

GoVenture



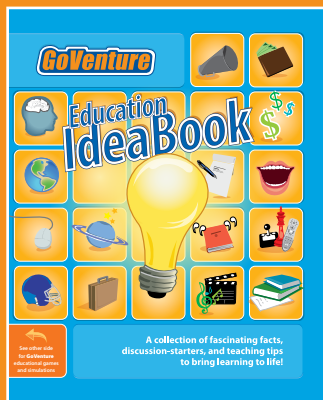
Education Idea Book



See other side
for **GoVenture**
educational games
and simulations

A collection of fascinating facts,
discussion-starters, and teaching tips
to bring learning to life!

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What is the IdeaBook?

The IdeaBook is a collection of fascinating facts, discussion-starters, and teaching tips to bring learning to life.

It is published by MediaSpark Inc, producers of the acclaimed GoVenture educational games and simulations, and provided free to select instructors and trainers.

Why free?

We know that finding high-quality educational resources can use up a lot of time and money. As innovative educational publishers, we frequently provide free resources to make it easy for you to keep your teaching fresh. We also invite you to explore our line of GoVenture educational games and simulations to discover a whole new world of award-winning resources to energize your learners.



See the flip side of the IdeaBook to learn about GoVenture and more free resources.

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Teaching Methods

Bloom's taxonomy of learning

Bloom classifies levels of learning in the cognitive, affective, and psychomotor “domains.” Recognizing where learners are along the continuum enables instructors to create activities and questions that foster learning at that level and take learners to the next.

| LEVEL | TYPE OF ACTIVITY OR QUESTION | VERBS USED FOR OBJECTIVES |
|---------------|------------------------------|---|
| Lowest | Knowledge | define, memorize, repeat, record, list, recall, name, relate, collect, label, specify, cite, enumerate, tell, recount |
| | Comprehension | restate, summarize, discuss, describe, recognize, explain, express, identify, locate, report, retell, review, translate |
| | Application | exhibit, solve, interview, simulate, apply, employ, use, demonstrate, dramatize, practice, illustrate, operate, calculate, show, experiment |
| Higher | Analysis | interpret, classify, analyze, arrange, differentiate, group, compare, organize, contrast, examine, scrutinize, survey, categorize, dissect, probe, inventory, investigate, question, discover, text, inquire, distinguish, detect, diagram, inspect |
| | Synthesis | compose, setup, plan, prepare, propose, imagine, produce, hypothesize, invent, incorporate, develop, generalize, design, originate, formulate, predict, arrange, contrive, assemble, concoct, construct, systematize, create |
| | Evaluation | judge, assess, decide, measure, appraise, estimate, evaluate, infer, rate, deduce, compare, score, value, predict, revise, choose, conclude, recommend, select, determine, criticize (54) |

SOLO taxonomy

SOLO stands for “Structure of Observed Learning Outcomes.” The developers of the SOLO taxonomy, Biggs and Collis, believe that learners progress through these stages in their understanding of a subject:

1. **Pre-structural.** Learner can collect bits of information but has no means or method for organizing it or making sense of it.
2. **Unistructural.** Learner makes obvious and simple connections between pieces of information but doesn't grasp deeper, more complex meaning.
3. **Multistructural.** Learner makes multiple connections but doesn't see the meta-connections or larger meaning.
4. **Relational.** Learner now comprehends the parts in relation to the whole.
5. **Extended abstract.** Learner is able to make connections not just within the subject area but also outside, extending understanding to create generalizations and principles that can be applied in different realms. (53)

Teaching Methods



How to create effective learning objectives

Effective learning objectives focus on performance, which is measurable, rather than on passive understanding. They should clearly define the *behavior* and the *standard* of performance required. Where necessary, they should also indicate the conditions under which the behavior must be performed.

The key is to use precise verbs that reflect the desired level of learning (see “Bloom’s taxonomy of learning” above). Choose verbs that demonstrate an observable action rather than verbs that indicate knowledge.

Verbs to avoid: think, know, understand, recognize, perceive, comprehend.

Verbs to use: apply, state, assess, classify, identify, compose, construct, define, demonstrate, describe, diagram, distinguish, estimate, evaluate, interpret, locate, measure, name, label, order, predict, reproduce, solve, translate. 55

“The only source of knowledge is experience.”
—Albert Einstein



Experiential Learning



Using rubrics

A rubric is a scoring scheme that measures stated objectives, using a range to indicate the performance level demonstrated. Rubrics may be holistic (delivering an overall appraisal) or analytical (judging individual aspects or elements of a piece of work). In either case, they have several advantages: they clarify expectations and improve learner performance; they make assessment more objective and credible; and they speed up marking.

Rubrics may take many different forms, but a common approach is to state the learning objective and then describe, in detailed terms, what the learner product tends to look like at various levels of mastery. Each level of mastery is normally assigned a different point value, starting at 1 for the lowest acceptable level.

Rubric template

Learning objective 1

(described in terms of measurable outcome)

- 5 What an exemplary performance looks like
- 4 What a mastery-level performance looks like
- 3 What an adequate performance looks like.
- 2 What a marginally satisfactory performance looks like.
- 1 What an unsatisfactory performance looks like.

Score Repeat the above for each individual learning objective.

GoVenture is one of the original and most widely used series of educational games and simulations in the world. Energize your students with GoVenture!

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Teaching Methods



What do we mean when we talk about teaching “critical thinking”?

Definitions of critical thinking:

- “The ability to analyze facts, generate and organize ideas, defend opinions, make comparisons, draw inferences, evaluate arguments and solve problems.” P. Chance, *Thinking in the Classroom: A Survey of Programs*, 1986: 6.
- “A way of reasoning that demands adequate support for one’s beliefs and an unwillingness to be persuaded unless support is forthcoming.” C. Tama, “Critical thinking has a place in every classroom.” *Journal of Reading* 33 (1989): 64-65.
- “A conscious and deliberate process which is used to interpret or evaluate information and experiences with a set of reflective attitudes and abilities that guide thoughtful beliefs and actions.” L. Mertes. “Thinking and Writing.” *Middle School Journal* 22 (1991): 24. 50

Socratic questioning

Socratic questioning teaches a topic by raising probing questions rather than providing direct answers. Philosopher Richard Paul divides Socratic questions into six types:

Questions of Clarification

What do you mean by ____?
Could you give me an example?
What is your main point?
Could you explain that further?
Could you put that another way?

Questions that probe reasons and evidence

What would be an example?
How do you know?
Do you have any evidence for that?
What would change your mind?
What other information do we need?
By what reasoning did you come to that conclusion?

Questions that probe implications and consequences

What are you implying by that?
But if that happened, what else would happen as a result? Why?
What is an alternative?
If we say that this is unethical, how about that?

Questions that probe assumptions

What are you assuming?
What is Karen assuming?
What could we assume instead?
You seem to be assuming ____.
Do I understand you correctly?
Why would someone make this assumption?

Questions about viewpoints

What might someone who believed ____ think?
Can/did anyone see this another way?
What would someone who disagrees say?

Questions about the question

How can we find out?
Is this the same issue as ____?
Why is this question important?
To answer this question, what questions would we have to answer first? 51



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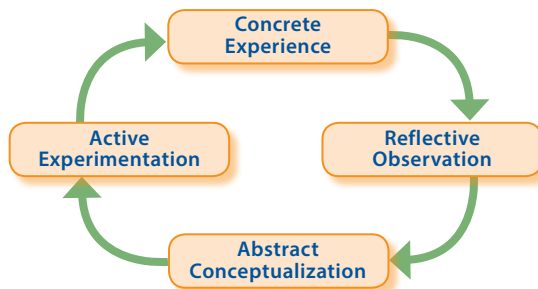


See flip side of book!



Experiential learning cycle

The experiential learning process occurs as a cycle. Concrete experience leads to personal reflection, as learners probe and ponder the meaning of the learning activity. As they consider the experience, learners derive abstract concepts and principles to explain it. They then test these principles through further experimentation, which leads to the next concrete experience. (52)



Questions for reflecting on experiential learning

Once an experiential learning activity has taken place, it's crucial that learners have time to reflect on it in a focused way. Here are some general questions you can use to encourage learners to articulate their observations, make generalizations from their experiences, and set goals for future action.

- What did you notice or learn that you want to remember?
- In what way did this experience challenge my assumption(s) about entrepreneurship?
- Which of my values were affirmed by this experience?
- What have I learned about myself in this experiential situation?
- The most successful part of this entrepreneurship activity for me was? Why?
- The new skill or "piece" of knowledge I came to see in this situation was?
- If I could do any part of this experience over, it would be? Why?
- What hypothesis, conclusion, principles, or guidelines can I draw from this most recent experience reflecting on entrepreneurship?
- From this experience, I can see the value of the following guideline(s) for entrepreneurship...
- From this experience, what I can do to affect the greatest potential for improvement in my understanding of entrepreneurship is...
- One "piece of new knowledge" that I experienced and I want to try out is...

- I can go to ... for an opportunity to practice and gain a new entrepreneurial skill.
- In my current situation, the people who are in my expanded network practicing these skills are... (115)

Do games really teach?

New research is demonstrating that games do offer significant and effective learning opportunities for learners of all ages. Endorsements for this methodology continue to grow:

National Education Association

"The potential [of video games for education] is enormous".

Federation of American Scientists

"Video games can reshape education. [They're] the next great discovery, a way to captivate learners so much they will spend hours learning on their own."

R. Blunt

A qualitative research study demonstrated that learners who played a business game in class as part of the curriculum had test scores in the 90's versus scores in the 60's and 70's for those who did not.

IBM

"Success will depend on how you play the game – literally."

Gartner

"Games can transform learning into a more engaging and dynamic process, enhancing people's work performance and driving business results." (56)



Insights from Psychology

Howard Gardner and multiple intelligences

Harvard psychologist Howard Gardner believes that individuals learn differently and have multiple intelligences, some stronger than others. Multiple intelligences are essentially the “aptitudes” or “smarts” that people bring to different physical and cognitive activities. Gardner’s work has greatly influenced how educators think about learning styles and has led to the development of curricula that appeal to a broader range of intelligences.

| Intelligence | Focus |
|-------------------------|---|
| 1. Linguistic | Words and language |
| 2. Logical-Mathematical | Logic and numbers |
| 3. Musical | Music, sound, rhythm |
| 4. Bodily-Kinesthetic | Body movement control |
| 5. Spatial-Visual | Images and space |
| 6. Interpersonal | Other people’s feelings |
| 7. Intrapersonal | Self-awareness |
| 8. Naturalist | Patterns in nature |
| 9. Existential | Big picture/ philosophical questions |

(8) (9)

Edward de Bono’s six thinking hats

Edward de Bono’s Six Thinking Hats is a technique designed to help people and groups make better decisions. Each of the colored hats represents a different way of thinking about an idea. By “wearing” only one hat at a time when considering an idea, an individual or group can make thinking more focused and thorough.

BLUE: Facilitation

Think about the thinking needed, and manage the information gained from the other hats.

GREEN: Creativity

Work through alternatives and generate new ideas that could potentially be used.

YELLOW: Positive

Focus on the upside, all of the benefits that could be gained and the good things that could happen.

WHITE: Facts and Figures

Review the information available and decide if additional information is required. Must be objective, without interpretation.

BLACK: Negative

Think about the downside, all of the risks, weaknesses, and anything else that could potentially go wrong. Must be logical, not emotional.

RED: Emotional

Explore gut level feelings, emotions, hunches, and reactions. There is no need to justify feelings. (10) (11)

Stephen Covey’s seven habits of highly effective people

- 1. Be proactive:** Don’t wait for something to happen; make it happen.
- 2. Begin with the end in mind:** Visualize the end goal so you can clearly understand the steps it will take to get there.
- 3. Put first things first:** Prioritize properly. Always do more important and urgent tasks first.
- 4. Think win-win:** Attempt to achieve a result that will benefit all stakeholders involved, not just yourself.
- 5. Seek first to understand then to be understood:** Listen carefully to other’s ideas and concerns, before you express your own.
- 6. Synergize:** Work well with others to achieve a result greater than you could as individuals.
- 7. Sharpen the saw:** Keep improving by practicing and learning. (12)

“The only kind of learning which significantly influences behavior is self-discovered or self-appropriated learning – truth that has been assimilated in experience.”

—Carl Rogers



Myers-Briggs personality types

The Myers-Briggs Type Indicator (MBTI) is a popular test that gauges personal preferences and uses them to describe individuals in terms of 16 different personality types.

The MBTI identifies personal preferences in four areas:

- 1. Drawing energy.** Extraverts (E) become energized by socializing with other people, while Introverts (I) are energized when they spend time alone
- 2. Gathering information.** Sensing (S) types prefer to perceive the world objectively, through their five senses. Intuiting (N) types prefer to perceive the world more subjectively, through the subconscious and intuition.
- 3. Making decisions.** Thinking (T) types prefer to make decisions based on reason and logic. Feeling (F) types prefer to make decisions on the basis of emotion and instinct.

- 4. Taking action.** Judging (J) types take a “left-brain” approach to life. They prefer clear categories, rules, and procedures. They also like to achieve quick closure. Perceiving (P) types, on the other hand, take a more “right-brain” approach. They prefer subjective judgments and open-ended discussions and situations. “Judging” should not be confused with “judgmental”; nor should “perceiving” be confused with “perceptive.”

The 4 Myers-Briggs dichotomies

Extraversion (E) ----- Introversion (I)

Sensing (S) ----- iNtuition (N)

Thinking (T) ----- Feeling (F)

Judging (J) ----- Perceiving (P) ⁽¹³⁾

The 16 Myers-Briggs personality types

| Type | Personality Archetype | Occurrence within the U.S. Population |
|------|-----------------------|---------------------------------------|
| ISTJ | The Inspector | 11-14% |
| ISTP | The Operator | 4-6% |
| ISFJ | The Protector | 9-14% |
| ISFP | The Composer | 5-9% |
| INFJ | The Counselor | 1-3% |
| INFP | The Healer | 4-5% |
| INTJ | The Mastermind | 2-4% |
| INTP | The Architect | 3-5% |
| ESTP | The Promoter | 4-5% |
| ESTJ | The Supervisor | 8-12% |
| ESFP | The Performer | 4-9% |
| ESFJ | The Provider | 9-13% |
| ENFP | The Champion | 6-8% |
| ENFJ | The Teacher | 2-5% |
| ENTP | The Inventor | 2-5% |
| ENTJ | The Field Marshall | 2-5% ⁽¹³⁾ |

*“Knowing is not enough;
we must apply. Willing is
not enough; we must do.”*

—Goethe



Theories of human behavior

- 1) Theory X and Theory Y (Douglas McGregor, *The Human Side of Enterprise*, 1960)

Theory X assumes that employees are inherently lazy and that managers need to coerce them to perform. Theory Y assumes that employees are self-motivated to perform well when they're committed to the organization's goals.

