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ABSTRACT

The teaching guide for distributive education, grade, levels 11 and 12, was developed by distributive education majors at. Delaware State College. It contains five lesson plans for each of the instructional areas of: (1) the functions of marketing and . distribution, (2) fundamental skills, (3) product or service technology, (4) social skills and human relations, and (5) economic understandings. Each lesson plan includes the following components: topic, method, grade level, aim, introduction, content (including teaching procedures), summary, and evaluation methods. (NJ)

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TWENTY FIVE:

FOR

DISTRIBUTIVE EDUCATION

- VOLUME 4

Delaware State College 1975-76

Distributive Education is a vocational education program centering around five major areas of instruction. These areas include the following:

The Functions of Marketing and Distribution

Fundamental Skills
Product or Service Technology

The Social Skills and Human Relations

Economic Understandings

As a future teacher - coordinator, you will be required to develop instructional materials and lesson plans to assist you in organizing subject matter for Distributive Education. It is our hope that this publication will assist you in this endeavor.

Once you have completed the course of study in Distributive Education, you will be able to share your knowledge by training students who want and can profit from instruction and training in Distributive Education so that they can become gainfully employed and advance in a distributive occupation.

This publication was developed by the following Distributive Education majors under the direction of Dr. Raymond J. Grandfield, Teacher-Educator, Delaware State College for the school year 1975-·1976.

> Nora Bennett Olivia Gunter Andrew E: Marsh Curtis V. Payne John H. Quarles. David Sechler: Nate Strickland Francis Winsley

## TABLE OF CONTENTS

Preface
Table of Contentsii
Methods of Teaching Distributive Educationi
The Five Major Areas in Distributive Education2
The Functions of Marketing and Distribution
Fundamental Skills
Product or Service Technology
Social Skills and Numan Pelations
Economic Understandings

## METHODS OF TEACHING DISTRIBUTIVE EDUCATION

Definition of a method: "An ordered system by which a teacher puts educative agents to work on humans to produce certain changes or results."

Five elements of a lesson:

Aim The aim should be a specific objective for each class.

2\ Introduction The introduction should primarily serve as a tie-in with material of a previous lesson or experience.

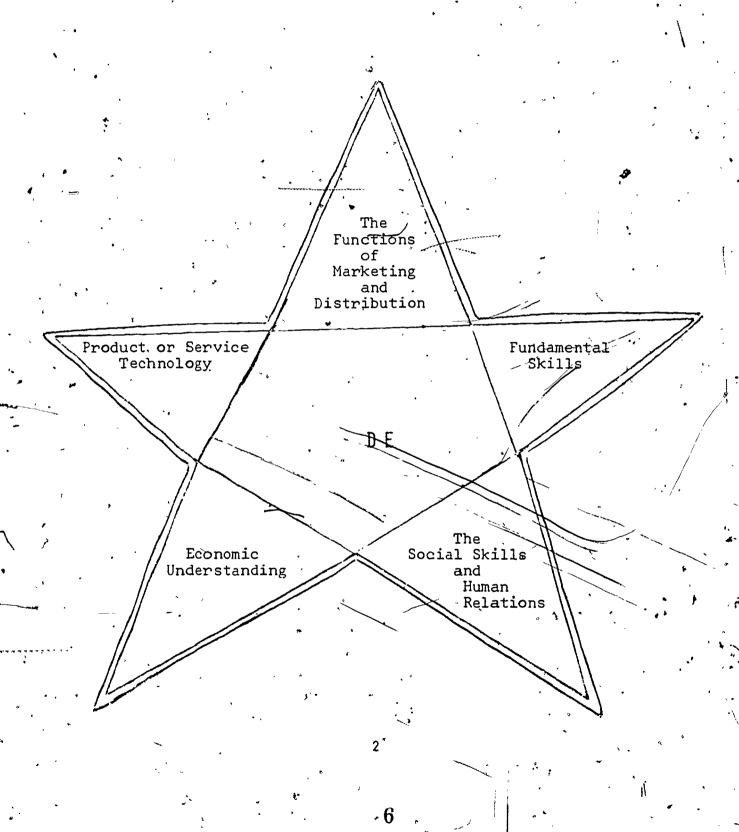
3.\* Content This is the message or subject matter that you wish to convey by your chosen method.

Summary This is a reinforcement of the principles you have already taught. Repetition which summarizes the lesson's content helps the students to retain the subject matter.

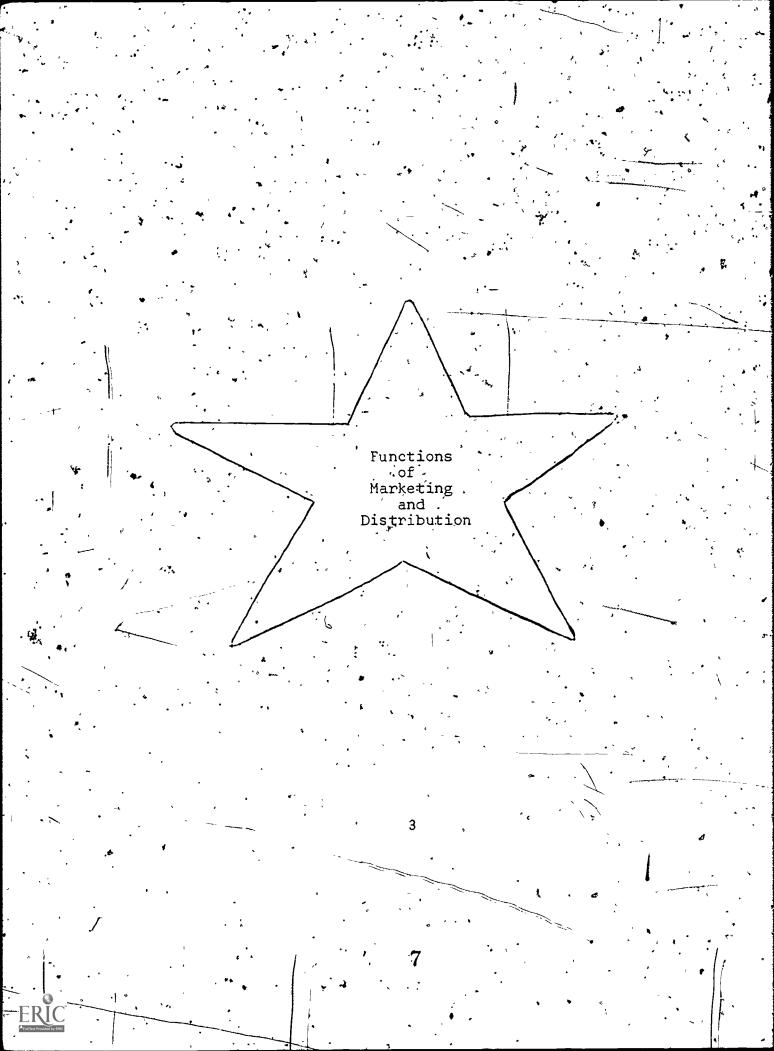
Evaluation This evaluation may be given at the end of each period to the entire class in a test form, or the basic questions may be posed in general and students selected at random to answer.

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# THE FIVE MAJOR AREAS IN DISTRIBUTIVE EDUCATION







Topic:

Market Segmentation Is The Answer To Market Manage

The Lecture Method

Grade Level: 11 8 12

 $\mathtt{Aim} \cdot$ 

At the completion of this lesson the student will be able to:

- 1. Write the definition of market as a marketing executive. (Defined by William J. Stanton)
- Orally or writtently define market segmentation. 2.
- Indicate two reasons why market segmentation is important.
- List and briefly discuss three ways market segmentation may assist management in its planning.
- White three conditions that will help management effect market segmentation.

## Introduction

Good afternoon class. This afternoon's lesson will cover "Market Segmentation Is The Answer To Market Management." You will learn how to define market and market segmentation as a marketing executive sees it. You will also learn why, market segmentation is necessary and how market segmentation can assist management in its planning.

## Content

Definition of terms.

Market can be defined as a place where buyers and sellers meet to offer, sell or transfer ownership.

· Market may be defined as an aggregate demand by potential buyers of a product or a service.

Market is defined as a demand for a product.

The market as the market executive sees it, is people with needs to satisfy, the money to spend, and thw willingness to spend it. (William J. Starton)

Market segmentation is a process of taking the total heterogeneous (mixed) market for a product and dividing it into several submarkets or sements, each which tends to be mixed in all significant aspects.

Two reasons why market segmentation is necessary are:

Dynamic Market Change

2. Markets For a Product Change

.Markets are dynamic, not static, they change continually as do our attitudes, our life styles, family situations, income, and the geographic patterns.

Markets for a product change as it goes through its life cycle (from its introduction, through its growth stage, to the period of sales decline). Items to consider, i.e., automobile, black and whiterT.V.

