3. Parentheses

B. Signed numbers addition and subtraction

1. Meaning 2. Addition 3. Subtraction 4. Mult 5. Division

C. Equations

1. Linear: unknown on both sides; containing parentheses
2. Incomplete quadratic
3. Graphing

D. Applications to consumer problems

1. Per cent

The so-called third case of percentage lends itself very well to algebraic treatment: M is 7% of what number

Prob. 1. A man wishes to borrow money to buy a new car. The bank discounts the note a 6% annually. For what amt must the note be written for him to receive \$1,800 in cash if the note will be repaid in:

- a. 1 year (he will receive 94% of the note)?
- b. 2 years (he will receive 88% of the note)?
- c. 6 months (he will receive 97% of the note)?

Make up other problems with dif rates, times, amts of cash desired.

Prob. 2. At what selling price is the current yield on a 6% bond equal to 5% ?

Prob. 3. A fur coat is advertised at \$275, including a 10% tax. Find the price before the addn of the tax.

2. Installment Buying

Prob. 1. Derive a formula for finding carrying charge from the statement: "The carrying charge is equal to the product of $\frac{1}{2}\%$, the number of months, and the balance."

C = carrying charge

$$\frac{1}{2}\% = .005$$

n = number of mos.

B = balance

$$C = .005 nB$$

Prob. 2. Use this formula to find the carrying charge for a given balance, varying the number of mos.

Prob. 3. Graph the results of Prob. 2.

Prob. 4. From the graph in Prob. 3 read the carrying charge on a given balance and divide the sum by the no. of mos.

Prob. 5. To find the monthly payment, add the carrying charge to the balance and divide the sum by the no. of mos.

Express as a formula: $M = \frac{B + C}{n}$

Prob. 6. $C = .005 nB$

Show that by making a substitution, the formula for the monthly payment $M = \frac{B+C}{n}$ can be written $M = \frac{B + .005 nB}{n}$

Prob. 7. Find the monthly payment when the balance and the no. of mos. are given.

3. Parentheses

Prob. 1. The formula for the monthly payment can also be written $M = \frac{B(1+.005n)}{n}$

Find the monthly payment for a given balance and no. of mos.

Prob. 2. The formula for finding the amt of money when a given principal had been invested at a given rate for a given period of time can be written: $A = P(1+rt)$

PROBABILITY

- You are offered the following bet: Three coins are tossed. If all three are heads or all three are tails you will win a dime. If they fall any other way you will lose a nickel. Is this a fair bet? Would you accept it?
- You are offered the following bet: Two dice are tossed. A player selects any digit from 1 to 6. If his number turns up on two dice he receives his bet plus 5 times his bet. If his number turns up on one die, he receives his bet plus one times his bet. If his number does not show up on either of the dice, he loses his bet. In the long run, how much can a player expect to win for each dollar he bets?
- The game of Chuck-a-buck is played at carnivals with three large dice. A player selects any digit from 1 to 6.
 - If his number turns up on one die he receives his bet plus the amount he bet.
 - If his number turns up on two dice, he receives his bet plus twice his bet.
 - If his number turns up on all three dice, he receives his bet plus three times his bet.
 - If his number does not show up on any of the dice he loses his bet.In the long run, how much can a player expect to win for each dollar that he bets?