- 2) Hygiene theory (Frederick Herzberg, *Work and the Nature of Man*, 1966)

Hygiene factors are those aspects of a job that must be perceived as fair and acceptable, or employees will become dissatisfied. They include supervision, company policy, working conditions, salary, peer relationships, and security. Motivators are conditions that have the potential to increase job satisfaction. They include achievement, recognition, responsibility, advancement, growth, and the intrinsic value of the work.

- 3) Three Needs Theory (David McClelland, *The Achieving Society*, 1961)

The needs that motivate human behavior fall into three basic categories: the need for achievement, the need for power, and the need for affiliation (cooperation and belonging).

- 4) Goal-setting theory

Clearly articulated goals lead to improved performance. More challenging goals are more motivating than easy goals.

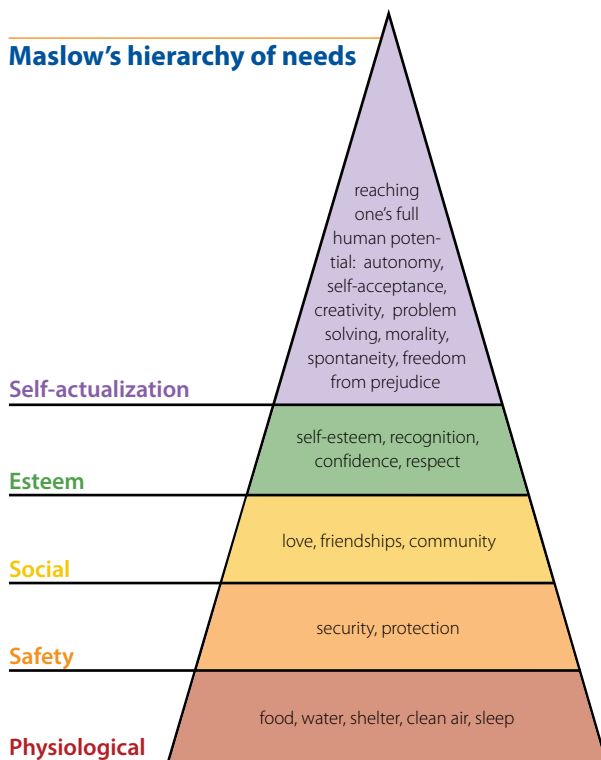
- 5) Expectancy theory (Victor Vroom, *Work and Motivation*, 1964)

Employees act in accordance with the outcome they anticipate. They are motivated by the attractiveness of the reward they expect.

- 6) Hierarchy of needs theory (Abraham Maslow, *Motivation and Personality*, 1954)

There are different levels of needs, which can be pictured as layers in a pyramid. Once the needs of one level are met, a person develops new needs in the next higher category. A person can't progress upward through the pyramid until all the lower needs are met.

Maslow's hierarchy of needs



FUNNY BUSINESS: Look before you leap!

A young executive was leaving the office late one evening when he found the CEO standing in front of a shredder with a piece of paper in his hand.

"Listen," said the CEO, "this is a very sensitive and important document here, and my secretary has gone for the night. Can you make this thing work?"

"Certainly," said the young executive. He turned the machine on, inserted the paper, and pressed the start button.

"Excellent, excellent!" said the CEO as his paper disappeared inside the machine.

"I just need one copy." ③



Speed reading tips

- Keep your lips closed (don't mouth the words)
- Take in sentences as groups of words rather than strings of individual words
- Read with a purpose in mind
- Use your hand to guide your reading from line to line
- Practice skimming (introduction, headings, first and last sentences of paragraphs, conclusion)
- Expand your vocabulary so unfamiliar words don't slow you down (113)

Study tips

- Study in a quiet place.
- Find a regular study spot.
- Get rid of distracting thoughts by writing them down before you start to study.
- Read with a pencil in hand so you can underline key phrases, make marginal comments, and take study notes.
- Review new material immediately after seeing or hearing it.
- Use various methods to memorize material, such as writing, reading aloud, creating categories, and drawing diagrams.
- Look for patterns in the material .
- Use rhyme, alliteration, and acronyms to create mnemonics (e.g. Every Good Boy Deserves Fudge for the notes of the musical scale). (112)

Tips for maximizing your memory

- Take care of your physical health. Sleep, exercise, and eat well.
- Practice stress management. It's harder to remember when you're stressed out.
- Keep your living space and workspace organized.
- Use lists.
- Exercise your brain daily. (114)

Strategies for critical reading

- Identify the nature of the text. What kind of text is it? Who wrote it? Why was it written?
- Preview the architecture of the text (title, chapter divisions, headings, focus boxes)
- Identify the purpose of the reading so you can look for key information you need.
- Take stock of your previous knowledge and preconceptions. What are you expecting to find in the text?
- Identify the main point of the text and the forms of reasoning used to support it. Is there sufficient evidence to support the claims?
- Recognize patterns of discussion (such as exposition, narrative, comparison and contrast).
- Take notes that summarize the main points, and also raise questions. What are the strengths and weaknesses of the argument? What are the unstated assumptions? What information or ideas has the author overlooked? How would you argue for or against the main point?

“Education is a social process... education is growth... education is not a preparation for life; education is life itself.”

—John Dewey



Icebreakers

Activities to help learners get to know each other so they can work together effectively throughout a course, class, or seminar.

General tips for using icebreakers

- Explain the purpose of the activity.
- Make sure everyone in the class is comfortable with the activity. Consider such factors as language level, life experiences, and ethnicity.
- Use your imagination to adapt icebreakers to your teaching topic. Use the positive energy icebreakers generate to create enthusiasm for your course.
- Allow enough time. Most icebreakers require only 10 to 15 minutes to do, but you'll need more time to share the results or discuss the outcome.
- Experiment with different ways to share results of individual writing and drawing.

Here are some possibilities:

- Tape the papers to the wall so everyone can walk around and see them.
 - Ask participants to describe their writing or drawing for the class.
 - Ask participants to share their writing or drawing with a partner.
- Use small prizes, when appropriate. It's amazing how even a small candy bar can increase the participation level.

Scavenger hunt

(individual activity)

Supplies: For each participant, a copy of a list of 20 characteristics and abilities your learners might possess, as well as life experiences they might have had.

Instructions: Find a person in the class who meets each description on the list. That person should sign his or her name next to the description on the list.

This activity works best if the descriptions relate directly to your teaching topic. For example, if you're teaching a class on entrepreneurship, you might ask learners to find people who meet the following descriptions:

- Someone who had a lemonade stand as a child

- Someone who has participated in Junior Achievement
- Someone who has written a business plan
- Someone who has taken out a loan
- Someone who has dreamed of running a business
- Someone whose parents were entrepreneurs
- Someone who knows how to balance a budget

Life story

(individual activity)

Supplies: For each participant, four sheets of paper stapled together down the left side, to form a book.

Instructions:

1. Write "The Life Story of [Your Name]" on the front page.
2. On the second page, create a Table of Contents with the following items:
 - Name of the place where you were born
 - Name of your favorite musician, musical group, or movie
 - Description of your fantasy job
3. On the third page, draw a picture of your family.
4. On the fourth page, draw a picture of what you plan to do be doing 20 years from now.



FUNNY BUSINESS: Wisdom is more valuable than time

A car mechanic is called in after every other mechanic failed. He listens to the engine for a few minutes, then hauls off and gives it a big swift kick in a certain strategic spot. Lo and behold, the engine starts humming like a kitten. The mechanic turns around, gives the car owner his bill for \$400. The owner is flabbergasted and demands an itemized breakdown and explanation.

'\$1 for my time, and \$399 for knowing where to kick.' (3)



Custom-designed tattoo

(individual activity)

Instructions: Design a tattoo that symbolizes something special about you (such as your family, your talents, your interests, your goals for the future).

If you're working with adults, you might also want to ask where they would have the tattoo applied.

Candy bowl

(small group activity)

Supplies: Bowl of nut-free candy. Allow three or four per participant.

Instructions: Choose a candy from the bowl and share a fact about yourself. Pass the candy bowl to the next person so he or she can do the same. Continue to pass the candies until everyone in the group has had a turn (or until everyone in the group has shared three facts.)

Circle of friends

(activity for large groups)

This activity requires a lot of space.

Form two large circles, one inside the other, and have the people in the inside circle face the people in the outside circle. Ask the circles to take one step in the opposite directions, allowing them to meet each new person as the circle continues to move very slowly.

Dinner guests

(partner activity)

Instructions: If you could have dinner with anyone in the world—alive or dead—whom would you choose?

When the large group discussion resumes, ask partners to introduce each other and their ideal dinner guests.

(48) (49)

The pencil exercise (idea generation)

Give learners five minutes to brainstorm possible uses for a pencil, other than as a writing instrument or a weapon.

Bug report (idea generation)

Over the course of a week, learners identify 70 things that bother or “bug” them in their own lives. They then identify five as possible business opportunities. (40)

Consumer behavior

Learners identify two items they or their family have purchased recently, one priced under \$20 and one priced over \$100. They then describe the motivation for each purchase.

Product life cycle

Learner teams choose (or are assigned) a product that is in the mature or declining stage. Their task is to present and defend five ideas to extend or revitalize the product's life. Only two of the ideas may involve changing the physical characteristics of the product.

Packaging

Each learner brings two products (completely packaged) to class. Product 1 should be an example of a poorly designed package, whereas Product 2 should be an example of a well-designed package. Each learner shares with the class his/her analysis of each product. Suggestions for improving poor packages should be encouraged.

Retailing

Learner teams are asked to design an ideal shopping center for their area. Each team will make a presentation and be prepared to justify their conclusions about location, physical layout, tenant mix, tenants incentives, product/service lines, etc.



The Price is Right

Learner teams compete to see who can correctly guess the prices on a menu from an upscale restaurant and a fast-food restaurant. Points are given to the team that guesses closest without going under (a lesson in the dangers of underpricing). Double points are awarded when a team guesses the exact price. (40)

Celebrity/brand matching game

Learners identify the brand associated with a celebrity, or vice versa. Is the match a good one? Why or why not? (41)

Name that slogan

Give learners a list of well-known products and ask them to identify the slogans associated with them. Discuss the qualities that make a slogan effective. (42)

Food day (the four P's of marketing)

Learners work in teams of four. Each team brings a snack food to eat and analyzes the way it's marketed in terms of product, price, promotion, and place. Each team member speaks to the class for one or two minutes on one of the four P's. (43)

Thinking like a social entrepreneur

Whether they run businesses or nonprofit organizations, social entrepreneurs identify problems in the community and work to implement innovative solutions. Here are some activities to help learners see opportunities for social entrepreneurship in their own community.

(1) Community shelters

Learners collect as much information as they can about local shelters for the homeless. (Examine brochures, newspaper stories, websites.) Raise questions about the level of need in the community, about the causes of homelessness, and about the ways the community supports shelters. Invite a guest speaker whom learners can interview in class.

(2) Technology and social change

Learners brainstorm inventions they use in their everyday lives. Explore the connection between innovation and social change by researching ways that inventions have influenced development in the past. (Explore such breakthrough eras as the Industrial Revolution and the Information Age.) How are inventions creating social changes in the developing world today?

(3) Microcredit

Each learner receives \$5 and decides how to use it to start a business. Encourage learners to think creatively about how to use their \$5. What if they formed a partnership? What if they could convince an investor to add to their \$5? What if they could access free resources? (44) (45)

Personal balance sheet

This is an interactive way to introduce accounting. Give learners a blank financial statement form. Guide learners through the process of calculating their personal net worth. Instruct them to list their Assets (three things of value, plus cash) and Liabilities (credit card accounts, learner loans, car payments, etc.), and then calculate their Capital (the difference between their assets and liabilities). (46)



FUNNY BUSINESS: Honesty is the best policy

Interviewer: "We are very keen about cleanliness. Did you wipe your shoes before entering?"

Job candidate: "Oh yes, sir."

Interviewer, narrowing his eyes: "We are also very keen about the truth. There is no mat." (39)



The elevator pitch

Learners create a one-minute pitch for their new business to provide potential investors with answers to the following questions:

1. What problem does the business solve?
2. What does the business do (how does it solve the problem)?
3. How does the business make money?
4. What market information suggests the business will succeed?
5. How is the business different from others trying to solve the same problem?
6. What experiences and attributes do you have that will make the business succeed?

Sector opportunity study

Rather than asking learners to brainstorm a business idea and then analyze whether it will work in the market, start with the market analysis first:

1. Define the boundaries of the industry or industry sector.
2. Analyze the structure and value chain of the industry. Examine the connections between various production stages for ways to improve efficiency or customer value.
3. Analyze the major players in each stage of the industry and look for potential opportunities.

“Two cool”

Every week, ask learners to bring to class two “cool” items, concepts, or technologies they’ve recently encountered. The items might be things they’ve seen for sale, or they might be ideas or products they’ve heard or read about. The class then discusses what makes the item innovative and how it could be commercialized or marketed.

Who is an entrepreneur anyway?

Start your course by asking learners to describe the characteristics of an “entrepreneur.” Record their responses on the chalkboard. Then introduce them to two entrepreneurs with very different personalities and approaches. (You might use magazine articles or video clips to do this.)

After they’ve “met” the entrepreneurs, ask learners to reflect on their earlier definition of an entrepreneur. How have their perceptions changed?

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Learning transcends common challenges with literacy, language, culture, and motivation to become cheaper, faster, better, social, fun, and even addictive.

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Invention marketing

(group activity)

Arrange part of the class into groups of four: two Inventors and two Marketing Consultants. The rest of the class will serve as the Board of Directors. For each team, prepare a paper bag containing a roll of masking tape and a variety of parts that could be used to create an invention. Some of these things work well: plastic wheels, paper towel tubes, clay, paper clips, spatulas, small boxes, toothpicks, empty pen tubes.

Give the Inventors five minutes to turn the contents of their bags into a product. During this time, the marketing consultants observe but don't speak. At the end of the invention time, Inventors identify what the product is and describe key features. Marketing Consultants then have five minutes to draft an initial marketing strategy. They must identify the main market for the product and define the four P's (Product, Price, Place, Promotion).

Teams then deliver a four-minute presentation to the Board of Directors, which decides which product to market. (You could award a prize to the top choice.)

Debriefing: Ask Inventors what was uppermost in their minds while designing. Ask Marketing Consultants what they wished they could have said during the development process. How are the perspectives of inventors and marketers similar? How do they differ?