- Five ways management benefits from market segmentation are:
  - Directing money and efforts toward profitable markets
  - Designing products for matching market demandsChoosing advertising media more intelligently

  - 4. Timing promotional sales programs
  - Budgeting

Market segmentation will helm management tailor their cost and pinpoint areas where efforts should be expended toward the potentially most profitable Markets.

Market segmentation can maximize profit by minimizing product designs through matching designs to market demands. \The market needs only small autos, there is no need for an excess of large autos.

Market segmentation assists marragement in sellecting the proper advertising media suitable, i.e., a small firm could not afford a lavish advertising program. Budget would not permit it. A large firm could afford a lavish advertising program, because of its budget.

Market segmentation singling out areas of needs, with income, this would prove of great benefit to management. Management could set the timing of promotional efforts so they are heaviest during those times when response is likely to be at its peak.

Management can either adjust its budget depending upon where the market or the expenditure area might need the funds.

Market segmentation in general can be said to be a foundation stone for developing effective marketing strategies.

- C. Three conditions that will help management effect market segmentation are:
  - 1. Categorizing customers
  - 2. Market accessible to channels of distribution at minimal cost and waste.
  - 3. Adequate sample/of segmentation

Ideally management s goal should be to segment its market in such a way that each segment will respond in a mixed fashion to a given marketing program. First, the characteristics used to categorize customers, must be a measurable one and the data must be accessible. For example, items like fear of social disapproval a desire for ecologically compatible products may be characteristics identifying a given segment, but the data for these factors are neither readily assessible nor easily measured.

Second, the market segment itself must be accessible to the advertising media, salesmen, etc., all with a minimum of cost or waste. Some national magazine such as Time, Newsweek etc., can be used by the advertiser in such a way, an ad is run aimed at a specific segment of the market (West) and not waste money by having ad exposed in the other nonmarket area.

Third, each segment used should be large enough for it to be profitable. In the process of segmenting a consumer market, a firm could go to the extreme of developing a wide variety of styles, colors, sizes and prices. Of course, productions and inventory usually control these expansions, but it is possible in large firms, this is good advice.

## Summary

Review aim item 1-5

## Evaluation

Students will be given 50 minutes to accomplish, in written form, without the did of reference, the following:

- 1. Define market as a marketing executive would see it. (William J. Stanton)
- 2. Define market segmentation.
- 3. Indicate two reasons why market segmentation is important.
- 4. List and briefly discuss three ways market segmentation may assist management in planning.
- 5. Write three conditions that will aid management effecting marketing segmentation.

Topic:

The Functions of Management

Method:

The Discussion Method

Grade Level:

11 and 12

## Aim

a. To write the meaning of the term management -

b. / To list or recite the four functions of management

## Introduction

Define the who, what, when, where, why, and how of management.

Content Questions to be answered through a continual and purposeful directions of discussion.

1. Why is management necessary?

- a. Management is responsible for the success or failure of a business.
- When is management needed?
  - a. Management is responsible for the success or failure of a business.
- 3. What does management/do?
  - a. Management is a process, a manager may, and often does, perform simultaneously, or at least as a part of a continum all of the following four functions: planning, organizing, directing, and controlling in order to attain stated objectives.
- 4. Who is considered a mamber of management?
  - a. Those persons who direct the work of others are a part of management and there are some who do not direct the work of others. These are staff specialists, and are considered a part of management.
- 5. How it (management) is done?
  - Through the four functions of a manager. Planning, Organizing, Direction, and Controlling.
- 6. Where is management found?
  - a. Throughout the many phases of a business operation.

- What happens during the planning function? Planning is the first function performed. objectives have been determined, the means necessary to achieve these stated objectives are presented as plans. Plans determine the course an organization takes and provides a basis for
  - estimating the degree of probable success if will have in fulfulling its objectives. Plans are prepared for long range activities as well as short range activities.
- What goes on during the organizing function? In order to carry out plans after they have been prepared, it is necessary to create an organization. It is a function of management to determine the type of organization required to execute stated plans. The objectives of an enterprise and the plan required to meet these objectives have a direct bearing upon the characteristics and structure of the organization.
- What does the direction function do? Directing was been termed motivating, loading, building, stimulating, and activating. each of these words has a different connotation,. any one of these terms indicate clearly that this function of management is concerned with the human factors of an organization. To direct an organization so that objectives may be achieved is a major. function of the management.
- What does the controlling function do? This is the last phase of the management process. The control function measures present performance ! in relation to expected standards of performance, and as a result of such comparison it can be determined wheather or not corrective action is needed to bring present performance in line with expected performance expressed as standards. control function is exercised continuously, and, although related to the function of organizing and directing, it is more closely associated with the planning function. The corrective action of control almost invaribly calls for a reinstatement of plans. As a result, many students of the manages ment process consider the planning and control a part of an continuous cycle of planning-controlplanning.

Topic: Types of Retail Stores

Method: Vecentian and Audio Visual

Grade Level: 11th and 12th

## Aim

The student will be able to orally discuss and differentiate the types of retail stores with the aid of the instructor and visuals.

## Introduction

In previous lessons, we have been learning how modern retailing began. Today, we will learn about the types of retail stores:

#### Content

- I. Ask students to describe and give examples of a retail store. A. Two major distinctions:
  - 1. What the store sells Goods or Services
  - 2. Location and Size
    - a. Large retailers offer;
      - 1. lower prices, greater selection of merchandise, and additional services.
    - b. Smaller retailers offer
      - 1. Personalized service, convenient location and specialized merchandise.
- II. Types of Retail Stores
  - A, The Independent Store
    - Classified as independent because they are independently owned and operated.
    - 2. The oldest and most common type of store
    - 3. Do a major share of the business in some fields (florists and auto) but account for a small share of business in other fields (variety).
  - B. Corporate Chains
    - 1. A chain organization is a group of stores linked together under one management. Three kinds of chains:
      - a. local dif the majority of stores in the chain
        are in or around one city
      - b. sectional (or regional) if the stores are confined to one section or region of the country (Ginos, Winn-Dixie)

- National if stores are located throughout the country ( A&P)
- 2. Chain stores date back to 1859 with A&P, but they did not stabalize until the late 1930's.
  - Corporate chains account for over 30% of the nations total retail trade volume and is continuing to grow.

    a. In some fields chain stores dominate the business doing over 60% of the sales volume: Women's apparell; variety; drugs:
- 4. Control or management and buying is out of a central office and/or branches.
- 5. Offered new and successful merchandising techniques: voluntary
  - a. centralized buying (some ind. stores have formed chains.
  - b. dramatic store interiors and window displays
  - c. aggressive sales promotion
  - d. systematic financial records

### C. Specialty Store

- 1. A store carrying one type of merchandise or a singleline of goods may be independent or a chain (Bridaljewerly)
- 2. Offers a better assortment of goods in one line,

#### D. Department Store

- A store that sells many different lines of merchandise (Sears, Penney's)
  - offers dry goods, hardware, etc. many specialty stores under one roof
- Organized into departments for major lines of merchandise and store operations (personnel and customer service)
- 3. Smaller dept. stores are losing ground or are joining chains.

#### E. Supermarket

- 1. A departmentalized retail food store having four major departments:
  - a. meats; groceries; a produce; and dairy
- Official classification as supermarket;
  - a. must have a self-service grocery department and must do a minimum of a million dollar business annually.
- 3. Supermarkets only represent 7% of all grocery stores but account for about all of 55% of all grocery sales. WHY?

F. Discount Houses

1. Mainly in the last 15 years - approximately 4,000 of them.

2. Two types:

- a. Low-rent location which concentrates on selling basically one line of merchandise, selling below retail prices (factory leftovers)
- b. Mass merchandiser (low priced department store)
- l. usually located in downtown and carries a limited assortment of goods in lower prices than the department store.
- 3. Both types advertise heavily and offer few services
- 4. Attempt to sell large volume at smaller profit margin.

G. Mail Order

- 1. Selling through a catalog (Sears and Montgomery Wards)
- 2. Recently discount mail order firms started (Do you think mail order selling will grow in the future?)

H. Direct Selling or Dor-to Door

1. Direct selling from the producer or manufacturer to the customer without going through middlemen (Fuller Brush, Avon)

## Summary

Instructor will repeat the types of stores for review.

## Evaluation

As the instructor shows slides of different types of stores, the students will verbally identify the types of retail stores shown.

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Topic: Classification of Goods

Method: Vincentian

Grade Level: 11.8 12

Aim

At the end of this lesson the student will be able to list, define, and give examples of six different classifications of goods within a thirty minute period without the aid of references.

## Introducțion

This lesson is an introduction to discussions of the relationship between the types of goods and store layout and of the marketinging considerations required by each of the various types of goods. The students' past experiences and observations in local stores will be used to aid in the identification of each type of good.