The ultimate recycling challenge

(group activity)

Divide learners into teams of two or three and give them their assignment: to create a saleable product from whatever materials they can find around the house. (They may not buy anything.) Learners then sell the product; the team that makes the most money receives a prize.

Analyzing a fast-growing company

(group activity)

Each learner team creates a consultant's report for one of the "fastest-growing companies" chosen by a source such as *Fortune Small Business*. The report, addressed to the company CEO, should identify the key elements of the company's success, describe its challenges as it moves forward, and recommend specific actions to take. Learners present their findings to their classmates, who act as company executives and raise questions. (47)

60 Seconds to Brief and Focused Meetings

Print the following phrases in very large type, each on its own piece of paper (fold in half to sit like a tent card):

- **Don't Digress**
- **Get to the Point**
- **Time**

Put the papers on the table in plain sight. They will act as constant reminders to everyone to avoid digression, be conscious of time, and get to the point!



Internet search engine tips

1. Make your search specific by using more than one term or keyword.
2. Insert “+” before search terms to make sure the search engine looks for documents containing all of the words. (Some search engines do this automatically.)
3. Find out whether the search engine you’re using is case-sensitive.
4. Use “quotes” to search for a specific title or phrase.
5. Use the minus sign (-) to restrict the meaning of a word. For example, if you’re looking for information on computer bugs, use *bugs -insects*.
6. Experiment with different synonyms and closely related search terms. Use keywords and jargon from the industry or context.
7. To broaden your search, consider the general topic or category to which your subject belongs. (25)

Questions to ask about a website

- Who created or sponsors the website?
- Who created the content?
- How much knowledge or expertise does the content author have?
- Why was the content created?
- When was the content posted?
- When were the site and content last updated?



Make learning faster, better, social, fun, and even addictive.

Finding the right search engine for the job

General search engines

| | |
|------------|-----------|
| AltaVista | Google |
| AOL Search | LookSmart |
| Ask.com | Lycos |
| Bing (MSN) | Ask.com |
| DuckDuckGo | Yahoo! |
| Exalead | |

“Ask Me” search engines

(search engines that can answer many fact-based questions)

Ask.com
Factbits

Business and money education search engine

GoVentureSearch.com

Job search engines

| | |
|------------------------|----------------|
| America's Job Exchange | LinkedIn |
| CareerBuilder | Monster |
| Dice | SimplyHired |
| Indeed | Yahoo! Careers |
| | Workopolis |

Blog search engines

(a blog is a web log—a public, collaborative journal)

| | |
|--------------------|------------|
| Blogdigger | LjSeek |
| Bloglines | Technorati |
| Google Blog Search | |

Continued on next page ...

Find out how - see other side of this book!



Meta search engines

(a meta search engine collects results from more than one search engine)

| | |
|------------|-----------------------|
| Chubba | Mamma |
| Dogpile | MetaCrawler |
| Don Busca | metaEUREKA |
| GenieKnows | Mr.Sapo |
| Info | Pandia Search Central |
| Ixquick | Search |
| | Zapmeta |

Image search engines

(search engines that look for image files, including photos, clip art, banners, and icons)

American Memory Collections,
Library of Congress
Classroom Clipart
Corbis
Fabfotos
Flickr
Getty Images
Google Image Search
Hubble's Greatest Hits
(images from the Hubble telescope)
Image Collections and Online Art
(by the University of Michigan)
ImageAfter
National Geographic Photography Collection
Picsearch
SI Art Image Browser
Smithsonian Photographic Collection
TimeLife Pictures
Yahoo! Image Search

26 27

Specialty search engines

Alexa
(search engine that includes web traffic statistics)

Checkdomain
(searches availability of domain names)

GoVentureSearch.com
(business and money education)

Findsounds
(a sound search engine)

Search engines that provide preview screenshots

Exalead
Kartoo
Search
ZapMeta

Search engines that “cluster” results

(search engines that group results according to topic)

AOL Search
Gigablast
GoVentureSearch.com
Yippy

Web directories

(a web directory is a topically organized collection of web links)

About
Google Web Directory
JoeAnt
LookSmart
Open Directory Project

Deep web

(web directories that reach information in databases standard search engines can't access)

Direct Search
Resource Discovery Network
InfoMine
Virtual Library 32

Internet Research



Top Internet searches

Google 2018

1. World Cup
2. Avicii
3. Mac Miller
4. Stan Lee
5. Black Panther
6. Meghan Markle
7. Anthony Bourdain
8. XXXTentacion
9. Stephen Hawking
10. Kate Spade (28)

Google 2013

1. Nelson Mandela
2. Paul Walker
3. iPhone 5s
4. Cory Monteith
5. Harlem Shake
6. Boston Marathon
7. Royal Baby
8. Samsung Galaxy s4
9. PlayStation 4
10. North Korea

Yahoo! 2013

1. Miley Cyrus
2. Kim Kardashian
3. Kate Upton
4. Minecraft
5. Selena Gomez
6. Obamacare
7. Amanda Bynes
8. Jodi Arias
9. iPhone 5
10. Justin Bieber (28)

Google 2009

1. Swine Flu
2. Susan Boyle
3. Jon and Kate
4. Adam Lambert
5. Rihanna (Chris Brown)
6. New Moon
7. Inauguration
8. Michael Jackson
9. Nadya Suleman
10. Missing Link Found (29)

Top 10 search engines (2018)

Provider

1. Google
2. Baidu
3. Bing
4. Yahoo!
5. Yandex
6. Ask
7. DuckDuckGo
8. Naver
9. AOL
10. Seznam

Share of Searches

- 77.54%
- 14.31%
- 4.43%
- 2.28%
- 0.73%
- 0.27%
- 0.19%
- 0.11%
- 0.04%
- 0.02% (31)

2 Trillion
Internet
Searches
in 2018



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10 most-visited websites in the world in 2019

| WEBSITE | DESCRIPTION | 2013 RANKING | 2009 RANKING |
|-----------------|--------------|--------------|-------------------------|
| 1. Google | Internet | Google | Google |
| 2. Youtube | Video | Facebook | Facebook |
| 3. Facebook | Social Media | Youtube | Yahoo! |
| 4. Baidu 腾讯网 | Search | Yahoo! | YouTube |
| 5. Instagram | Social Media | Baidu 腾讯网 | Windows Live |
| 6. Twitter | Social Media | Wikipedia | Wikipedia |
| 7. PornHub | Pornography | QQ.com | Blogger |
| 8. Xvideos | Pornography | Live.com | Baidu 腾讯网 |
| 9. Yahoo | Internet | Amazon | Microsoft Network (MSN) |
| 10. Wikipedia | Encyclopedia | LinkedIn | Yahoo! (Japan) |

33



FUNNY BUSINESS: Opportunity is everywhere

Many years ago, a large American shoe company sent two sales representatives out to different parts of the Australian outback to see if they could drum up some business among the Aborigines.

Some time later, the company received telegrams from both agents.

The first said, "No business here... Aborigines don't wear shoes."

The second one said, "Great opportunity here... Aborigines don't wear shoes!"

34

Writing Tips



Commonly confused words

| | |
|------------|--------------|
| Accept | Except |
| Advice | Advise |
| Affect | Effect |
| Allusion | Illusion |
| Already | All ready |
| Altogether | All together |
| Bear | Bare |
| Breath | Breathe |
| Capital | Capitol |
| Choose | Chose |
| Clothes | Cloths |
| Complement | Compliment |
| Conscience | Conscious |
| Council | Counsel |
| Dessert | Desert |
| Forth | Fourth |
| Hole | Whole |
| Insure | Ensure |
| Its | It's |
| Kernel | Colonel |

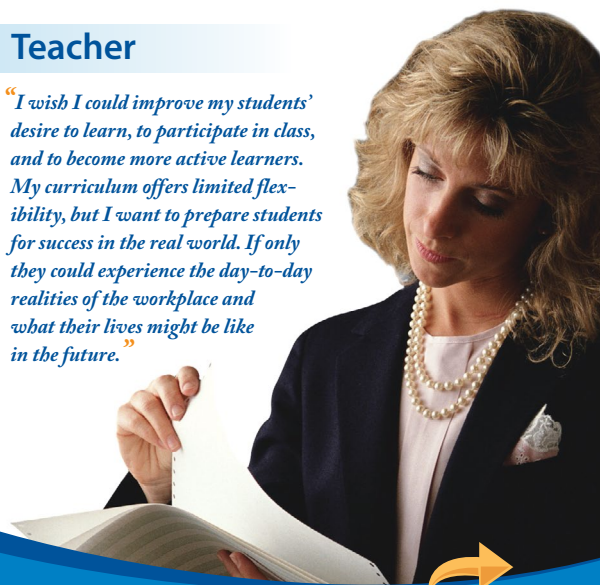
| | |
|------------|-----------------|
| Lead | Led |
| Lightning | Lightening |
| Loose | Lose |
| Passed | Past |
| Peace | Piece |
| Principal | Principle |
| Quiet | Quite |
| Right | Rite |
| Stationary | Stationery |
| There | They're / Their |
| Through | Thorough |
| To | Too/ Two |
| Waste | Waist |
| Weather | Whether |
| Where | Were |
| Whose | Who's |
| Your | You're (35) |

Commonly misspelled words

| | | |
|---------------|------------------------|------------|
| a lot | inoculate | privilege |
| amateur | jewelry (or jewellery) | receive |
| believe | judgment/judgement | receipt |
| cemetery | leisure | recommend |
| collectible | maneuver | reference |
| committed | medieval | relevant |
| conscientious | millennium | rhythm |
| definitely | minuscule | separate |
| embarrass | mischievous | twelfth |
| existence | misspell | vacuum |
| foreign | noticeable | weird (36) |
| grateful | occasionally | |
| harass | occurrence | |
| height | pastime | |
| hierarchy | perseverance | |
| humorous | personnel | |
| independent | precede | |

Teacher

"I wish I could improve my students' desire to learn, to participate in class, and to become more active learners. My curriculum offers limited flexibility, but I want to prepare students for success in the real world. If only they could experience the day-to-day realities of the workplace and what their lives might be like in the future."



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(see flip side of book)



Alphabet of most looked-up words on Dictionary.com (2005)

| LETTER | MOST LOOKED UP WORD |
|--------|---------------------|
| A | affect |
| B | benevolent |
| C | cynical |
| D | definitely |
| E | effect |
| F | fallacious |
| G | gregarious |
| H | hyperbole |
| I | irony |
| J | jaded |
| K | karma |
| L | love |
| M | metaphor |
| N | naive |
| O | oxymoron |
| P | paradox |
| Q | quixotic |
| R | rhetoric |
| S | sex |
| T | theme |
| U | ubiquitous |
| V | virtue |
| W | whether |
| X | xenophobia |
| Y | yield |
| Z | zeal (37) (38) |

Common writing errors

- 1) **Comma splice**—Independent clauses (complete thoughts) must be separated by a period or semi-colon, not a comma.

Incorrect: *We thought we would have enough inventory to last until December, however, we ran out before November 15th.*

Correct: *We thought we would have enough inventory to last until December. However, we ran out before November 15th.*

- OR -

We thought we would have enough inventory to last until December; however, we ran out before November 15th.

- 2) **Run-on sentence**—Occurs when independent clauses are fused together without necessary punctuation.

Incorrect: *Paula and Soo-Kim were determined to open a restaurant but they couldn't decide whether to offer Cuban or Chinese cuisine in the end they chose to open a bakery instead.*

Correct: *Paula and Soo-Kim were determined to open a restaurant, but they couldn't decide whether to offer Cuban or Chinese cuisine. In the end, they chose to open a bakery instead.*



FUNNY BUSINESS: Everybody, Somebody, Anybody, and Nobody

This is the story of four people named Everybody, Somebody, Anybody, and Nobody. There was an important job to be done and Everybody was asked to do it. Anybody could have done it, but Nobody did it. Somebody got angry about that because it was Everybody's job. Everybody thought Anybody could do it, but Nobody realized that Everybody wouldn't do it. Consequently, it wound up that Nobody told Anybody, so Everybody blamed Somebody. (3)

Writing Tips



- 3) **Sentence fragment**—To be legitimate, a sentence must be a complete thought, containing a subject (noun) and a verb.

Incorrect: *Jared finally reached Minneapolis. After driving all night.*

Correct: *Jared finally reached Minneapolis after driving all night.*

- 4) **Missing comma after introductory phrase or subordinate clause**—Common words that signal the need for a comma after an introductory phrase or clause include the following: *when, if, before, after, although, because, following, having.*

Incorrect: *After hosting the open house I was exhausted.*

Correct: *After hosting the open house, I was exhausted.*

Incorrect: *Having been denied a bank loan last year Aretha was not confident about her application.*

Correct: *Having been denied a bank loan last year, Aretha was not confident about her application.*

- 5) **Misplaced or missing comma with non-essential element**—When a phrase or subordinate clause “interrupts” the main idea of a sentence, it needs to be separated from the main sentence by a comma on each end.

Incorrect: *Dr. Koul who started the research lab in 1976, will retire this year.*

Correct: *Dr. Koul, who started the research lab in 1976, will retire this year.*

- 6) **Misplaced apostrophe**—An apostrophe can indicate either possession (Gerald’s, the committee’s) or a contraction (*don’t, he’s*).

In a contraction, place the apostrophe where the missing letter would appear.

Incorrect: *Its’ time to go.*

Correct: *It’s time to go.*

When a noun is plural, place the apostrophe after the final s.

Incorrect: *The manager’s lounge was off-limits to junior staff members. (assuming there’s more than one manager)*

Correct: *The managers’ lounge was off-limits to junior staff members.*

- 7) **Noun-pronoun disagreement**—Collective nouns are singular nouns that indicate a group (e.g. *committee, group, government, company, team*). They require singular pronouns.

Incorrect: *The government will discuss their new immigration policy next week.*

Correct: *The government will discuss its new immigration policy next week.*

Indefinite pronouns (e.g. *no one, someone, everybody, anyone, each*) are also singular.

Incorrect: *Each client will receive their information package at the door.*

Correct: *Each client will receive his or her information package at the door.*

- OR -

Each client will receive an information package at the door.

- 8) **Dangling modifier**—Occurs when a phrase describes or limits a word (or words) that is not stated in the sentence.

Incorrect: *Forgetting to turn the lock, the shop door clanged shut behind him*

Correct: *Forgetting to turn the lock, Bruce let the shop door clang shut behind him*

COMMA TIP

Here’s an easy comma rule to remember.

When used to join together two independent clauses, the following conjunctions must be preceded by a comma: For, And, Nor, But, Or, Yet, So.



When to use *which* and *that*

***That* introduces a clause that restricts the meaning of the word it describes.**

Example: The jewelry stall that Beth runs is open every Sunday.

The writer is referring to the stall that Beth runs, as opposed, perhaps, to the stall that Geoff runs. The words “that Beth runs” provide essential information that the reader requires in order to understand the meaning of “the jewelry stall.”

***Which* introduces a non-restrictive clause that is not essential to the meaning of the word it describes.**

Example: The jewelry stall, which Beth runs, is open every Sunday.

This sentence assumes that the reader knows which stall is being discussed. The clause “which Beth runs” does not provide essential identifying information. It is, therefore, a non-restrictive clause and must be set off from the essential part of the sentence with two commas.

“One must learn by doing the things; for though you think you know it, you have no certainty, until you try.”

—Sophocles

How to make your language inclusive

1) Avoid the generic *he*. There are several different ways to rewrite sentences that use *he*, *his* or *him* to indicate both men and women:

- Include both masculine and feminine pronouns

Every entrepreneur needs the support of his or her family.

- Make the subject plural

All entrepreneurs need the support of their families.

- Eliminate the pronoun

Entrepreneurs need family support.

2) Refer to ethnic groups by the name they prefer

3) Refer to the person, not the disability or sickness (e.g. *a person with diabetes*, rather than *a diabetic*)

4) Avoid using gender, race, or age as markers of identity

Biased language: The male nurse checked the patient's pulse.

Unbiased language: The nurse checked the patient's pulse.



FUNNY BUSINESS: Choose your partners wisely

A very successful businessman had a meeting with his new son-in-law. “I welcome you into the family,” said the man. “To show you how much we care for you, I am making you a 50-50 partner in my business. All you have to do is go to the factory every day and learn the operation.”

The son-in-law interrupted. “I hate factories. I can’t stand the noise.”

“I see,” replied the father-in-law, “Well, then you’ll work in the office and take charge of some of the operations.”

“I hate office work,” said the son-in-law. “I can’t stand being stuck behind a desk.”

“Wait a minute,” said the father-in-law. “I just made you half owner of a money-making industry, but you don’t like factories, and won’t work in an office. What am I going to do with you?”

“Easy,” said the son-in-law. “Buy me out.” (39)

GoVenture

educational games and simulations

(see flip side of book)

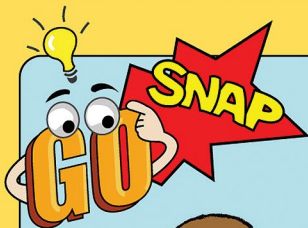
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ENERGIZES
MS. JONES'
STUDENTS



Wow, that was fun!
I would like to learn
more so I can do
better.



Hmm ...
the real world of
business and
finance is tougher
than it seems.



Now I see the big
picture and how all the
pieces fit together.



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motivated to learn.
They ask insightful
questions and contribute
to group discussions.
Attendance, grades,
and enrollment have
all improved.



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Popular Slang

Selection of popular slang

2013

| | |
|---------------------|---|
| 1. Merked | It has many meanings, one being knocked out |
| 2. YOLO | An acronym for "You Only Live Once." |
| 3. Swag | Being or having something cool |
| 4. Reach | Attending an event |
| 5. Styll | Agreeing with someone |
| 6. Cray | Short for crazy |
| 7. Rachet | Rude, loud or obnoxious |
| 8. Flex | Showing off |
| 9. Chirp | To insult someone |
| 10. Scrilla | Money |
| 11. My Mains | Close group of friends |
| 12. Moss | to chill out or relax |
| 13. SMH | shakes my head |

2009

| | |
|--------------------|---|
| 1. LOL | Laughing out loud |
| 2. Tool | Uncool person |
| 3. Crunk | Extremely fun or exciting |
| 4. Props | Praise |
| 5. Emo | Melodramatic |
| 6. Jonesing | Craving something |
| 7. Boo | Boyfriend or girlfriend |
| 8. Shawty | Female |
| 9. Uber | Super |
| 10. AFK | Away from keyboard |
| 11. Player | Male who dates many women |
| 12. Baller | Pro ball player and/or living extravagantly |
| 13. Peeps | People or friends |

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FUNNY BUSINESS: Pretending never pays

A young businessman had just started his own firm. He rented a beautiful office and had it furnished with antiques. Sitting there, he saw a man come into the outer office. Wishing to appear the hotshot, the businessman picked up the phone and started to pretend he had a big deal working. He threw huge figures around and made giant commitments. Finally he hung up and asked the visitor, "Can I help you?" The man said, "Yeah, I've come to activate your phone lines." 98

Popular Slang



Selection of popular 80's slang

| | |
|------------------------------|--|
| As if | Yeah, right! |
| Bogus | Not good |
| Boss | Very cool |
| Don't have a cow | Don't panic |
| Dweeb | Nerd |
| Gag me with a spoon | Disgusting |
| Get out! | I don't believe it |
| Gnarly | Impressive |
| Gross me out the door | Disgusting |
| Hood | Neighborhood |
| Homeboy | Friend |
| Mint | Excellent |
| Nice play Shakespeare | That was a stupid or clumsy act |
| Preppie | Someone who dresses in expensive, tailored clothes |
| Smooth move, Ex-Lax | That was a stupid or clumsy act |
| Way cool | Very cool |
| Yeah! | |
| That's the ticket | That's right |
| Yuppie | Young Urban Professional |

Selection of popular 90's slang

| | |
|-----------------------------------|---|
| All that and a bag a chips | Really great |
| Back In the day | "When I was ..." |
| Brutal | Bad |
| Chick-flick | Movie that appeals mostly to women |
| Crib | House or apartment |
| Don't go there! | Let's stay away from that touchy topic! |
| Fly | Cool |
| Get Over It | Stop over-reacting |
| Good to go | All set |
| NOT | The opposite |
| Stylin' | Cool, used to describe hair or clothing |
| Whatever! | I don't care! |
| Wicked | Very, as in "wicked good" |
| You go, girl! | Good for you! |

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"We don't receive wisdom; we must discover it for ourselves after a journey that no one can take for us or spare us."

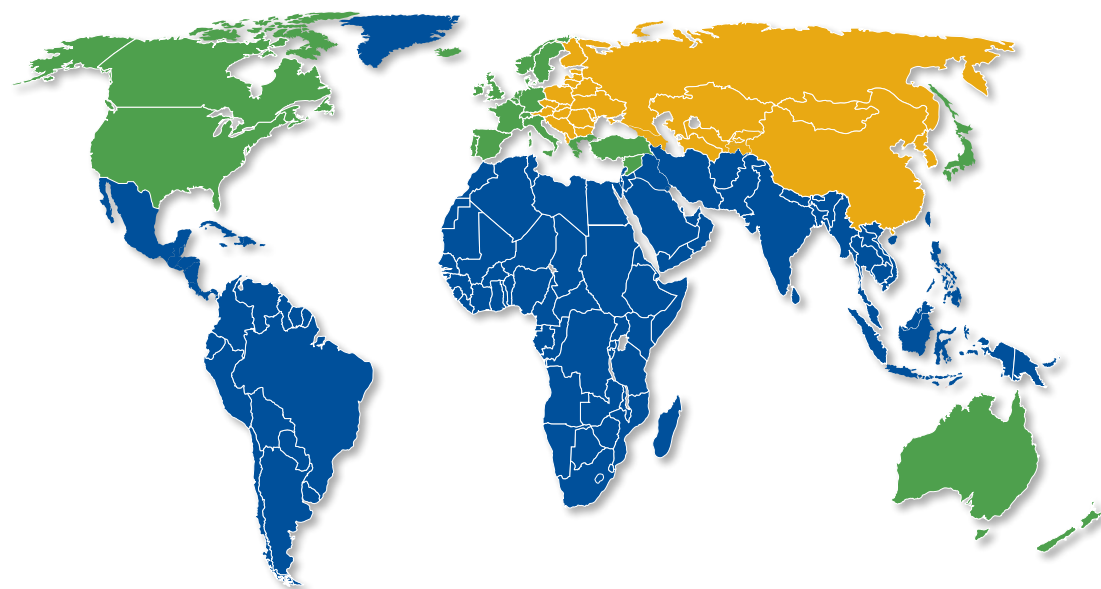
—Marcel Proust



The three “worlds”

A French demographer, Alfred Sauvy, coined the term “Third World” in 1952, comparing the status of developing countries with the status of commoners (the “third estate”) during the French revolution. The terms “first” and “second” world derive from the Cold War era: democratic, capitalist nations perceived themselves as the “first” world and referred to communist bloc nations as the “second” world.

The preferred term for poor countries is now “developing countries,” and the distinction between “first” and “second” world is no longer commonly used. Aboriginal peoples in various nations are sometimes referred to as the “fourth world.”



- First World
- Second World
- Third World ⁶⁸

Top 10 wonders of the world

1. Pyramids of Egypt at Giza
2. Great Wall of China
3. Taj Mahal
4. Serengeti Migration
5. Galapagos Islands
6. Grand Canyon
7. Machu Picchu
8. Iguazu Falls
9. Bali
10. Amazon Rain Forest ⁶⁹



21 country profiles (Rank ordered by 2006 GDP per capita in US\$)

| COUNTRY | POPULATION (millions) | MEDIAN AGE (years) | LIFE EXPECTANCY (years) | LITERACY RATE | OFFICIAL LANGUAGES | GDP (per Capita) | UNEMPLOYMENT RATE | POP BELOW POVERTY LINE | INFLATION RATE | EXPORTS (US\$B) | IMPORTS (US\$B) | CURRENCY |
|---------------------|--------------------------|-----------------------|----------------------------|---------------|-------------------------|---------------------|-------------------|------------------------|----------------|--------------------|--------------------|-------------------|
| Bermuda | .066 | 40 | 78 | 98% | English | \$69,900 | 2.1% | 19% | 2.8% | \$2 | \$1 | Bermudian Dollar |
| UAE | 3 | 28 | 75 | 78% | Arabic | \$45,200 | 2.4% | N/A | 10.5% | \$103 | \$60 | Emirati Dirham |
| US | 298 | 37 | 78 | 99% | English | \$41,600 | 5.1% | 12% | 3.2% | \$928 | \$1,727 | US Dollar |
| Canada | 33 | 39 | 80 | 99% | English/French | \$33,900 | 6.8% | 16% | 2.2% | \$318 | \$365 | Canadian Dollar |
| Australia | 20 | 37 | 81 | 99% | English | \$31,600 | 5.1% | N/A | 2.7% | \$103 | \$120 | Australian Dollar |
| Japan | 127 | 43 | 81 | 99% | Japanese | \$31,600 | 4.4% | N/A | -0.3% | \$551 | \$451 | Yen |
| Germany | 82 | 43 | 79 | 99% | German | \$30,100 | 11.7% | N/A | 2.0% | \$1,016 | \$801 | Euro |
| UK | 61 | 39 | 79 | 99% | English | \$30,100 | 4.7% | 17% | 2.1% | \$373 | \$484 | British Pound |
| Sweden | 9 | 41 | 81 | 99% | Swedish | \$29,800 | 5.8% | N/A | 0.5% | \$127 | \$104 | Swedish Kronor |
| France | 61 | 39 | 80 | 99% | French | \$29,600 | 9.9% | 7% | 1.7% | \$443 | \$473 | Euro |
| Israel | 6 | 30 | 80 | 95% | Hebrew | \$25,000 | 9.0% | 21% | 1.3% | \$40 | \$43 | Israeli Shekel |
| Saudi Arabia | 27 | 21 | 76 | 85% | Arabic | \$13,100 | 13.0% | N/A | 0.4% | \$165 | \$45 | Saudi Riyal |
| South Africa | 44 | 24 | 43 | 86% | IsiZulu (&10 others) | \$12,200 | 26.6% | 50% | 4.0% | \$51 | \$53 | Rand |
| Russia | 143 | 38 | 67 | 99% | Russian | \$11,000 | 7.6% | 18% | 12.7% | \$245 | \$125 | Ruble |
| Mexico | 107 | 25 | 75 | 92% | Spanish | \$10,000 | 3.6% | 40% | 4.0% | \$214 | \$224 | Mexican Peso |
| Brazil | 188 | 28 | 72 | 86% | Portuguese | \$8,300 | 9.8% | 22% | 6.9% | \$115 | \$78 | Real |
| China | 1,313 | 33 | 73 | 91% | Mandarin | \$6,800 | 20.0% | 10% | 1.8% | \$752 | \$632 | Yuan |
| India | 1,095 | 25 | 65 | 60% | English/Hindi | \$3,400 | 8.9% | 25% | 4.2% | \$76 | \$113 | Indian Rupee |
| Bangladesh | 147 | 22 | 62 | 43% | Bangla | \$2,100 | 2.5% | 45% | 7.0% | \$9 | \$13 | Taka |
| Sudan | 41 | 18 | 59 | 61% | Arabic | \$2,100 | 18.7% | 40% | 9.0% | \$7 | \$5 | Sudanese Dinar |
| Somalia | 9 | 18 | 48 | 38% | Somali | \$600 | N/A | N/A | N/A | \$0.20 | \$0.60 | Somali Shilling |