## Con ten t

1. The following chart will be developed:

· Industrial-----Commercial------Consumer

Convenience Shopping Specialt

- 2. As the chart is developed, each classification will be defined.
- 3. The class will be asked to give examples of each type of good.
- 4. To lay the groundwork for future discussions, students will be asked to offer opinions of each type of good on store layout and/or marketing methods.

## Summary

The process of developing the chart will be repeated, this time without general discussion of the elements on the chart.



## Evaluation

During the summary the teacher will give the classifications of goods and the class, either individually or as a whole, will supply definitions and examples. Based on the performance of the class, one of the following alternatives will be scheduled for the next class period:

- Further discussion of the classifications of goods Administration of a brief quiz
- Introduction of new material based on the day's discussion

Topic: Classification of Retailers

Method: Socratic

Grade Level: 11th

#### Aim

At the conclusion of this lesson of this lesson the students will be able to list five classifications of retailers and the basis used to classify them. The students will also be able to classify a retail store given certain information about the store's organization, merchandise and location.

## Introduction

Today's lesson is a continuation in our study of retailing. In our previous lessons in retailing, we have learned the main and subsidiary functions of marketing which are: merchandising, buying, selling, storing, financing, traffic management, accounting, risk management, market research and standardization and grading. We also learned the three major types of business classifications which are: producters, middlemen and service establishments. Today, we will learn five basis used to classify retailers. At the end of today's lesson you should be able to list and differentiate orally at least five basis used to classify retailers. As future managers in the field of marketing it is very important that you have knowledge of these classifications. In order to learn the objectives it is important that you read your text carefully so that you will be able to ask questions and participate in discussions in class.

#### Content

## . Basis of Classifying Retailers

- I. The basis of classifying retailers are:
  - 1. By Location\* Where are stores located?
    - a. Downtown stores:
      Question: What's happening to downtown/stores?

Answer: They are moving to suburban areas?

Question: Why are they moving to suburban areas?

Answer: Population has become more mobile.



b. Shopping Centers:

Question: What is the biggest advantage of

shopping centers?

Answer: More parking space

C. Neighborhood Stores

Question: What are the advantages of \neighborhood

stores?

Answer: Convenience

By the Number of Stores:

a: Independent

Question: How does a retailer classify as an

independent?

Answer: 1. When it is not apart of some larger group

of stores.

Usually one store Example: Family grocer

b. Multi-Units

Question: What is a multi-unit store?

Answer: Two or three stores

Chains:

Question: What are chain stores?

Answer: 1. Four or more stores

2. Sells/similiar lines of merchandise

3. Have similiar architectual motif (having same main feature in/design - MacDonalds

4. Feature centralize buying. (Purchase stock from central locations.)

3. By Method of Contacting Customers

Question: What are some methods of contacting customers?

Answer: 1. Over the counter

2. By correspondence - Mail order selling.
Thrives where markets are not concentrated
Example: Sears, Wards, Speigels, Aldens.

Door to Door

Example: Fuller brush, Stanley Home Products, Flectrolux.

## By Services Rendered:

a. Full Service:

Ouestion: Name some services offered by retailers.

Answer: Credit, gift/wrap, delivery, fashion shows, party, counseling.

p. . Part or Limited - one or more services.

c. Cash and Carry - no service

On the Basis of Ownership:

Individual Proprietorship

What is individual proprietorship? Question: Ane person having exclusive title to a store (sole owner)

Unlimited liability for business debts Features:

No income tax levy on the business, but on the owner only.

Partnership:

Question: What is a partnership?

Two or more persons in coownership Answer:

Unlimited liability Features:

One partner can bind others when acting within the scope of the busi

No income tax levy on partnership itself

Corporation:

Question: What is a corporation?

Group ownership through the purchase of stock Answer:

Limited liability Features: 1.

Income tax levied upon corporate profits and dividends paid to stock holders.

By Merchandise and Method of Operation

General Store:

Question: Where are they found?

Usually in small communities and rural areas. Answer:

Question: What kind of merchandise do they carry? A highly diversified line of products. Answer:

Variety Stores:

Question: What are the characteristics of a variety

store?

Answer:

Multiline, but it/concentrates on lower price lines and emphasizes open display of all its stock. Some are self service.

Examples: Woolworth, W. T. Grants.

Speciality Shops:

Question: Where are they found?

Found in small communities and in all the Answer:

larger metropolitan centers.

Question: What kind of merchandise do they carry?

Narrow-line merchandise -- millinery, Answer:

jewelry, shoes, flowers.

## Summary

Review the objectives of the lesson.

## Evaluation

The students will be orally tested to see if the material presented was understood. The test questions will be from the material stated in the objectives.

Fundamental Skills 23

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Topic:

Eight Steps To Better Speech Making

Method:

Discussion Method

Grade Level:

11 & 12

## . Aim

At the completion of this lesson the student will be able to:

1. Write or discuss orally two of the preparation steps of speech making.

A. research in advance as to the characteristics of audience, age, sex, etc.

B. select subject that fits listening audience

C. Design speech for the occasion, entertain, promote good will, etc.

D. relate how proper use of language is necessary

- 2. List two methods vou may employ in your speech to hold the attention of the listener.
- Recite at least three ways in speech making you may get the attention of the audience.
- 4. State three reasons why purpose is necessary in speech making.
- 5. Name two ways of how not to bore an audience.

## Introduction

Good afternoon class. This afternoon's lesson will cover "Eight Steps To Better Speech Making." Many students do not allow themselves the opportunity to discover their hidden communication skills. Why? One of the biggest problems is --fear of the audience.

#### Content

Four Preparation Steps For Speech Making

What would you want to know, in reference to characteristics of your audience?

- A. age
- B. sex
- C. composition (peers, adults principal)
- D. your relationship to the audience (friendly)

## Summary

If the speaker can obtain information about the composition of his audience prior to the speech, he will be able to determine how detail or how general the content must be. Likewise, having a thorough knowledge of the technical terminology and full knowledge of the subject matter will help build the speaker's confidence and aid him in speaking with conviction, which will make the speaker more effective in his speech reception and speech perception.

## Evaluation

Have students write and briefly discuss two of the four preparation steps to speech making. Also have student write and briefly discuss aims 2-5.



Topic: Proper Method of Measuring For Shoe Fitting

Method: Industrial:

Grade Level: 12th

## Aim

To have the students describe and demonstrate the proper method of measuring for a shoe fitting.

## Introduction

Today, we will continue our objective of fitting a customer properly from head to toe. As you recall, we have measured and fitted the customer for headwear, suit and trousers, slacks, dresses and shirts. We will practice and learn the proper method of measuring for shoe fittings in a professional way and manner. We will measure for length and width of the foot. Keep in mind that you must be style concious as well as age conscious. You will not self a high style shoe to an elderly person.

This lesson will help you as a sales clerk in a department store, that may have a shoe department, where you may be required to work as a sales clerk.

#### Contents

- A. Measuring the foot Ritz measuring stick
- 1. Seat the customer.
  - Place foot stool in front of customer, you sit down.
  - 3.\ Remove customers shoe.
  - 4.\ Place customers foot on foot stool properly.
  - 5. \Using Rizt measuring stick, measure foot length.
    - . \Inform customer of estimated size.
  - 7. Place Ritz stick under ball of foot on width scale.
  - 8. Note number on width scale, turning stick over to width scale and note width of foot.
  - 9. Ask customer what shoe they have selected, retrive shoe.
  - 10. Insert foot into shoe by inserting toes and ball of the foot first.
  - 11. Using a shoe horn on heel of foot, slide heel into shoe.
  - 12. Lace shoe if required.
  - 13. Have customer stand up and test shoe for fit by walking a few steps.
  - 14. Have customer try on both shoes, walk to test fit.
  - 15. While customer is standing, check shoe for proper length and width,
  - 16. Then direct customer to the floor mirror to test fit.



- 17. Inform customer how well shoe looks and ask if it feels comfortable.
- 18. Reseat customer, remove the new shoes and replace customers old shoes.
- 19. Write up sales slip, wrap shoes and thank customer for making a purchase and ask them to stop back again.
- B. .
  - Fitting rubber footwear

    1. Locate correct size for the customer.
    - Seat customer, insert toe of shoe into footwear.
    - Push foot into footwear by forward pressure, using right hand to pull heel on.
    - Customer stands to check for proper fit.
    - Remove rubber footwear by maintaining pressure on bottom of footwear with left hand.
    - Remove from heel with right hand.
    - 7. Pull off of shoe.
  - Rebox and write up sale, wrap up footwear and thank the customer for making a purchase.

## Summary

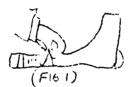
Reinforce by having students demonstrate and explain each step of measuring foot and trying on shoes.

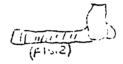
## Evaluation

Students will demonstrate proper proceedures during the last 30 minutes of class.