70

Signs of the zodiac

Aries Mar 21-Apr 19

Taurus Apr 20-May 20

Gemini May 21-Jun 21

Cancer Jun 22-Jul 22

Leo Jul 23-Aug 22

Virgo Aug 23-Sept 22

Libra Sept 23-Oct 22

Scorpio Oct 23 - Nov 21

Sagittarius Nov 22-Dec 21








































































Capricorn Dec 22-Jan 19

Aquarius Jan 20-Feb 18

Pisces Feb 19-Mar 20



























U.S. and Canadian holidays and observances

| HOLIDAY |  Observed in U.S.  Observed in Canada | 2019 | 2020 | 2021 |
|--------------------------------------|--|----------|----------|----------|
| New Year's Day |   | Jan 1 | Jan 1 | Jan 1 |
| Martin Luther King, Jr., Day |  | Jan 21 | Jan 19 | Jan 18 |
| Chinese Lunar/ New Year |   | | | |
| (Pig) | | Feb 5 | | |
| (Rat) | | | Jan 25 | |
| (Ox) | | | | Feb 12 |
| African American History Month |   | February | February | February |
| Lincoln's Birthday |  | Feb 12 | Feb 12 | Feb 12 |
| Valentine's Day | | Feb 14 | Feb 14 | Feb 14 |
| President's Day |  | Feb 18 | Feb 17 | Feb 15 |
| Family Day |   | Aug 4 | Aug 2 | Aug 1 |
| Ash Wednesday |   | Mar 6 | Feb 26 | Mar 2 |
| Orthodox Lent Begins |   | Mar 11 | Mar 2 | Mar 15 |
| Muhammad's Birthday (Mawlid al-Nabi) |   | Nov 9 | Oct 29 | Oct 19 |
| St. Patrick's Day |  | Mar 17 | Mar 17 | Mar 17 |
| Spring Equinox |   | Mar 20 | Mar 19 | Mar 20 |
| Palm Sunday |   | Apr 14 | Apr 5 | Mar 28 |
| Daylight Savings Time Begins |   | Mar 10 | Mar 8 | Mar 14 |
| Jewish Passover |   | Apr 19 | Apr 8 | Apr 15 |
| Good Friday |   | Apr 19 | Apr 10 | Apr 2 |
| Easter Sunday |   | Apr 21 | Apr 12 | Apr 4 |
| Easter Monday |   | Apr 22 | Apr 13 | Apr 5 |
| Orthodox Easter Sunday |   | Apr 28 | Apr 19 | May 2 |
| Cinco de Mayo |   | May 5 | May 5 | May 5 |
| Mother's Day |   | May 12 | May 10 | May 9 |
| Victoria Day |   | May 20 | May 18 | May 24 |
| Memorial Day |  | May 27 | May 25 | May 31 |
| Flag Day |  | Jun 14 | Jun 14 | Jun 14 |
| Father's Day |   | Jun 16 | Jun 21 | Jun 20 |
| Summer Solstice |   | Jun 21 | Jun 20 | Jun 21 |
| St. Jean-Baptiste Day (Quebec) |   | Jun 24 | Jun 24 | Jun 24 |
| Ramadan |   | May 5 | Apr 23 | Apr 12 |
| Canada Day |   | Jul 1 | Jul 1 | Jul 1 |
| Independence Day |  | Jul 4 | Jul 4 | Jul 4 |
| Civic Holiday |   | Aug 5 | Aug 3 | Aug 2 |
| Labor Day |   | Sep 2 | Sep 7 | Sep 6 |
| Grandparent's Day |  | Sep 8 | Sep 13 | Sep 12 |
| Fall Equinox |   | Sep 23 | Sep 22 | Sep 22 |
| Jewish New Year (Rosh Hashanah) |   | Sep 29 | Sep 18 | Sep 7 |
| Yom Kippur |   | Oct 8 | Sep 27 | Sep 16 |
| Columbus Day |  | Oct 14 | Oct 12 | Oct 11 |
| Thanksgiving Day |   | Oct 14 | Oct 12 | Oct 11 |
| Diwali (Deepavali) |   | Oct 27 | Nov 14 | Nov 4 |



U.S. and Canadian holidays and observances

| HOLIDAY | | 2019 | 2020 | 2021 |
|-------------------------------------|---|-----------------|-----------------|-----------------|
| Daylight Savings Time Ends |   | Nov 3 | Nov 1 | Nov 7 |
| Islamic New Year (Muharram) |   | Sep 1 | Aug 20 | Aug 10 |
| Halloween |   | Oct 31 | Oct 31 | Oct 31 |
| Festival of Sacrifice (Eid al-Adha) |   | Aug 10 | Jul. 30 | Jul. 19 |
| Veteran's Day |  | Nov 11 | Nov 11 | Nov 11 |
| Remembrance Day |  | Nov 11 | Nov 11 | Nov 11 |
| Thanksgiving Day |  | Nov 28 | Nov 26 | Nov 25 |
| Black Friday |  | Nov 29 | Nov 27 | Nov 26 |
| Hanukkah |   | Dec 22 - Dec 30 | Dec 10 - 18 | Nov 28 - Dec 6 |
| Winter Solstice |   | Dec 21 | Dec 21 | Dec 21 |
| Christmas Eve |   | Dec 24 | Dec 24 | Dec 24 |
| Christmas Day |   | Dec 25 | Dec 25 | Dec 25 |
| Boxing Day |  | Dec 26 | Dec 26 | Dec 26 |
| Kwanzaa |  | Dec 26 - Jan. 1 | Dec 26 - Jan. 1 | Dec 26 - Jan. 1 |
| New Year's Eve |   | Dec 31 | Dec 31 | Dec 31 |

**Not all holidays and observances are observed in every state or province.*

Some of the observances listed are days of honour or religious observances and may not be observed by all. (71)

Chinese animal zodiac

The Chinese divide time into 12-year cycles. Each year in the cycle is assigned a different animal. People born in that year are said to possess the traditional characteristics of the animal.

Rat

1924, 1936, 1948, 1960, 1972, 1984, 1996, 2008

Ox

1925, 1937, 1949, 1961, 1973, 1985, 1997, 2009

Tiger

1926, 1938, 1950, 1962, 1974, 1986, 1998, 2010

Rabbit

1927, 1939, 1951, 1963, 1975, 1987, 1999, 2011

Dragon

1928, 1940, 1952, 1964, 1976, 1988, 2000, 2012

Snake

1929, 1941, 1953, 1965, 1977, 1989, 2001, 2013

Horse

1930, 1942, 1954, 1966, 1978, 1990, 2002, 2014

Ram

1931, 1943, 1955, 1967, 1979, 1991, 2003, 2015

Monkey

1932, 1944, 1956, 1968, 1980, 1992, 2004, 2016

Rooster

1933, 1945, 1957, 1969, 1981, 1993, 2005, 2017

Dog

1934, 1946, 1958, 1970, 1982, 1994, 2006, 2018

Pig

1935, 1947, 1959, 1971, 1983, 1995, 2007, 2019 (72)



World weather averages: temperature and precipitation

| CITY | JANUARY | | | APRIL | | | JULY | | | OCTOBER | | |
|---------------|---------------------------|-------|-------------------------------------|---------------------------|-------|-------------------------------------|---------------------------|--------|-------------------------------------|---------------------------|-------|-------------------------------------|
| | Average Temperature (C/F) | | Average Precipitation (Millimeters) | Average Temperature (C/F) | | Average Precipitation (Millimeters) | Average Temperature (C/F) | | Average Precipitation (Millimeters) | Average Temperature (C/F) | | Average Precipitation (Millimeters) |
| | Min | Max | | Min | Max | | Min | Max | | Min | Max | |
| Boston | -7/19 | 2/36 | 91 | 3/37 | 12/54 | 89 | 17/63 | 27/81 | 84 | 8/46 | 17/63 | 84 |
| New York City | -4/25 | 3/37 | 94 | 6/43 | 14/57 | 81 | 19/66 | 28/82 | 107 | 9/48 | 21/70 | 89 |
| Detroit | -7/19 | -1/30 | 53 | 3/37 | 13/55 | 64 | 17/63 | 28/82 | 84 | 7/45 | 16/61 | 61 |
| Washington DC | -3/27 | 6/43 | 86 | 7/45 | 18/64 | 84 | 20/68 | 31/88 | 112 | 9/48 | 19/66 | 74 |
| Chicago | -8/18 | 0/32 | 51 | 4/39 | 13/55 | 71 | 19/66 | 27/81 | 84 | 8/46 | 16/61 | 66 |
| Miami | 16/61 | 23/73 | 71 | 19/66 | 27/81 | 81 | 24/75 | 31/88 | 155 | 22/72 | 28/82 | 234 |
| Nashville | -1/30 | 8/46 | 117 | 9/48 | 21/70 | 109 | 21/70 | 32/90 | 102 | 10/50 | 22/72 | 66 |
| Atlanta | 2/36 | 11/52 | 125 | 11/52 | 22/72 | 94 | 21/70 | 31/88 | 119 | 12/54 | 22/72 | 66 |
| New Orleans | 8/46 | 17/63 | 117 | 16/61 | 25/77 | 122 | 24/75 | 32/90 | 168 | 18/64 | 26/79 | 89 |
| Kansas City | -6/21 | 3/37 | 33 | 8/46 | 18/64 | 81 | 21/70 | 32/90 | 104 | 9/48 | 20/68 | 71 |
| Dallas | 2/36 | 13/55 | 64 | 13/55 | 24/75 | 107 | 24/75 | 34/93 | 71 | 14/57 | 26/79 | 71 |
| Houston | 7/45 | 17/63 | 89 | 16/61 | 36/97 | 91 | 23/73 | 33/91 | 99 | 16/61 | 27/81 | 94 |
| Las Vegas | -2/28 | 16/61 | 18 | 7/45 | 27/81 | 8 | 20/68 | 39/102 | 13 | 8/46 | 29/84 | 8 |
| Phoenix | 4/39 | 18/64 | 20 | 12/54 | 28/82 | 10 | 25/77 | 40/104 | 25 | 13/55 | 30/86 | 10 |
| Los Angeles | 8/46 | 18/64 | 79 | 10/50 | 21/70 | 25 | 16/61 | 27/81 | 0 | 12/54 | 24/75 | 15 |
| San Diego | 8/46 | 17/63 | 48 | 12/54 | 19/66 | 18 | 17/63 | 23/73 | 3 | 14/57 | 22/72 | 10 |
| Honolulu | 21/70 | 24/75 | 104 | 20/68 | 26/79 | 48 | 23/73 | 28/82 | 23 | 22/72 | 28/82 | 48 |
| Anchorage | -15/5 | -7/19 | 20 | -3/27 | 7/45 | 10 | 9/48 | 18/64 | 41 | -2/28 | 6/43 | 56 |
| Toronto | -9/16 | -1/30 | 69 | 1/34 | 10/50 | 64 | 15/59 | 26/79 | 74 | 4/39 | 13/55 | 61 |
| Vancouver | 0/32 | 5/41 | 218 | 4/39 | 14/57 | 84 | 12/54 | 23/73 | 31 | 7/45 | 14/57 | 147 |
| Athens | 6/43 | 13/55 | 62 | 11/52 | 20/68 | 23 | 23/73 | 33/91 | 6 | 15/59 | 24/75 | 51 |
| Auckland | 16/61 | 23/73 | 79 | 13/55 | 19/66 | 97 | 8/46 | 13/55 | 145 | 11/52 | 17/63 | 102 |
| Bangkok | 20/68 | 32/90 | 8 | 25/77 | 35/95 | 58 | 24/75 | 32/90 | 160 | 24/75 | 31/88 | 206 |
| Beijing | -10/14 | 1/34 | 4 | 7/45 | 21/70 | 17 | 21/70 | 31/88 | 243 | 6/43 | 20/68 | 16 |
| Berlin | -3/27 | 2/36 | 46 | 4/39 | 13/55 | 42 | 14/57 | 24/75 | 73 | 6/43 | 13/55 | 49 |
| Cairo | 8/46 | 18/64 | 5 | 14/57 | 28/82 | 3 | 21/70 | 36/97 | 0 | 18/64 | 30/86 | 0 |
| Cape Town | 16/61 | 26/79 | 15 | 12/54 | 22/72 | 48 | 7/45 | 17/63 | 89 | 11/52 | 21/70 | 31 |
| Havana | 18/64 | 26/79 | 71 | 21/70 | 29/84 | 58 | 24/75 | 32/90 | 125 | 23/73 | 29/84 | 173 |
| Hong Kong | 13/56 | 18/64 | 33 | 19/66 | 24/75 | 137 | 26/79 | 31/88 | 381 | 23/73 | 27/81 | 114 |
| London | 2/36 | 6/43 | 54 | 6/43 | 13/55 | 37 | 14/57 | 22/72 | 57 | 8/46 | 14/57 | 57 |
| Moscow | -16/3 | -9/16 | 39 | 1/34 | 10/50 | 37 | 13/55 | 23/73 | 88 | 3/37 | 9/48 | 45 |
| Mumbai | 19/66 | 28/82 | 2.5 | 24/75 | 32/90 | 0 | 25/77 | 29/84 | 617 | 24/75 | 32/90 | 64 |
| Paris | 1/34 | 6/43 | 56 | 6/43 | 16/61 | 42 | 15/59 | 25/77 | 59 | 8/46 | 16/61 | 50 |
| Rome | 5/41 | 11/52 | 71 | 10/50 | 19/66 | 51 | 20/68 | 30/86 | 15 | 13/55 | 22/72 | 99 |
| Sydney | 18/64 | 26/79 | 89 | 14/57 | 22/72 | 135 | 8/46 | 16/61 | 117 | 13/55 | 22/72 | 71 |
| Jerusalem | 5/41 | 13/55 | 132 | 10/50 | 23/73 | 28 | 17/63 | 31/88 | 0 | 15/59 | 27/81 | 13 |
| Tokyo | -2/28 | 8/46 | 48 | 8/46 | 17/63 | 135 | 21/70 | 28/82 | 142 | 13/55 | 21/70 | 208 |



U.S. currency markings

"This note is legal tender..."

Legal statement that the bill can be used to measure and repay debts.

Serial numbers

No two notes of the same series and denomination have the same serial number.

Federal reserve bank seal

U.S. money is distributed by 12 Federal Reserve Banks



Signatures

Signatures of the Secretary of the Treasury and the Treasurer of the United States (the people in those positions at the time of printing.)

Series

Year in which the bill design was first used. Not necessarily the year the bill was printed.

Whose faces are on U.S. bills?



\$5 Abraham Lincoln



\$10 Alexander Hamilton



\$20 Andrew Jackson



\$50 Ulysses S. Grant



\$100 Benjamin Franklin (77)

What does the U.S. Federal Reserve Bank do?

The Federal Reserve Bank acts as "a bank to the banks" by performing the following roles:

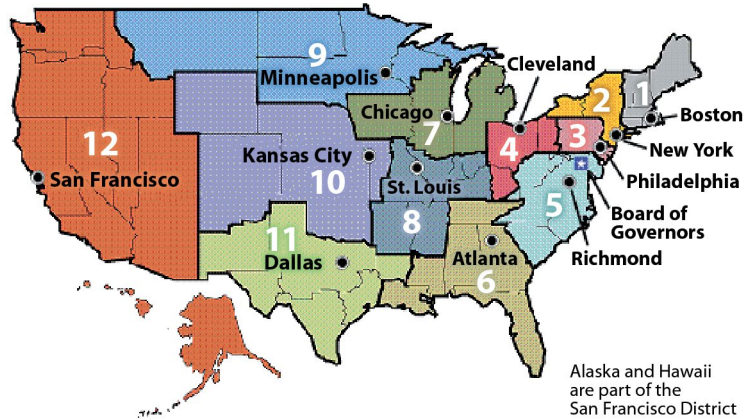
- making and implementing monetary policy
- acting as the government's bank
- supervising and regulating banks and financial institutions
- providing banking services to banks and financial institutions

There are 12 Federal Reserve Banks, each of which serves a different region. In Canada, the Bank of Canada performs the same role as the Federal Reserve Bank system. (78)

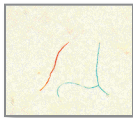


Map of U.S. Federal Reserve system districts

The 12 Federal Reserve System Districts



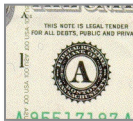
Security features of U.S. currency



- Heavyweight paper, made of cotton and linen.
- Red and blue threads. Also embedded in the bill is a polyester thread with the bill denomination printed on it.
- Microprint that is difficult to reproduce.



- Clear, lifelike portraits.



- Intricate border with clear, unbroken lines. (80)



FUNNY BUSINESS: What's in a name?

The manager of a large office asked a new employee to come into his office. "What is your name?" was the first thing the manager asked.

"John," the new guy replied.

The manager scowled. "Look, I don't know what kind of a namby-pamby place you worked at before, but I don't call anyone by their first name! It breeds familiarity, and that leads to a breakdown in authority," he said. "I refer to my employees by their last name only - Smith, Jones, Baker - that's all. Now that we've got that straight, what is your last name?"

The new guy sighed and said, "Darling. My name is John Darling."

The manager said, "Okay, John, the next thing I want to tell you..." (39)



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Money Matters



Security features in Canadian bank notes

Canadian bills are made of a single piece of polymer that has a plastic feel and two clear panels. The bills are 2.5 times more durable than the old cotton-fibre bills.



Raised ink on the large numbers, the shoulders of the large portrait, and on the words *Bank of Canada*

New imagery celebrating technical innovation replace scenes of natural heritage.



The transparent panels feature metallic images as well as hidden numbers, visible when the bill is held up against a light source.

Bank note image used with the permission of the Bank of Canada/Image de billet de banque utilisée avec la permission de la Banque du Canada.

Canadian coins

Because coins can last up to 20 times as long as bank notes, Canada no longer uses paper money for \$1 and \$2 denominations.



In 1987, Canada replaced dollar bills with bronze-plated dollar coins. The coin is popularly called “the Loonie” because it’s engraved with an image of a loon.



The two-dollar coin is two-toned: a nickel ring around an aluminum-bronze center. The first “toonie” was engraved with the image of an adult polar bear on an ice floe. (81)

Faces on Canadian bills:

- | | |
|-------|--------------------------------|
| \$5 | Sir Wilfrid Laurier |
| \$10 | Sir John A. MacDonald |
| \$20 | Her Majesty Queen Elizabeth II |
| \$50 | William Lyon Mackenzie King |
| \$100 | Sir Robert Borden |

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better, social, fun, and
even addictive.



Find out how - see other side of this book!



Milestones in the history of money

| | | | |
|--------------|--|--------------|--|
| 3000 BCE | Banking develops in Babylonia | 1659 CE | Oldest extant check issued in Britain. |
| 1200 BCE | Cowrie shells used as currency in China | 1660 CE | Goldsmiths' receipts used in Britain as banknotes. |
| 640 BCE | Lydians (from Ancient Turkey) the first Westerners to use coins | 1694 CE | Bank of England founded. |
| 405 BCE | The Ancient Greeks hoard so many silver coins that Athens has to resort to using bronze. | 1699-1727 CE | Sir Isaac Newton is master of the British mint. |
| 350 BCE | The normal lending rate in Ancient Greece is 10% interest. | 1715 CE | To cope with coin shortages, North Carolina makes 17 different forms of money legal coin, including wampum, tobacco, and Spanish coins. |
| 275 BCE | Romans are still using heavy bronze bars as currency, soon to be replaced by coins. | 1764 CE | Britain prohibits colonies from issuing paper money. |
| 118 BCE | The Chinese issue leather money, made of white deerskin. | 1776 CE | In <i>The Wealth of Nations</i> , Adam Smith shows advantages of paper money. |
| 30 BCE-14 CE | Augustus Caesar reforms the Roman money system, issuing new coins and establishing new taxes: sales tax, land tax, and a poll tax. | 1780 CE | Bank of Pennsylvania founded. |
| 270 CE | Emperor Aurelian issues coins that are made of nearly pure gold. | 1789 CE | U.S. Constitution gives the federal government power to create money. |
| 435 CE | Because of the Anglo-Saxon invasions, Britain stops using coins. | 1794 CE | U.S. mint opens. |
| 561 CE | Britain resumes using coins. The first ones are minted by a French bishop, Liudard. | 1787-1817 CE | Shortage of copper and silver coins in Britain leads to use of foreign coins and privately-issued tokens to pay wages. |
| 960 CE | Chinese begin regularly issuing paper money. | 1820 CE | Last silver British pennies produced. |
| 1149 CE | Chinese Hung Tsun publishes <i>A Treatise on Coinage</i> . | 1825 CE | British banking crisis. In one year, 60 banks fail. |
| 1232-53 CE | Several Italian states issue gold coins. The florin, from Florence, is copied in other parts of Europe. | 1837 CE | American states allowed to issue paper money. |
| 1275-92 CE | Marco Polo learns of paper money in China. | 1840 CE | U.S. establishes independent treasury. |
| 1351 CE | The weight of the English penny is reduced for the second time (having been first reduced in 1344). | 1862 CE | U.S. federal government places tax on state bank notes. |
| 1401 CE | Founding of the Bank of Barcelona | 1873 CE | Following the California gold rush, the U.S. converts to a gold standard. |
| 1455 CE | China stops issuing paper money. | 1881 CE | Postal money orders introduced in Britain. |
| 1504 CE | First shilling coins produced. | 1910 CE | The Kirghiz people in Russia still use horses and sheep as money. |
| 1599 CE | Ounce for ounce, pepper is sometimes more valuable than gold. | 1935 CE | Cowrie shells still used as currency in Nigeria. |
| 1609 CE | Bank of Amsterdam founded. | 1960 CE | Primitive forms of money (such as shells and cattle) have mostly disappeared. |
| 1619 CE | Tobacco begins to be used as currency in Virginia. (The practice will continue for the next 200 years.) | 1995 CE | Ninety percent of the total value of U.S. transactions for the year were paid for electronically. |
| 1621 CE | Maximum annual rate of interest in England is reduced to 8%. | 1997 CE | Rock star David Bowie issues Bowie Bonds. |
| 1637 CE | Wampum (shells) used as currency by American settlers. | 1999 CE | Single European currency (the Euro) adopted by Belgium, Germany, Spain, France, Ireland, Italy, Luxembourg, the Netherlands, Austria, Portugal and Finland. (85) |



Consumer Protection

Typical frauds and scams

On the phone

- **Telemarketers** promising prizes if you call a 1-800 or 1-900 number and “verify” your identity by giving your credit card.
- **Opportunities to “invest”** in fraudulent schemes.
- **Bank examiner con:** a so-called “bank examiner” says he needs your help to catch a bank teller suspected of theft. You are asked to withdraw a specified amount of cash from your account and hand it over to the “examiner” so he can test the teller’s honesty by re-depositing it.
- **Travel companies** that say you’ve won a free trip or cruise, which you can claim once you join their travel club by purchasing a membership with your credit card.

At the door

- **The pigeon drop.** A stranger claims to have just found a large sum of money, which you can share if you give the stranger “good faith” money to keep until the money is claimed.
- **Funeral chasers.** The con artist visits the family of the dead person, claiming the deceased ordered merchandise to be delivered the next day and there’s money due to pay for it.
- **Home repair.** The con artist says there’s a problem with your house and offers to fix the problem for a low price. Once the work begins, however, major problems appear that cost more than the original quote. The “problems” might be fictional or actual damage caused by the con artist.

In the mail

- **Stolen checks** (especially routine checks that arrive at a predictable time each month, such as Social Security payments)
- **Fake contests.** To claim your “prize,” you’re asked to make a small payment.

On the computer

- **Virus.** Computer program that infiltrates other programs and can damage software and hardware.
- **Worm.** Computer program that sends copies of itself over a network.
- **Spam.** “Junk” email. May contain worms.
- **Phishing.** Spam email message from fraudsters trying to obtain personal and financial information (perhaps luring you to a website to update an “account” or collect a “refund”).
- **Spyware.** Software that collects information about your Web surfing habits.

You can protect yourself from computer threats by using up-to-date anti-virus, anti-spam, and anti-spyware software. Don’t open unidentified attachments or download a file from a dubious source. (67)

“The world does not pay for what a person knows. But it pays for what a person does with what he knows.”

—Laurence Lee



Unethical business practices

Greenwashing

Greenwashing is a deceptive marketing technique whereby companies with environmentally damaging and unsustainable technologies create positive messages designed to lead consumers to believe their products and practices are safe and environmentally friendly.

Bait and switch advertising

Bait and switch advertising occurs when a seller advertises a product it has no intention of really selling. The purpose is to switch consumers from buying the advertised merchandise to buying another product that is more profitable for the seller. For example, a company advertises a radio for \$50, but consumers who try to purchase it discover that the company really only stocks luxury radios for \$75. (63)

Shilling

A shill is a person paid to appear as an unbiased, enthusiastic supporter of a company's. The shill's false endorsement inspires other customers to buy the product being sold. (63)

Spamming

Spamming is emailing people unsolicited advertising or promotional material (spam) that's the Internet equivalent of junk mail.

Pyramid scheme

In a pyramid scheme, the first-level investor recruits people to make payments, offering the promise that these second-level investors will then be able to sign up others to make payments to them. The scheme eventually collapses when the number of new investors cannot support the upward payment structure. (64)

"A mind is a fire to be kindled, not a vessel to be filled."

—Plutarch

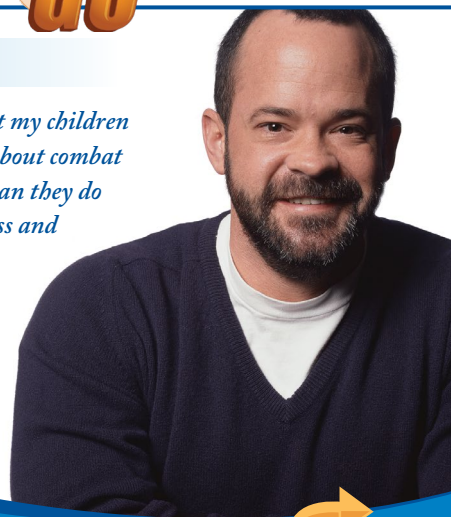
How to protect yourself from fraud and identity theft

- Protect your Social Security number, bank account and credit card numbers, PIN's (personal identification numbers), passwords and other personal information.
- Keep your financial trash "clean." Don't throw away old ATM or credit card receipts, bank statements, tax returns, or other documents containing personal information without shredding them first.
- Use extra care with personal information on a computer or over the Internet.
- Beware of offers that seem too good to be true.



Parent

"Why is it that my children know more about combat and sports than they do about business and life skills?"



It's possible with GoVenture!

(see flip side of book)



Hard times for corporate criminals

| Convicted white-collar criminal | Company | Sentence (Years) |
|---------------------------------|------------------------------|------------------|
| Bernie Madoff | Madoff Investment Securities | 150 |
| Bernard Ebbers | WorldCom | 25 |
| Jeff Skilling | Enron | 24.5 |
| Martin Frankel | The Frankle Fund | 16 |
| John Rigas | Adelphia Communications | 15 |
| Charles Keating | Lincoln Savings & Loan | 12.5 |
| Michael Milken | Drexel Burnham Lambert | 10 |
| Dennis Kozlowski | Tyco International | 8 |
| Ernest Saunders | Guinness | 5 |
| Steve Madden | Steve Madden Ltd. | 3.5 |
| Ivan Boesky | Wall Street Financier | 3 |
| Martha Stewart | Martha Stewart Living | 0.5 (65) |

Employment scams

Beware of companies offering job listings or job searching for high fees. Most legitimate search agencies receive commissions from employers, not job seekers. Also beware of offers of start-up packages for stay-at-home work that sounds too good to be true.

Quick consumer tips

Take a sober second thought when you encounter the following:

- Extended warranties or service contracts.
- Credit insurance offers.
- Payday and tax refund loans.
- Rent-to-own offers.
- Real estate agents who claim to represent the buyer.
- Buy Here, Pay Here car lots.
- Any offer that sounds too good to be true—it probably is. (66)



FUNNY BUSINESS: Quality versus Price

Two barbershops were in red-hot competition. One put up a sign advertising haircuts for seven dollars. His competitor put up one that read, "We repair seven-dollar hair cuts." (39)



Einstein and the Rule of 72

Albert Einstein is credited with discovering the compound interest rule of 72:

$72 \div \text{interest rate} = \text{number of years it will take investment or debt to double}$

Example: $72 / 10\% \text{ interest} = 7.2 \text{ years for an investment to double}$

It's rumored that Albert Einstein once said that compound interest is the most powerful force in the universe. (57)

Buying life insurance

Life insurance can be an important financial safety net. After the insured person dies, the *beneficiary* (person designated to receive the funds) receives a lump sum payment of thousands, normally hundreds of thousands, of dollars. This money can help pay the mortgage on the family home, funeral expenses, or day-to-day living expenses for the insured's family.

There are two main types of insurance: term and permanent. Term insurance provides coverage for a fixed number of years, whereas permanent insurance provides lifelong coverage. Permanent insurance policies normally have a "cash value," which means you may be able to borrow money from the insurance company, using the value of your insurance policy as collateral. (58)

"What one has not experienced, one will never understand in print."

—Isadora Duncan

Common mistakes young people make with money

- Buying items you don't need...and paying for them with interest
- Getting too deeply in debt
- Paying bills late or otherwise tarnishing your reputation
- Having too many credit cards
- Not watching expenses
- Not saving for the future
- Paying too much in fees
- Not taking responsibility for personal finances (59)

Five things you should know about credit cards

- Use them wisely. Many cards carry an annual interest rate of more than 18%.
- Look for the card that best suits your needs, and don't be distracted by special offers.
- Pay more than the minimum monthly payment to reduce interest charges.
- Pay on time to avoid late penalties and a lower credit rating.
- Keep your credit card numbers private and verify that online transactions are encrypted. (59)

Five things you should know about checking accounts

- Shop around for the best service charges and the features that fit your needs.
- Regularly update your checkbook.
- Keep track of your daily balance so you won't overdraw your account.
- Use online banking to track transactions and reduce service charges.
- Check your bank statement for errors. (60)



Financial planning lifecycle

If you're in high school...

- Consider getting a part-time job.
- Open a bank account.
- Start the habit of monthly saving.
- Take a personal finance class or join an investors' club.
- Research options for financing your higher education.

If you're in college or university...