	Children's Length Adult Length																							
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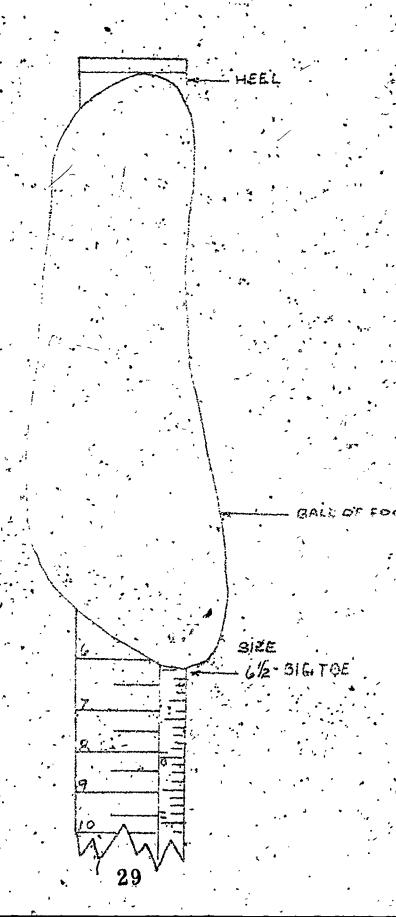


DIRECTIONS: To Secure Length, (fig. 1) Place customers foot on stick, (avoid standing) shove slide to touch the great toe, then thrust some light downward pressure on toe, release foot and take note of measurement.

To Gauge the Width. (Fig. 2) Place ball of foot across the stick, over width scale. Push slide up to side of foot, (see that the ball joint is exactly in center of stick). Press gently if the foot is thin and loose jointed. Press heavier if foot is thick and firm. Then release foot, remove stick and take note of the small figures on scale measurement, turn over to chart on back of stick and compute by length by taking length measurement, i.e., length 7 and width measurement 18 will equal size 7D.

The Custom Size printed on the rule is for receding narrow or medium toe shoes. The Standard Size for children and adults foot-form or plain square toe shoes.

RIGHT FOOT



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Topic:

How to Develop Confidence as a Sales Clerk

Method:

Vincentian

Grade Level: 10th

### Aim

At the conclusion of this lesson, the students will demonstrate the ability to list orally within a five minute period, five ways to develop confidence as a sales clerk, as it is taught from this lesson.

#### Introduction

The purpose of today's lesson is to teach you how to develop confidence as a sales clerk. Today's lesson is important because confidence is one of the first steps to success as a sales clerk or as a manager -- confidence in yourself and the customer's confidence in you. At the conclusion of today's lesson, you will be required to demonstrate the ability to list, orally, within a five minute period, five ways to develop confidence as a sales clerk as it will be taught from today's lesson.

- I. <u>Content</u> The job of a sales clerk is one of the most interesting occupations in the world because each day presents new and exciting experiences. This is true because:
  - a. Each customer is a new challenge.
  - b. Each shipment of merchandise is a new challenge.
  - c. You will never experience boredom because of inactivity.
- II. Peal job satisfaction comes from dealing with customers when we believe they are pleased with our efforts.
- III. Most new sales clerks feel uncertain when they begin contacting customers for the first time.
  - a. This is a natural reaction. Why?
    - 1. Desire to do a good job.
    - 2. Realize there is much to learn
    - 3. Not completely at home in new surroundings
    - 4. Anxious to please the customer.



IV. Five Ways to Develop Confidence

1. Know your appearance is favorable

- a. One way to build confidence is to know that your appearance is favorable. Customers look at your face and hands
- b. Wear simple but clean and well pressed clothing.
  - 1. conservative style
  - appropriate jewlery
  - 3. ccmfortable shoes (less tiring)
- 2. (Attitude) Think of your customer and forget yousself
  - Another way to build confidence is to think of your customer and try to forget yourself.
    - When a customer approaches your counter or department center your attention on him.
    - 2. Show your willingness to help by the way you look and act.
    - 3. Smile when you speak to him -Note: Use simple type greetings -- "Good Morning"
      "Good Afternoon" -- "Have you seen our new...?"
    - 4. Get off to a good start by not keeping the customer waiting.

      Note: If you are busy with another customer, let the new customer know you have seen him.
- 3. Your Supervisor or Sponsor
  - a. Build your confidence by remembering your sponsor is near to help you when you need help.
  - b. Your sponsor has had experience and is well acquainted with your job.
    - 1. He or she will answer your questions.
    - 2. Your sponsor will save you from embrassment when customers ask you something you haven't had an opportunity to learn.
- 4. Get Acquainted With Your Work Area
  - a. Build your confidence by knowing where your merchandise is located.
    - When you are not busy with your customers, make mental notes of where to find your merchandisé. You will make your job easier.
- 5. Know Your Merchandise'
  - You can build your confidence by knowing your merchandise.
    - The customer expected you to know about what you are selling.
    - 2. How can you go about learning more selling qualities of your merchandise?
      - a. Labels on merchandise
      - b. Instruction books that come with the merchandise
      - c. Radio and T.V. commercials
      - d. Merchandise your own.

## Summary

- 1. Know your apperance is favorable.
- Think of your customer and forget yourself.
   Rely on your sponsor for help.
   Get acquainted with your work area.

- 5. Know your merchandise.

#### Evaluation VI.

The students will be given an oral test to see if the material presented was learned. The test questions will be on material stated in the objectives.



Topic: Proper Way of Folding Clothes

iethod: The Sense Realism Method

Grade Level: 12th

## Aim

From this lesson the students will be able to handle Merchandise to fold or refold items of apparel correctly. The students will learn the proper way of folding Trousers, Shirts, and Ties. From the results the students will be tested on folding clothes the proper way.

## Introduction

Good morning class, today's lesson deals with Folding in the proper manner. This will aid the student worker on the job in maintaining neat looking merchandise. The students will, be expected to use the correct steps in folding clothes while the items are on display. Some of the reasons why folding clothes the proper way to help prevent damaging the clothes, it also aids in improving the apperance of clothes.

## Content

Follow the proper steps of folding clothes. First in the important step, make sure your hands are clean at all times.

One proper way of Folding Shirst:

- 1. Make sure top; middle and bottom button is closed. 5
- 2. Handle the shirts to make sure it is even.
- Face the shirt with face laying down.
- 4. Tail of shirt is folded upward, according to size of the shirts.
- 5. Even shirt up and fold the shirt.

One proper way of Folding Trouser:

- Make sure the zipper is closed, and the pants is closed properly.
- 2. Hold Trouser even from bottom up.
- 3. Make sure creases are even up and then fold pants by laying down.
- 4. Fold pants according to the type of material.
  - A. One for Blue Jean
  - B. Twice for dress pants.



## Summary

Follow the steps for folding Trousers; also the step for folding shirts. The customer needs the neat eyes appeal to respond to display items.

## **Evaluation**

Evaluation is based on two parts of the lesson, how to fold pants, and how to fold shirts properly. There will be 15 to 20 minutes for students to perform the skill that has been demonstrated in class.



Topic: Ca

Calculating Markup

Method:

Vincentian

Grade Level: 11th

## Aim

At the close of this lesson the student will be able to calculate markup, cost, or retail price in at least eight out of ten problems on a fifteen minute quiz.

## Introduction

Buring the last lesson you learned what profit and loss statements are and how to make them up. As you will recall, the gross profit figure on this statement includes both the business' expenses and its net profit. This figure is very important to you as future business leaders, since it represents the amount above cost which you must sell your goods in order to make a profit. In essence, this figure represents your markup.

#### Content

- 1. Cost + Markup = Retail Price
- 2. Markup may be expressed as a percentage
  - a. Percentage of cost
  - b. Usually expressed as a percentage of retail proce
- 3. Example problems
- 4. Importance of Markup
  - a. Sets price at which an item may be sold profitably
  - b. Knowing necessary markup will help you as a businessman to make intelligent decisions when buying goods for resale.

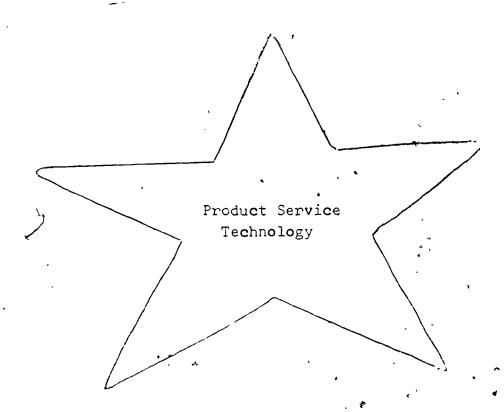
#### Summary

The major points of the lesson will be restated. Questions from the class will be fielded.

## Evaluation

The quiz described in the Aim section will be given. If performance is unsatisfactory, the topic will be reviewed in a later class.





, 34

Packing Goods For Shipment

Method:

Industrial

Grade Level:

11th & 12th

Aim

At the end of this lesson the student will be able to demonstrate the selection of a proper container for and the proper method of packing of five items of merchandise for shipment within a thirty minute period, using materials provided.

### Introduction

All of us have at one time or another received goods which have been damaged in shipment. As future business leaders you of course realize that goods which are damaged in transit will cost you valuable time, money, and customer good will. Therefore, it is important to learn how to pack goods properly for shipment so that these problems can be avoided.

### Content

The proper method of packaging goods for shipment will be demonstrated. The following items will be emphasized: sturdiness of carton, choice of packing material, placement of packing material, and sealing of carton.

### Summary

The packing process will be orally recapped and any questions will be answered.

### Evaluation,

Students will be observed as they practice packing during the last half of the class period.



Topic: How To Press Sharp Creases In Trousers

Method: The Sense Realism Method

Grade Level: 11th & 12th

### Aim

At the completion of this class, each student will be able to press a sharp crease in a pair of trousers, with minimum shine and seam impressions. As a final test, students will be able to press sharp creases in a pair of trousers within a minimum shine or seam within eight minutes.

### Introduction

Good afternoon class. In our last weeks class, you accomplished the four lays necessary to press the tops of trousers. I was very pleased with your quickness of application and understanding. Just as a mini-review, the first lay, top left front of trouser, the second lay, back left pocket of trouser, the third lay, back right pocket, and the fourth lay, right front trouser. Most of you stated you were interested in learning how to obtain sharp creases. When this class is completed you will be able to press high quality sharp creases in a pair of trousers, with a minimum of shine and seam impressions.

#### Content

Step # 1

Step # 2

### Summary

Repeat steps 1 and 2 at least five times. And emphasize the following:

Use bottom steam whenever possible.

Do not vacuum with head down while the garmet is wet with steam.

Use minimum pressure.

Smooth the fabric before vacucming.

Hold creases in place with the vacuum until the head touches the fabric.

Do not use a flannel when doing garmets on the reverse side.



### Evaluation |

The student will be given six pairs of trousers to accomplish aim (press high quality creases). The first time student is able to accomplish aim evaluation is complete.

# Step #1 OBTAINING SHARP CREASES (High Quality Finishing)

- 1. Position the center leg seam in the middle of press with the crotch seam just off the large end of the press.
- 2. Steam with bottom steam, (With head up produces soft finish leas shine and impressions)
- 3. Bring the head down and use correct pressure.
- 4. Raise the head, smooth the fabric, and vacuum dry. (Vaccum cools and dries the fabric)
- 5. Position the front crease on the press with the center seam just off the press.
- 6. Apply vacuum to hold the trousers in place.
- 7. Bring the head down and release the vacuum when the head is holding the trousers in place.
- 8. Apply correct head pressure while steaming with top steam for 2 or 3 seconds.
- 9. Raise the head and apply vacuum for 2 or 2 seconds to remove the mpisture from the fabric.
- 10. Bring the head down again for 2 or 3 seconds with the vacuum on to pull the head of the head through the crease.
- 11. Release the head and continue to vacuum for 2 or 3 seconds.
- 12. Do the rear crease the same as the front crease.

Step #2

Do the second leg using the same procedure.



Topic: Display

Method: Setting Up A Display

Grade Level: 11th & 12th

### Aim

At the conclusion of this class, the student will be able to list and define writtenly the four steps in setting up a display, without the aid of references and within a 25-minute period.

### Introduction

Good afternoon class. In our past lesson we discussed the ways to rate a display. Today, we will be concerned with the steps in setting up a display.

### Content

Four steps in setting up a display:

- 1. Planning
- 2. Preparation
- 3. Execution
- 4. Follow-Up

### Purpose of display:

- 1. To attract attention
- 2. Arouse interest
- 3. Créate desire
- ' 4. Build confidence'
  - 5. To stimulate the viewer to enter the store and take action :

Illustrations on display windows and showcases.

### Summary

Re-emphasize the importance of each step in a display. Ask questions, checking to see if the students have any questions concerning anything covered in the lesson.

### Evaluation

Question and answer period to insure objectives have been reached,



38

### SETTING UP A DISPLAY

### PLANNING

- 1. Select main idea
- 2. Make rough sketch ₹
- 3. List all materials needed
- 4. Write copy for show card

## PREPARATION

- 1. Assemble or order fixtures
- 2. Make show card
- 3. PREPARE background and floor covering materials.
- 4. Prepare the merchandise to be displayed
- 5. Verify that merchandise and advertising are ready
- 6. Remove previous display
- 7. Clean window glass
- 8. Clean floor and background
- 9. Check lamps, replace as needed

### EXECUTION

- 1. Put in background and floor covering
- Arrange fixtures
- 3. Arrange major merchandise units
- 4. Arrange minor merchandise units
- 5. Put in accessories
- 6. Put in show cards and price cards (if used)
- 7. Check lighting effects

## FOLLOW-UP.

- 1. Note sales results from display (daily)
- .2. Pemove display
  - (a) Take out merchandise and return to department
  - (b) Take out fixtures, repair, collapse and store
  - (c) Take out floor covering and background and store
  - (d) Discard materials which cannot be used again

Accounting Principles, 3rd period (50 min)

Method:

Discussion

Grade Level: 1-2th

### Aim

To stress the importance of the basic accounting equation (Assets=Liabilities+Capital) and WHY and HOW this equation must be kept in balance.

### Introduction

Review from last meeting on how we developed the equation. Using simple figures, explain transactions and their effect on the equation.

### Content

What is an Asset? (examples) What is the meaning of equity? (what are the two categories of equities?) What is a Liability? (examples) Owners equity, Capital, Proprietorship Simple headings of Assets (Cash, Supplies, Equipment, Furniture) Simple headings for Liabilities. (Accounts Payable)

### TRANSACTIONS

- Open an account with bank (Smith Taxi Co.)
- 2. Purchase equipment for cash
- 3. Purchase office supplies for cash
- 4. Purchase furniture on Account
- 5. Pay creditors
- Fares earned (Revenue)
- Expenses for month (wages, rent, utilities, misc. expense.)

## Summary

Review the different transactions that are on the board.

## Evaluation

Using a different company and amounts, give a short quiz on 5 or 6 transactions (keep the amounts simple). - Be sure most students score 100% or you must refeach.

Refer to notes for transactions, questions, and quiz.



Topic: Classification of Service Establishments

Method: Lecture Method

Grade Level: 11 & 12

### Aim

The objective of this class is that the student:

- 1. Will be able to list and describe five of the six classifications of service establishments.
- 2. The above criteria for the objectives of the students will be accomplished on a written test within a time period of 30 minutes.

### Introduction

In earlier classes, we have taken a look at types and classifications of retail outlets, all of which have in one form or another provided services to the customer. Now we will give closer consideration and study to those businesses which deal specifically with services to the consumer (ultimate) and services to other businesses.

### Contènt

Service Establishments

- A. Business that sell services rather than goods
- B. Census Bureau has classified them as follows:
  - Personal services such as barber shops and beauty salons; dry cleaning, pressing, and repair shops; shoe repair shops; opticians, and funeral homes.
  - 2. Business Services such as adjustment and credit bureaus, machine-accounting service bureaus, dataprocessing centers and sign-painting shops.
  - 3. Automotive Repair and Services such as storage garages, top and body repair shops, and battery repair shops (sometimes classified as retail) stores since they sell goods as well as service)
  - 4. Other Repair Services such as watch and jewerly are repair establishments, television repair shops, and furniture repair shops.



- 5. Custom Industries which are very small manufacturing establishments, such as small printing shops, sawmills, threshing and bailing services, and homemade candy shops.
- 6. Miscellaneous Services such as landscape gardners and motor repair service.

### Summary

The summary will be implemented by asking selected students to name a major classification of Service Establishment, giving a brief definition and citing two examples. This procedure will be continued until all of the classifications have been covered.

### Evaluation

An evaluation to determine if the objectives have been accomplished will consist of a written test which the students will have 30 minutes to complete. The test will consist of two sections, each given separately:

•I. Mame, describe 5 of the 6 classifications of service establishments.



43

Creative Problem Solving

Method:

Discussion and Case Study,

Grade Level:

11th and 12th

### Aim

The student will be able to list the eight steps of creative problem solving in a five minute period and will demonstrate their understanding by participating in group brainstorming and problem solving.

### Introduction

Throughout your lives each of you will be confronted with various problems or what appears to be a problem. Finding solutions to these problems may in part determine your ability to cope with different situations. Today, we are going to learn the eight steps to creative problem solving and how to do individual and group brainstorming of ideas and how to evaluate those ideas.

## Conten

Based on Handout and visuals

A. Ask student to read the Eight Steps.

Present an explanation of the eight steps by giving an example problem:

Define the problem (a problem well stated is one half solved.)