- Pay your bills on time. You're starting to build your credit history now.
- Think carefully about using your credit card.
- Protect your Social Security Number and other private identification.
- Consider getting part-time work in the professional field you'd like to enter after graduation.
- Continue contributing to savings and investments.
- Educate yourself about personal finance, through classes and reading.

If you're starting a career...

- Use a budget to control spending.
- Build a good credit history by keeping debt manageable and paying bills on time.
- Start building retirement savings.
- Consider purchasing life and disability insurance.

If you're starting a family...

- Continue contributing to savings and investments.
- Start thinking about buying your own home.
- Purchase life, health, and home (or tenant's) insurance.
- Make a legal will. ⁽⁶⁰⁾



Early Years
To mid 30s
Get started!
Growth-oriented.



Middle Years
mid 30s – late 40s
Build value and Invest!
Diversify.
Growth-oriented.



Pre-Retirement Years
late 40s – retirement
Consolidate!
Diversify but reduce
amount of high risk.



Retirement Years
60s and over
Security!
Income-oriented.
More conservative.

Planning for retirement while you're young

The more time you have to save, the greater returns you'll earn through compound investment. Consider this scenario:

Person A

Invests \$1,000 per year from age 20 to 30.
7% annual interest.
Retirement income at age 65: **\$168,514**

Person B

Invests \$1,000 per year from age 30 to 65.
7% annual interest.
Retirement income at age 65: **\$147,913.** ⁽⁶¹⁾

Bull and Bear markets



Bull market

Period of rising prices
in the stock market.



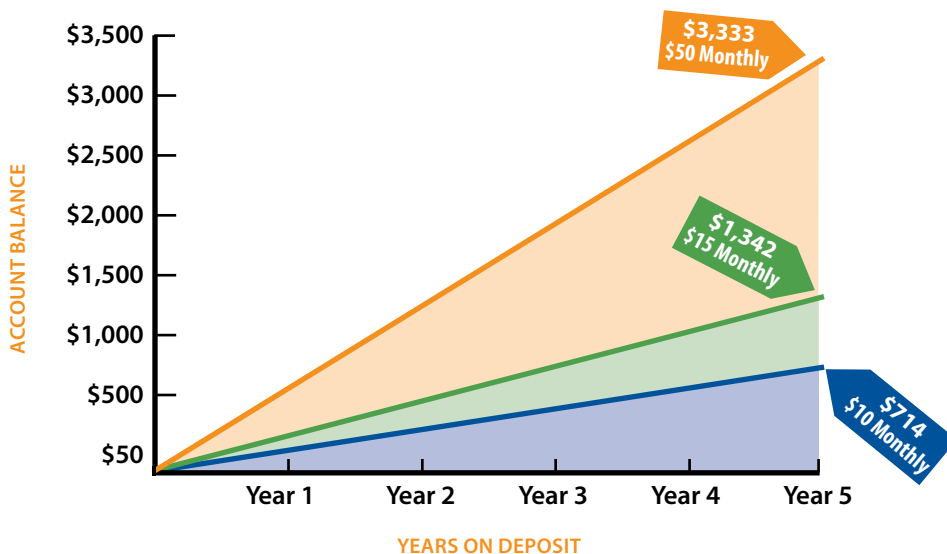
Bear market

Period of declining prices
in the stock market.

Financial Planning



How a small savings account can grow



3.5% interest rate compounded monthly for 5 years, initial deposit \$50

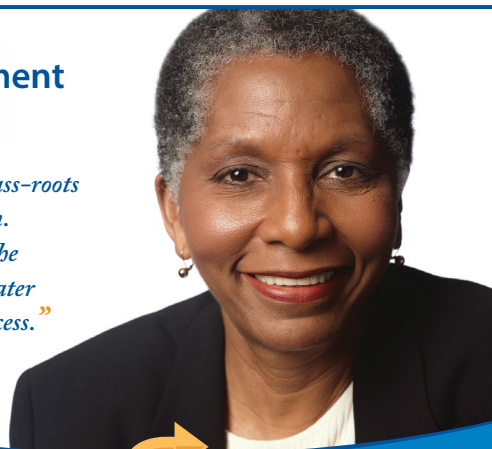
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“Experience is not what happens to you; it’s what you do with what happens to you.”

—Aldous Huxley

Economic Development Professional

“I help build economies at the grass-roots level. It all starts with education. The more we can provide, and the faster we can provide it, the greater the chance and the impact of success.”



It’s possible with GoVenture!

(see flip side of book)



The Job Market

20 worst-paying jobs in the United States (2013)

| JOB | MEAN ANNUAL SALARY (US\$) |
|--|---------------------------|
| 1. Shampooers | \$18,600 |
| 2. Fast food counter workers | \$18,810 |
| 3. Dishwashers | \$18,930 |
| 4. Hosts and hostesses (restaurant, lounge, and coffee shop) | \$19,570 |
| 5. Amusement and recreation attendants | \$20,020 |
| 6. Ushers, lobby attendants, and ticket takers | \$20,320 |
| 7. Cashiers | \$20,410 |
| 8. Waiters and waitresses | \$20,710 |
| 9. Lifeguards, ski patrol, and (other recreational safety workers) | \$20,720 |
| 10. Pressers, textile, garment and related materials | \$20,730 |
| 11. Personal and home care aides | \$20,830 |
| 12. Childcare workers | \$21,310 |
| 13. Manicurists and pedicurists | \$21,440 |
| 14. Parking lot attendants | \$21,540 |
| 15. Laundry and dry-cleaning workers | \$21,540 |
| 16. Motion picture projectionist | \$21,600 |
| 17. Automotive and watercraft service attendants | \$21,600 |
| 18. Bartenders | \$21,630 |
| 19. Maids and housekeeping cleaners | \$21,820 |
| 20. Home health aides | \$21,830 ⁽¹⁵⁾ |

20 best-paying jobs in the United States (2013)

| JOB | MEAN ANNUAL SALARY (US\$) |
|--|---------------------------|
| 1. Anesthesiologists | \$232,830 |
| 2. Surgeons | \$230,540 |
| 3. Obstetricians and gynecologists | \$216,760 |
| 4. Oral and maxillofacial surgeons | \$216,440 |
| 5. Internists | \$191,520 |
| 6. Orthodontists | \$186,320 |
| 7. Physicians and surgeons, all other | \$184,820 |
| 8. Family and general practitioners | \$180,850 |
| 9. Psychiatrists | \$177,520 |
| 10. CEOs | \$176,840 |
| 11. Prosthodontists | \$168,120 |
| 12. Pediatricians | \$167,640 |
| 13. Dentists, all other specialists | \$164,780 |
| 14. Dentists, general | \$163,240 |
| 15. Nurse Anesthetists | \$154,390 |
| 16. Petroleum engineers | \$147,470 |
| 17. Architectural and engineering managers | \$133,240 |
| 18. Podiatrists | \$132,470 |
| 19. Lawyers | \$130,880 |
| 20. Natural sciences managers | \$130,400 ⁽¹⁵⁾ |



25 occupations projected to grow fastest in the United States from 2012 to 2022

| Industry | 2012 | 2022 | Change (%) |
|--|-----------|-----------|---------------------|
| 1. Services for the elderly and persons with disabilities | 769,800 | 1,294,700 | 68% |
| 2. Home health care services | 1,198,600 | 1,914,300 | 60% |
| 3. Offices of all other health practitioners | 114,200 | 181,800 | 59% |
| 4. Specialty (except psychiatric and substance abuse) hospitals; private | 251,600 | 392,400 | 56% |
| 5. Offices of physical, occupational and speech therapists, and audiologists | 305,400 | 467,400 | 53% |
| 6. Masonry contractors | 130,800 | 196,100 | 50% |
| 7. Residential building construction | 573,500 | 849,800 | 48% |
| 8. Other transit and ground passenger transportation | 91,300 | 131,500 | 44% |
| 9. Beer, wine, and distilled alcoholic beverage merchant wholesalers | 172,700 | 245,700 | 42% |
| 10. Management, scientific, and technical consulting services | 1,121,100 | 1,577,100 | 41% |
| 11. Waste collection | 150,300 | 209,400 | 39% |
| 12. Computer systems design and related services | 1,620,300 | 2,229,000 | 38% |
| 13. Ambulance services | 162,000 | 220,300 | 36% |
| 14. All other ambulatory health care services | 103,800 | 140,900 | 36% |
| 15. Medical and diagnostic laboratories | 234,000 | 317,700 | 36% |
| 16. Outpatient mental health and substance abuse centers | 190,300 | 258,400 | 36% |
| 17. Cement and concrete product manufacturing | 161,600 | 218,900 | 35% |
| 18. Other financial investment activities | 356,300 | 480,500 | 35% |
| 19. Educational support services; private | 120,300 | 161,900 | 35% |
| 20. Office administrative services | 426,400 | 571,300 | 34% |
| 21. Community care facilities for the elderly | 789,700 | 1,057,000 | 34% |
| 22. Support activities for road transportation | 86,700 | 115,400 | 33% |
| 23. Other specialty trade contractors | 535,300 | 709,600 | 33% |
| 24. Poured concrete foundation and structure contractors | 151,300 | 199,700 | 32% |
| 25. Power and communication line and related structures construction | 154,900 | 203,400 | 31% ⁽¹⁶⁾ |

Top five reasons people start businesses

1. To do work they love
2. To be their own bosses
3. To make more money
4. To create something people need
5. To pursue a challenge ⁽¹⁷⁾

Costs of starting a franchise (in US\$)

- The average cost of starting a franchise is \$143,260 .
- 32% of franchisees invest between \$100,000 and \$300,000.
- 26% invest less than \$50,000.
- 17% invest between \$50,000 and \$99,999.
- 9% invest \$300,000 or more. ⁽¹⁸⁾

“I hear and I forget. I see and I remember. I do and I understand.”
—Confucius



Biggest and Best

World's largest public companies (by 2019 market value)

| Company | Industry | Market Value (US\$ billions) | Corporate Headquarters | 2009 Ranking |
|-----------------------|--------------------------|---------------------------------|---------------------------|------------------------|
| 1. Apple | Technology | 961 | United States | ExxonMobil |
| 2. Microsoft | Technology | 946 | United States | PetroChina |
| 3. Amazon | Retail & Technology | 916 | United States | Wal-Mart |
| 4. Alphabet | Technology | 863 | United States | China Mobile |
| 5. Berkshire Hathaway | Investing | 516 | United States | ICBC |
| 6. Facebook | Technology | 512 | United States | Microsoft |
| 7. Alibaba | Technology | 480 | China | Procter & Gamble |
| 8. Tencent Holdings | Technology | 472 | China | AT&T |
| 9. JPMorgan Chase | Banking & Finance | 368 | United States | Johnson & Johnson |
| 10. Johnson & Johnson | Medical & Consumer Goods | 366 | United States | Royal Dutch Shell (76) |

Largest private companies in the United States (by revenue 2018)

| Company | Industry | Revenue (US\$ billions) | Employees | Corporate Headquarters |
|---------------------------|-----------------------|----------------------------|-----------|---------------------------|
| 1. Cargill | Food, Drink & Tobacco | 114 | 155,000 | Minnesota |
| 2. Koch Industries | Multicompany | 110 | 120,000 | Kansas |
| 3. Albertsons | Food Markets | 60 | 275,000 | Idaho |
| 4. Deloitte | Business Services | 43 | 263,900 | - |
| 5. PricewaterhouseCoopers | Business Services | 41 | 236,000 | - |
| 6. Mars | Food, Drink & Tobacco | 35 | 100,000 | Virginia |
| 7. Ernst & Young | Business Services | 35 | 247,570 | - |
| 8. Publix Super Markets | Food Markets | 34 | 193,000 | Florida |
| 9. Reyes Holdings | Food, Drink & Tobacco | 28 | 31,000 | Illinois |
| 10. C&S Wholesale Grocers | Food, Drink & Tobacco | 27 | 16,200 | New Hampshire (76) |

Best business schools (MBA programs)

| School | Location | School | Location |
|---------------------------|------------------|----------------------|-------------------|
| 1. Stanford | Stanford, CA | 6. Dartmouth (Tuck) | New York City, NY |
| 2. Chicago (Booth) | Chicago, IL | 7. Colombia | New York, NY |
| 3. Harvard | Boston, MA | 8. Duke (Fuqua) | Durham, NC |
| 4. Pennsylvania (Wharton) | Philadelphia, PA | 9. Cornell (Johnson) | Ithaca, NY |
| 5. Northwestern (Kellogg) | Evanston, IL | 10. Michigan (Ross) | Ann Arbor, MI |

**Schools are ranked based on the return on investment their degrees provide to graduating learners (compensation five years after graduation, minus tuition and salary given up while attending school). (76)*



The best (worst) foods*

| Food | Fat in Average Serving (Grams) | Calories in Average Serving |
|---|--------------------------------|-----------------------------|
| 1. Eggs Benedict with Hollandaise Sauce | 72 | 1,000 |
| 2. Cheeseburger | 68 | 1,000 |
| 3. Duck Confit | 60 | 1,000 |
| 4. Fondue | 50 | 1,300 |
| 5. Fettuccine Alfredo | 40 | 500 |
| 6. French Fries | 30 to 50 | 600 to 1,000 |
| 7. Foie Gras | 35 | 300 to 400 |
| 8. Chicken Hash | 30 to 35 | 400 |
| 9. Fried Chicken | 20 to 30 | 200 to 400 |
| 10. Lasagna | 30 | 500 |

*Foods that taste great but have a large amount of fat and an exceptionally high number of calories. 76

Five most expensive diseases

| Disease | Annual Healthcare Costs (US\$ billions) |
|--|---|
| 1. Mental Illness | 142 |
| • Alzheimer’s and dementia | |
| • Schizophrenia and similar disorders | |
| • Attention deficit hyperactivity disorder | |
| 2. Heart Conditions | 123 |
| • Heart attacks | |
| • Arrhythmia | |
| • Chronic heart failure | |
| 3. Trauma | 100 |
| • Broken bones | |
| • Sprains and strains | |
| • Open wounds | |
| 4. Cancer | 99 |
| • Breast cancer | |
| • Prostrate | |
| • Skin cancer | |
| 5. Respiratory Ailments | 64 |
| • Chronic Obstructive Pulmonary Disease (COPD) | |
| • Asthma 76 | |