Your local DECA Chapter needs money, but your school has adopted a new rule against the sale of an item. In the past, your chapter has raised money through the sale of items such as candy and candles. You are all in a chapter . meeting to discuss the problem...

Gather facts about the problem, and list them.

- Chapter needs \$300.00 to complete their activities for the year
- Find out why, when, etc., was the above decision
- Decide who to see for more information (specialists.)
  - Find out who was responsible for the decision, and why?
  - Others? Club Advisors, other DECA Chapters, etc.
- Gather and list additional information from the specialists.
  - Compile the information you have gathered from all resources and present it to the problem solvers (chapter members or committee or officers)



## PUTTING IDEAS INTO ACTION

## CREATIVE PROBLEM SOLVING .

- 1. Define the problem (a problem well stated is one half solved)
- 2. Gather facts about the problem and list them.
- 3. Decide who to see for more information (specialists.)
- 4. Gather and list additional information from the specialists.
- 5. Individual ideation (private brainstorming).
- 6. Group brainstorming.
- 7. Evaluation of ideas.
- 8. Plan a course of action.

### BRAINSTORMING

## Individual ideation -- private brainstorming

- 1. Strive for quantity of ideas
- 2. Strive for variety
- 3. Evaluate
- 4. Act

## Group Brainstorming

Set the Environment: Usually works best with 5- 10 participants

Make sure everyone knows what the problem is in advance of the meeting

Have pad and pencil for each person so that they may capture ideas until they have an opportunity to present them to the group

Have someone to take notes and present ideas to the group for consideration



Procedures For Processing Complaints of Discrimina-

tion In State Government

Method:

The Vincentian Method

Grade Level: 11th & 12th

### Aim

At the completion of this lesson the student will be able to identify and list the five major steps in the processing of a complaint.

### Introduction

Good afternoon class. This afternoon's class will cover the procedures for processing complaints of discrimination. Human Rights and Equal Opportunity have been greatly emphasized in the past ten years, so much, that it is most fitting that you become acquainted with the five major steps in processing a complaint.

### Content

Many people work under conditions of abuse attributed to reasons of age, race, marital status, creed, color, sex, or national origin. Knowing how to process or file a complaint could provide relief for you, and this unlawful practice can insure future compliance with the law.

This topic is being considered so that if you ever have the need to file a complaint, you will be able to take and follow the necessary steps for filing a complaint.

The Five Major Steps are:

- 1. Complaint Filing
- 2. Investigation
- 3. Hearing
- 4. Conciliation
- 5. Appeal
- 1. Complaint Filing A commission staff member will hear your complaint and will determine whether it is covered by the law.

If covered, your complaint will be prepared in legal form for your review, approval, and notarized signature.

Your complaint will then be assigned to a Field Representative for fact-finding under the authority of a Panel of three Commissioners. This Representative will be your contact-person with the Commission in processing your complaint.



2. Investingation - The field representative will interview the Respondent(s): the person(s) believed responsible for the alleged discrimination. He will also interview other witnesses and review records and documents that may clarify the problem.

The Field Representative may have more questions for you in this fact-finding process. If you should learn or remember additional information, notify the Representative immediately.

The Representative's fact-finding will be presented to the Panel for review and decision. The panel may find:

- (1) no probable cause; they will seek your agreement to dismiss the complaint.
- (2) probable cause; they will try to solve the problem by conciliation (pacify)
- 3. Hearing When the Panel finding is unsatisfactory to you (or the Respondent), you(or he) may request a Hearing.

The Panel will set a hearing if conciliation is tried and not reached.

At the Hearing both you and the Respondent have the chance to produce witnesses and evidence to aid the Panel in deciding whether a violation has taken place.

You and the Respondent have the right to be represented by an attorney. You may also have the Commission issue subpoenaes if needed to compel the attendance of witnesses or the production of papers, books, accounts or other documents needed to establish the facts of your complaint.

- 4. Conciliation First by seeking agreement; and if necessary after the hearing, by issuing an Order, the Commission in trying to solve the problem will work for:
  - an end to any unlawful practice;
  - (2) appropriate relief for you; and
  - . (3) provisions to insure future compliance with the law.
- 5. Appeal If you(or the Respondent) are dissatisfied with a Commission Order(including dismissal) you may appeal that Order by serving legal notice, filing in Superior Court within 15 days in housing complaints, 30 days in public accommodations complaints.

## Summary

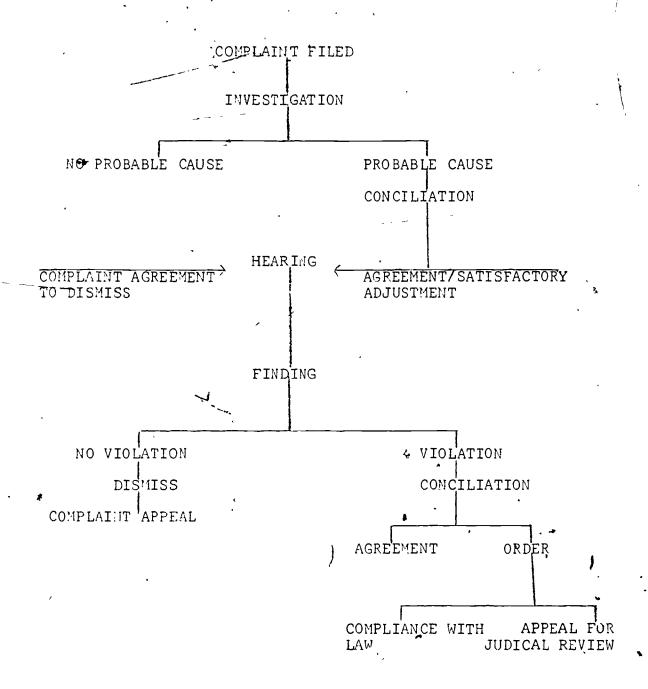
Review by using processing chart.

## Evaluation

Students will be given 45 minutes to accomplish, in written form, without the aid of reference, list and identify the 5 major steps in the processing of a complaint.



### THE PROCEDURE FOR PROCESSING A COMPLAINT





Leadership Principles and Approaches

liethod:

Socratic

Grade Level:

12th

Aim

At the end of this lesson, the students will be able to list six principles of leadership and they will be able to compose in three sentences or less, an explanation of each principle as taught from today's lesson.

### Introduction

Today's lesson is an introduction to the study of the human relations and leadership area of Distributive Education. Remember that we are preparing you to become future managers in the field of marketing. As managers, you are leaders of people and as leaders of people, it is very important that you know and understand human relations. Today, you will learn six principles of leadership. At the end of today's lesson, you will be able to list, by written means, the six principles of leadership and, in three sentences or less, give an explanation of each principle as it was taught from today's lesson. In order to learn the objectives of today's lesson, it is necessary that you listen attentively, ask questions, and participate in class discussions.

## Leadership Principles and Approaches

Content: Leadership does not provide formulas, rules, or methods which will fit every situation. Leadership is an intangible quality which cannot be seen, felt or measured except through its results. You cannot predict the results with mathematical accuracy but if you have skill as a leader, you can predict results within the limits of your objectives. There are some general principles of leadership which have been used throughout the centuries, they are:

## I. Know Your Job

- 1. Know the technical aspects of your job and organization
- Know the methods and procedures of organizing, instructing and managing personnel
- 3. Knowledge of the duties, responsibilities and problems of your workers.



- II. Know Yourself and Seek Improvement
  - 1. Know your own capabilities and limitations
  - 2. Know your deficiencies
  - Study leadership principles and practice leadership techniques.
- Know Your Subordinates and Look Out for Their Welfare
  - 1. Become personally acquainted
  - Recognize individual differences.
  - Assure that workers are well cared for and contented as circumstances will permit.
  - IV. Set the Example
    - Exemplify knowledge and efficiency
  - Make Sound and Timely Decisions
    - 1. A sound decision requires good job knowledges
    - A good leader reasons logically under the most trying conditions.
  - VI.
- Take Responsibility For Your Actions

  1. The leader is responsible for what his workers do or fails to do
  - Any effort to evade responsibility will destroy the bond of loyalty and respect that must exist between the leader and subordinates

Summary Review the objectives of the lesson

### Evaluation

The students will be given a written test to see if the material presented was learned. The test questions will be on material stated in the objectives.



Topic: Wrapping and Packing Merchandise

Method: Demonstration

Grade Level: 11th and 12th

### Aim

The student will be able to verbally explain the bagging of merchandise in Supermarkets and will be able to demonstrate his ability to wrap: 1. an article of clothing and, 2. two items of breakable glass.

### Introduction

Wrapping may seem a routine kind of a job, but is requires skill and knowledge. When it is done correctly, it adds the finishing touches to the sales transaction. Important that you are comfortable with the ability to pack and wrap so as not to appear clumsy in closing the sale and not to be responsible for the breakage of any goods sold.

1. Wrapping - applies to most kinds of merchandise that the customer takes with him other than food

2. Packing - applies to the systematic arrangement of merchandise in a bag or some other type of container \*usually food)

### Content

## I. General Wrapping Practices

- A. There are three types of Wrapping
  - 1. Salesperson one I will demonstrate today
  - 2. Department checkout lane in self-service
  - 3. Central central wrapping room (catalog)
- B. There are five general purposes that should be observed in wrapping packages.
  - 1. The wrapping should be attractive and appropriate for the package (show examples)
  - Wrapped packages should be durable
  - Wrapping materials should not be wasted (don't be stingy if a customer needs a bigger bag)
  - 4. Safety practices should bé observed
  - 5. Time saving methods should be used so that the customer is not kept waiting.
- C. Review the Handout on wrapping

## II. Packing Merchandise in Supermarkets

A. Also called bagging

- B. cessary to facilitate the transportation of groceries from the store to the customer's home.
- C. A careful job of Packing or "bagging is often the only direct supermarket so it's very important!

D. Requires skill and good judgement.

E. There are six basic rules that must be followed so that items will not be broken in transmit and cause loss of customer goodwill.

F. Review Handout

### Summary

The last person a customer deals with after their purchase is the person who wraps or packs their merchandise. Customers feel better and will more likely return if they receive a smile and a "thank you".

(courtesy creates a good final impression of the store and salesperson)

## **Evaluation**

Student will verbally respond to questions asked by the instructor on the procedures of correct packing and will demonstrate their ability to wrap an: 1. article of clothing; and 2. two items of breakable glass, within a twenty minute period.

### GENERAL WRAPPING PRACTICES

- 1. Choose an Appropriate, attractive wrapping. Carefully assemble the articles, making sure that heavy items are on the bottom. Select the type of wrapping suited to the package: paper, bag, box and the proper inner wrap, if needed. Select materials of the right size and make the bundle no larger than necessary. Be sure that the articles are fully covered. Adapt wrapping to special occasions: Holidays, birthdays, gifts for special events, and mailing. Strive for original and attractive wrappings that will appeal to the customer.
- 2. Use Durable Wrapping Materials. If possible, fold soft merchandise so that it protects itself to some extent. Protect breakable goods with corrugated board or padding. Use tissue paper when folding clothing to keep the garment from wrinkling. Use paper and twine that are strong enough for the goodsbeing wapped. Use double paper or bags, if necessary. Fold edges and ends well to make a strong package. Put twine around package in enough places and often enough to give maximum support. If needed provide a handle for easy carrying.
- 3. Practice Economy in Wrapping. Before you begin to wrap, inspect the goods to make sure that they are in perfect condition, check the price tag and remove it on gifts. Pus as much as you can into one package, consistent with good judgment. Use the correct amount of paper and binder and cut the twine close to the package. Wrap the parcel correctly the first time.
- 4. Observe Safety Practices. Use the safe way to perform the task: handling, tying, cutting, lifting, reaching, carrying. Use proper supplies, tools and equipment: wrapping paper, cartons, and bindings; cutters, staples and tape dispensers; carts and trucks. Return these supplies, tools and equipment to their proper places after use. Keep the surface of the wrapping table orderly: clean floor, closed doors and drawers, orderly bins, refuse in proper containers.
- 5. Achieve Speed in Wrapping. Work for accuracy in the beginning; speed will follow naturally. Take time to judge the kind and amount of wrapping material needed. Arrange articles to be wrapped so that you need not start over. Have wrapping materials placed conveniently at hand to avoid waste motion. Perfect the method of severing twine and tape so that you do it quickly and correctly.

### PACKING MERCHANDISE IN SUPERMARKETS

Pack Bags in an Orderly Manner. Put heavy items, such as canned goods in the bottom of the bag. When these are placed in the bag properly, they keep the bag open and standing upright so that it is easy to fill the rest of the bag. The middle and top of the bag should be filled carefully. Fragile or easily crushed items should be put on top.

Handle Produce Carefully. Produce, which consists of fruit and vegetables must be handled carefully. Some vegetables, such as lettuce and celery are kept wet to preserve their freshness. These vegetables should be wrapped separately. Fruit such as berries or watermelon should be put in a separate bag to avoid being crushed.

Pay Particular Attention to Meat. Meat is wrapped and pricemarked at the meat counter. The best way to pack meat is to put all of the customer's meat in a double bag. If there is only one meat purchase, put it in a separate bag to keep the juices from spoiling other items. Fish should also be placed in a separate bag.

Protect Breakable Items. Glass jars, dishes, and other breakable items should be wrapped individually and placed in the top of the bag. Glass should be separated from glass by putting some non-breakable item between the glass items.

Check Liquids. Items that could spill and spoil other groceries should be checked to see that the lid is closed tightly. They should be put in a separate bag before being packed.

Pack Frozen Foods Separately. Some stores have special foil bags to protect frozen foods, especially ice cream. If special bags are not available, put frozen items into a separate bag to slow defrosting.



Employer-Employee Pelations

Method:

Discussion

Grade Level: 11th

### Aim.

At the end of this lesson the students will be able to list and define at least four characteristics or competencies) which employers expect of employees and four benefits which employers provide in return, within a 30-minute period and without the aid of references.

## Introduction

The class will be asked to recall their work experiences or to imagine themselves as future employees. They will then be asked the question, 'What does my employer do for me?"

## Content

The instructor will draw out the following points in the discussion:

- What employers provide
  - Space and equipment
  - Training В.
  - Working conditions С.
  - D. Financial benefits
  - Other fringe benefits
- What employers expect in return II.
  - Regular attendance
  - Adherence to store rules and policies
  - C. Respect for authority
  - D. Personal Characteristics.
  - E. Performance of the job

### Summary

The major points brought out in the discussion will be reiterated. The final conclusion will be drawn that employment is a give-andtake relationship for all parties involved.

## Evaluation

The discussion will be evaluated partially on the basis of the students' involvement in the discussion. Also, the students will be asked to orally recall and briefly discuss the major points of the discussion.



Economic Understanding 9

Supply and Demand

Method:

Lecture

Grade Level:

llth

<u>Aim</u> (

At the close of this lesson the student will be able to write the given definitions of supply, demand, and equilibrium point within a ten minute period without the aid of references.

### Introduction

Previous discussions of economic issues will be recalled. This lesson will then be introduced as adding to those discussions and helping to broaden the class's understanding of economics as a whole. The objective of the lesson will be outlined and the class will be told what to expect on a test or quiz.

### Content

1. Definitions of demand schedule or curve, supply schedule or curve, and equilibrium point

2. Statement of the law of downward sloping demand

 Graphing supply and demand curves, first separately, then together

4. Discussion of the implications of the data shown on the graphs

## Summary

The reacher will reread the four definitions and the class will repeat them. Important points about the graphs will be restated.

## Evaluation

Individual members of the class will be called upon to define and discuss the various parts of the supply and demand curve graphs. A test or quiz may be scheduled.



- 1. There exists at any one time a definite relation between the market price of a good and the quantity demanded of that good. This relationship between price and quantity bought is called the "demand schedule" or "demand curve."
- 2. The law of downward-sloping demand: when the price of a good is raised (at the same time that all other things are hel constant), less of it is demanded. Or, what is the same thing: if a greater quantity of a good is put on the market, then other things being equal it can be sold only at a lower price.
- 3. A supply schedule or curve shows the relationship between market prices and the amounts of the goods that producers are willing to supply.
- 4. The equilibrium price is that price at which the amount willingly supplied and the amount willingly demanded are equal.
  Competitive equilibrium must be at the intersection point
  of the supply and demand curves.

Topi&:

Credit

Method:

Lecture

Grade Level:

11th & 12th

### P Aim

- 1. List and define the three usuages of the term "credit" with- in a ten minute period.
- 2. List and briefly explain three advantages of credit business pertaining to the retailer within a twenty minute period.
- 3. To define and contrast consumer and commercial credit.

### Introduction

What does credit mean? Credit comes from the latin word "Creditum" meaning trust. Man's trust in man. Without this trust there would be no credit. Credit is the privilege or power to obtain goods and services with the expectation of payment at future time. Buy now and pay later.

Credit adds flexibility to supply and demand, makes capital more productive, speeds up production and distribution, increases the volume of business. 'Raises the standard of business, conduct and facilitates the transfer of money.

Given two groups of consumer; the cash consumer and the credit consumer, which one would you consider does more buying? If you said the credit consumer, you were right, because credit customers buy three to four times as much as a cash customer.

Everyone should be aware of the role of credit in business in some form or the other. Ninety percent of all sales made by manufacturers and wholesalers are credit sales. Ninety-five percent of our country's population uses credit in some form. All of us will utilize credit in some form or another in our lives. Auto loans, large and small appliances for the home, gas for our car and etc.



### Content

## There are three common usages of the word "credit"

- 1. Credit transaction—this is when the buyer (or borrower) asserts his power or influence to obtain the permission of the seller (or lender) to use his capital.
- Credit standing--this is the acceptability of the buyer's promise to pay or the seller's willingness to trust in the buyer's promise.
- 3. Credit instrument—this is the documentary promise to pay that evidences a formal credit transaction.

Because credit is so widespread it would be good to examine the advantages and disadvantages of credit.

### 4. Advantages of credit in business

- A. Credit makes regular customers
- B. Credit sales on the average are larger
- C. Credit customers buy more freely
- D. Credit builds confidence
- E. Credit attracts a better trade
- F. Credit smooths out business peaks
- G. Credit is a customer's convenience
- H. Credit increases sales

## 5. Disadvantages of credit business

- A. Credit ties up capital
- B. Some credit losses inevitable
- Credit requires an attention to detail and firmness with people.
- D. Credit increases the cost of doing business

### 6. Categories of Credit

- A. Consumer credit
- B. Commercial credit

### 7. Consumer Credit

- A. Consumer -- a person, a human being
- B. Trust
- C. Definition--the granting of credit to a person for goods and services received or rendered.



63

### 8. Commercial Credit

- A. Commercial--Business
- B. Credit--Trust
- C. Definition--the granting of credit to a business for goods or services received or rendered.

## 9. Parties Involved in a Credit Transaction

- A. Creditor--Customer-Buyer
- B. Debtor--Merchant--Seller
- C. The seller places his trust in the buyer's ability and desire to fulfill his obligation(to pay at a later date) for goods or services.
- D. If there is suspicion of either party, the credit transaction and future business may be weakened or destroyed.

### Summary

Restate to students the advantages and disadvantages of credit in business. Raise questions to be answered at random. Ask students to define consumer and commercial credit.

### Evaluation

Ask students to write a brief paragraph on the definition of credit and the two categories. Also have them list three of the advantages and three of the disadvantages of credit in business.

Student will (repeat information in Aim 1 and 2.



How To Compute The Market Value O.U.S. Treasury

Bonds/Notes

Method:

Munich

Grade Level: 11th and 12th

### Aim

At the completion of this lesson you will be able to:

 Identify and state the U.S. Treasury bid prices from The Wall Street Journal, without the aid of the teacher.

2. Convert U.S. Treasury bad prices to decimal equivalents from a table of decimal equivalents.

3. Compute the current daily market value for U.S. Treasury bills/notes

### Introduction

Good afternoon class. You will recall, in our last lesson we discussed U.S. Treasury bonds/and notes. We concluded that U.S. Treasury bonds and bills were of the highest investment quality. As future corporate executives you stated you would be interested in learning how to compute the current daily market value of U.S. Treasury bonds and bills. When you finish this class session you will know how to compute the current daily market value for U.S. Treasury bonds and bills, without the aid of your teacher. First, let us review your homework assignment.

### Content

### USE BID PRICE

1. Prices for U.S. Treasury bonds and bills are equated in 32nds of a dollar.

Refer to Wall Street Journal excerpt

Find U.S. Treasury note, Rate-71/2 Mat. Date-1977 July Bid-100.18. Bid price of 100.18 means 100 and  $\frac{18}{32}$ .

Take your decimal equivalent table and find  $\frac{18}{32}$ .

Look in the 32nds column for 18. The value is .56250.

Bid price 100.18 converts to 100.56250.

You have just converted the bid price to the decimal equivalent



STEP #1

Using the excerpt from the Wall Street Journal, find the bid price for the following:

Rate	Maturity Date	Bid Price
8%	1976 Mar (n)	
8 3/4	1976 Jun (n)	,
4 1/4%	1975-78 May	



- 2. Market value may be determined by using the following formula.
  - A. Formula: \$100.18 \$100.00 \$100.56 Decimal Equivalent X Par Value Market, Value
- 3. The prices quoted in the Wall Street Journal are for \$100.00 of par value.
- 4. Using the attached steps 1, 2, and 3 will accomplish aims 1-3.

### Summary

Step 4

### **Evaluation**

Step 5

STEP #2

Using the Table of Decimal Equivalents and the following information, find the Decimal Equivalent. (See page 70)

RATE	MATURITY DATE	BID PRICE	DECIMAL EQUIVALENT	
<del></del> ,	1976 Mar (n)	*		CONTRACT
8 344	1976 <b>J</b> un (ກ <b>ັ</b> ງ	101.14		
4~1/4%	1975-78 May	78.18	•	

53

9, y 70

Using the following information compute the market value.

Market Value - Decimal x Par Value

DECIMAL EQUIVALENT x PAR VALUE - MARKET VALUE

\$ 100.71875 x \$ 100.00 - \$

101.43750 x 100.00 ~

78.56250 x 100.00 -

## STEP #4 SUMMARY

Using the excerpt from the Wall Street Journal (see page 68) and your decimal equivalent table (see page 70) complete the following blanks.

Rate	Maturity .	Bid Price	Decimal Equivalent	Par Value
8%	· 1976 Mar (n)	\$100.23	.\$ 100.71875	\$ 100.00
8 3/4	1976 Jun (n)	101.14	101.43750	100.00
4 1/4	1975-78 May	78.18		100.00

Market Value

## STEP #5

## EVALUATION

Using the Wall Street Journal excerpt (see page 68) and the Decimal Table (see page 70) compute the market value for the following:

Rate		Maturity Date
7%.		1975 Dec (n)
7%		1975 Nov (n)
3 1/2		1980 Nov
3 1/4	٠,	1978-83 Jun

### HOMEWORK ASSIGNMENT

Par Value - The amount(face amount on certificate) which the debtor agrees to pay upon maturity.

Maturity Date - Date upon which bond/bill is due and payable (principle amount)

Rate - Annual interest to be paid

Bid Price - Purchase Price

Market Value - Value on the market - What it can be sold for Fill in the following blanks and bring in to class tomorrow.

Date bond/bill is due or payable is called

Annual interest to be paid is called

Purchase Price maybe expressed as

Value bills/bond can be sold for

Amount agreed to be paid upon maturity

Indorsements

Method:

To Discussion

Srade Level: 11th & 12th

### Aim

At the conclusion of the class the student will be able to:

- Define the four kinds of indorsements.
- Differentiate between the four kinds of indorsements.
- State a specific use for each of the four kinds of indorsements.

### Introduction

Today we are poing to discuss the blank indersement, special indorsement, qualified indorsement, and the restrictive indorsement. You should pay very close attention to this because I'am sure all of you at one time or another have indorsed checks or have had someone indorse one of your checks. Knowing these indorsements will enable you to decide which indorsement is best suited for your particular instance.

Show types of inddrsements on overhead Ask for student response

#### Content

- I. Restrictive Indorsements For deposit only To the account of"
  - "For Collection only" 'Pay to--only."

- Define
- Give purposes of indorsements. Have students elaborate.
- Blank Indorsement Signature II.
  - Α. Define
  - Give purposes of indorsements. Have students elaborate.
- III. Special Indorsement - Signature and who it is payable to
  - Define
  - Give purposes of indorsements. Have students elaborate.
  - Qualified Indorsement Signature with statement "with recourse' indorser is giving notice, he is assuming no liability.
    - A. Befine
    - Give purposes of indorsements. Have students elaborate. В.



## Summary

Pun down the major points discussed.

## Evaluation

Select volunteers or students at random and have them give . the definition and state a purpose for a specific indorsement.



Writing checks and facts concerning personal checks,

cashiers checks and bank drafts.

Method:

Discussion

Grade Level:

12th

### Aim

At the conclusion of the lesson the student will be able to:

1. Write a personal check and stub in ten minutes.

2. Define check, cashier's check, and bank draft in twenty minutes

## Introduction '

In previous classes you learned the parts of a personal check, the definitions of a personal check, a cashier's check, a bank draft, and you also learned about altered checks. These things are very important to all of you because they are used both in your personal lives as well as in your business lives.

### Content

I. Describe and list.

A. Parts of the personal check. (hand out and overhead)

B. Altered checks.

II. Define

A. Cashier's check.

B. Bank draft.

### Summary

Summarize the major points discussed. (done by students)

### Evaluation

Select volunteers or students at random and have them define the two types of checks.

NAME. AJJra S NO 5 ٩ United DAM (CRAWEE) (DRAWER) : 0311 - 0013 -: 609 - 853511 BANK Draft

BECTED Boton, Muss june 12. 1772

He it he position into formal Banks

Orden of Ferren Trational Banks

Ville Literatured and Charge to Account of

To Librarge pance

100 30 Pign with Mine John White

78

"DEVELOPING FUTURE LEADERS ...
FOR MARKETING AND DISTRIBUTION" ...



Learn from yesterday .

Live for today . . .

Hope for tomorrow. .