“He helps others most,
who shows them how to
help themselves.”
—A. P. Gouthey



Top-earning CEOs

2012

| CEO | Company | Pay* |
|--------------------------|--------------------|------|
| 1. John H Hammergren | McKesson | 131 |
| 2. Ralph Lauren | Ralph Lauren | 65 |
| 3. Michael D Fascitelli | Vornado Realty | 64 |
| 4. Richard D Kinder | Kinder Morgan | 60 |
| 5. David M Cote | Honeywell | 55 |
| 6. George Paz | Express Scripts | 51 |
| 7. Jeffery H Boyd | Priceline.com | 50 |
| 8. Stephen J Hemsley | UnitedHealth Group | 48 |
| 9. Clarence P Cazalot Jr | Marathon Oil | 43 |
| 10. John C Martin | Gilead Sciences | 43 |

2009

| CEO | Company | Pay* |
|------------------------|----------------------|------|
| 1. Lawrence J. Ellison | Oracle | 557 |
| 2. Ray R. Irani | Occidental Petroleum | 223 |
| 3. John B Hess | Hess | 155 |
| 4. Michael D. Watford | Ultra Petroleum | 117 |
| 5. Mark G. Papa | EOG Resources | 90 |
| 6. William R Berkley | WR Berkley | 87 |
| 7. Matthew K Rose | Burlington Santa Fe | 69 |
| 8. Paul Evanson | Allegheny Energy | 67 |
| 9. Hugh Grant | Monsanto | 65 |
| 10. Robert W. Lane | Deere & Co | 61 |

*US\$ Millions. Compensation rank is based on total compensation for latest fiscal year. Total compensation for each chief executive includes the following: salary and bonuses; other compensation, such as vested restricted stock grants, LTIP payouts and perks; and stock gains, the value realized by exercising stock options. (76)

Most expensive homes in the world

| Home | Location | Price Tag (US\$ millions) |
|------------------------------|------------------------------|---------------------------|
| 1. Antilia | Mumbai, India | 1,000 |
| 2. Villa Leopolda | Villefranche-sur-mer, France | 750 |
| 3. Fair Field | Sagaponack, N.Y. | 248 |
| 4. Kensington Palace Gardens | London, U.K. | 222 |
| 5. One Hyde Park | London, U.K. | 221 |
| 6. Ellison Estate | Woodside, CA | 200 |
| 7. Kensington Palace Gardens | London, U.K. | 140 |
| 8. Blossom Estate | Palm Beach, FL, USA | 130 |
| 9. Xanadu 2.0 | Seattle, WA, USA | 120 |
| 10. Mountain Home Road | Woodside, CA, USA | 117 (76) |

Most expensive private islands

| Island Name | Location | Price Tag (US\$ millions) |
|-----------------------|-----------------------------|---------------------------|
| 1. Lanai Island | Hawaii | 600 |
| 2. Lisbon Island | Portugal | 310 |
| 3. Necker Island | British Virgin Islands | 100 |
| 4. Ronde Island | Grenada | 100 |
| 5. D'Arros Island | Seychelles | 94 |
| 6. James Island | Canada | 75 |
| 7. Caye Chapel Island | Belize | 65 |
| 8. Hans Lollik Island | US Virgin Islands | 45 |
| 9. Motu Tane Island | Bora Bora, French Polynesia | 40 |
| 10. Charles Island | Bahamas | 39 (116) |

What it costs to live well in 20 U.S. cities*

| City | Annual expenses (Family of 4) |
|----------------------------|----------------------------------|
| New York, New York | 483,775 |
| Boston, Massachusetts | 407,152 |
| Los Angeles, California | 370,359 |
| Washington, DC | 311,868 |
| Miami, Florida | 308,430 |
| Atlanta, Georgia | 307,091 |
| Honolulu, Hawaii | 288,241 |
| Houston, Texas | 286,382 |
| Seattle, Washington | 282,907 |
| Minneapolis, Minnesota | 280,995 |
| Chicago, Illinois | 277,342 |
| Philadelphia, Pennsylvania | 259,810 |
| Detroit, Michigan | 239,867 |
| Las Vegas, Nevada | 239,821 |
| New Orleans, Louisiana | 239,741 |
| Denver, Colorado | 239,304 |
| Charleston, West Virginia | 236,996 |
| Nashville, Tennessee | 227,027 |
| Portland, Maine | 212,057 |
| Anchorage, Alaska | 200,063 |

*Annual expenses include: primary home, vacation home, cars, dining out, groceries, travel, health care, utilities, private school, college, savings, and miscellaneous expenses (76)

The world's growing number of billionaires

| Year | Number of billionaires |
|------|------------------------|
| 1986 | 140 |
| 2003 | 476 |
| 2008 | 1,125 |
| 2009 | 793 |
| 2013 | 1,426 (76) |

Trainer

"Expanding classroom training is beyond our budget. eLearning has improved accessibility, but low participation and completion rates are hindering our progress. Training is critical to our organization, and I need to deliver what our people need, when they need it."



It's possible with GoVenture!
(see flip side of book)

World's most expensive cars

2013

| Car | Price (US\$) |
|------------------------------|--------------|
| 1. Maybach Exelero | 8,000,000 |
| 2. Lamborghini Veneno | 4,500,000 |
| 3. Lykan Hypersport | 3,500,000 |
| 4. Bugatti Veyron | 2,600,000 |
| 5. Aston Martin | 1,850,000 |
| 6. Koenigsegg Agera | 1,800,000 |
| 7. Maybach Landaulet | 1,380,000 |
| 8. Hennessey Venom GT Spyder | 1,100,000 |
| 9. McLaren F1 | 970,000 |
| 10. Ferrari Enzo | 670,000 |

2009

| Car | Country of origin | Price (US\$) |
|--------------------------------|-------------------|---------------|
| 1. Koenigsegg CCXR | Sweden | 2,173,950 |
| 2. Bugatti Veyron 16.4 | France | 2,027,760 |
| 3. Pagani Zonda Cinque Roaster | Italy | 1,882,920 |
| 4. Bugatti Veyron 16.4 | France | 1,738,080 |
| 4. Pagani Zonda Cinque Coupé | Italy | 1,738,080 |
| 5. Lamborghini Reventon | Italy | 1,454,400 |
| 6. Pagani Zonda F Roadster | Italy | 1,448,000 |
| 7. Maybach Landaulet | Germany | 1,380,000 |
| 8. Pagani Zonda F Coupé | Italy | 1,375,980 |
| 9. Leblanc Mirabeau | Sweden | 861,798 |
| 10. SSC Ultimate Aero | United States | 740,000 (117) |



Sports team valuations

| 2018 RANK | TEAM | SPORT | Value (US \$ Billions) | 2017 RANK |
|-----------|-----------------------|--------|---------------------------|-----------|
| 1 | Dallas Cowboys | NFL | 4,800 | 1 |
| 2 | Manchester United | Soccer | 4,123 | 3 |
| 3 | Real Madrid | Soccer | 4,088 | 5 |
| 4 | Barcelona | Soccer | 4,064 | 4 |
| 5 | New York Yankees | MLB | 4,000 | 2 |
| 6 | New England Patriots | NFL | 3,700 | 6 |
| 7 | New York Knicks | NBA | 3,600 | 7 |
| 8 | Los Angeles Lakers | NBA | 3,300 | 9 |
| 8 | New York Giants | NFL | 3,300 | 8 |
| 10 | Golden State Warriors | NBA | 3,100 | 20 |
| 10 | Washington Redskins | NFL | 3,100 | 11 (76) |

| 2013 RANK | TEAM | SPORT | Value (US \$ Billions) |
|-----------|----------------------|--------|---------------------------|
| 1 | Real Madrid | Soccer | 3,444 |
| 2 | Barcelona | Soccer | 3,200 |
| 3 | Manchester United | Soccer | 2,810 |
| 4 | New York Yankees | MLB | 2,510 |
| 5 | Dallas Cowboys | NFL | 2,300 |
| 6 | Los Angeles Dodgers | MLB | 2,000 |
| 7 | Bayern Munich | Soccer | 1,850 |
| 8 | New England Patriots | NFL | 1,800 |
| 9 | Washington Redskins | NFL | 1,700 |
| 10 | New York Giants | NFL | 1,550 (76) |

The world's wealthiest people (2014)

| Billionaire | Net worth (US\$ billions) | Source of wealth | Country of Citizenship |
|----------------------|------------------------------|---------------------|------------------------|
| 1. Jeff Bezos | 129 | Amazon | United States |
| 2. Bill Gates | 90 | Microsoft | United States |
| 3. Bernard Arnault | 86 | LVMH | France |
| 4. Warren Buffett | 85 | Berkshire Hathaway | United States |
| 5. Amancio Ortega | 68 | Zara | Spain |
| 6. Mark Zuckerberg | 67 | Facebook | United States |
| 7. Larry Ellison | 65 | Oracle | United States |
| 8. Carlos Slim | 61 | Microsoft | Mexico |
| 9. Michael Bloomberg | 60 | América Móvil | United States |
| 10. Mukesh Ambani | 58 | Reliance Industries | India (76) |

Movies and Music



Most lucrative movie franchises (2019)

| Franchise | Total gross (US\$ billions) | Number of movies |
|------------------------------|--------------------------------|------------------|
| 1. Marvel Cinematic Universe | 21.3 | 28 |
| 2. Star Wars | 9.3 | 11 |
| 3. Harry Potter | 9.2 | 12 |
| 4. James Bond | 7.1 | 26 |
| 5. Lord of the Rings | 5.9 | 7 |
| 6. X-Men | 5.8 | 12 |
| 7. DC Extended Universe | 5.3 | 27 |
| 8. Fast and the Furious | 5.2 | 10 |
| 9. Jurassic Park | 5.0 | 6 |
| 10. Spider-Man | 4.9 | 7 (86) |

Top 20 movies of all-time, world-wide

| Movie | Worldwide Box Office Revenues (US\$ millions) |
|--|--|
| 1. Avatar (2009) | \$2,776 |
| 2. Avengers: Endgame (2019) | \$2,628 |
| 3. Titanic (1997) | \$2,208 |
| 4. Star Wars Ep. VII: The Force Awakens (2015) | \$2,053 |
| 5. Avengers: Infinity War (2018) | \$2,048 |
| 6. Jurassic World (2015) | \$1,648 |
| 7. Furious 7 (2015) | \$1,518 |
| 8. The Avengers (2012) | \$1,517 |
| 9. Avengers: Age of Ultron (2015) | \$1,403 |
| 10. Black Panther (2018) | \$1,348 |
| 11. Harry Potter and the Deathly Hallows: Part II (2011) | \$1,341 |
| 12. Star Wars Ep. VIII: The Last Jedi (2017) | \$1,316 |
| 13. Jurassic World: Fallen Kingdom (2018) | \$1,305 |
| 14. Frozen (2013) | \$1,272 |
| 15. Beauty and the Beast (2017) | \$1,259 |
| 16. Incredibles 2 (2018) | \$1,242 |
| 17. The Fate of the Furious (2017) | \$1,234 |
| 18. Iron Man 3 (2013) | \$1,215 |
| 19. Minions (2015) | \$1,160 |
| 20. Aquaman (2018) | \$1,146 (86) |

“Genius without experience is like gold in the mine.”
—Anonymous



Experiential Learning

GoVenture is one of the original and most widely used series of educational games and simulations in the world. Energize your students with GoVenture!

www.GoVentureOasis.com



10 celebrities earning the highest incomes

2013

Celebrity
Income
(US\$ millions)

1. Madonna 125
2. Steven Spielberg 100
3. Simon Cowell 95
4. E.L. James 95
5. Howard Stern 95
6. James Patterson 91
7. Glenn Beck 90
8. Michael Bay 82
9. Jerry Bruckheimer 80
10. Lady Gaga 80

2009

Celebrity
Income
(US\$ millions)

1. Oprah Winfrey 275
2. George Lucas 170
3. Steven Spielberg 150
4. Madonna 110
5. Tiger Woods 110
6. Jerry Bruckheimer 100
7. Beyonce Knowles 87
8. Jerry Seinfeld 85
9. Dr. Phil McGraw 80
10. Simon Cowell 75 (76)

*“Education is essential
to change, for education
creates both new wants
and the ability to satisfy
them.”*

—Henry Steele Commager

20 all-time best-selling albums in the world

| Album | Artist | Quantity (US\$ millions) |
|--|-------------------|-----------------------------|
| 1. Thriller | Michael Jackson | 60 |
| 2. Back In Black | AC/DC | 42 |
| 3. Their Greatest Hits 1971-75 | The Eagles | 41 |
| 4. Saturday Night Fever | Soundtrack | 40 |
| 5. Dark Side Of The Moon | Pink Floyd | 40 |
| 6. Come On Over | Shania Twain | 39 |
| 7. The Bodyguard | Soundtrack | 37 |
| 8. Bat Out Of Hell | Meat Loaf | 37 |
| 9. Sgt. Pepper's Lonely Hearts Club Band | The Beatles | 32 |
| 10. Led Zeppelin IV | Led Zeppelin | 32 |
| 11. Dirty Dancing | Soundtrack | 32 |
| 12. Falling Into You | Celine Dion | 32 |
| 13. Let's Talk About Love | Celine Dion | 31 |
| 14. Rumours | Fleetwood Mac | 30 |
| 15. Jagged Little Pill | Alanis Morissette | 30 |
| 16. Titanic | Soundtrack | 30 |
| 17. Millennium | Backstreet Boys | 30 |
| 18. 1 | The Beatles | 30 |
| 19. Abbey Road | The Beatles | 30 |
| 20. Bad | Michael Jackson | 29 (87)(88)(89) |



25 top-selling artists of all time in the United States*

Artist **Certified Units**
(US\$ millions)

| | |
|------------------------|-------|
| 1. The Beatles | 169.0 |
| 2. Elvis Presley | 118.5 |
| 3. Garth Brooks | 116.0 |
| 4. Led Zeppelin | 109.5 |
| 5. Eagles | 91.0 |
| 6. Billy Joel | 79.5 |
| 7. Pink Floyd | 73.5 |
| 8. Barbra Streisand | 71.0 |
| 9. Elton John | 69.0 |
| 10. AC/DC | 68.0 |
| 11. The Rolling Stones | 65.5 |
| 12. Aerosmith | 65.5 |
| 13. Madonna | 63.0 |
| 14. George Strait | 62.5 |
| 15. Bruce Springsteen | 62.5 |
| 16. Mariah Carey | 61.5 |
| 17. Michael Jackson | 60.5 |
| 18. Metallica | 57.0 |
| 19. Van Halen | 56.5 |
| 20. Whitney Houston | 54.0 |
| 21. U2 | 50.5 |
| 22. Kenny Rogers | 50.5 |
| 23. Celine Dion | 49.0 |
| 24. Fleetwood Mac | 48.5 |
| 25. Kenny G | 48.0 |

*Totals are derived from cumulative album sales totals as of July 31, 2006 (U.S. only) (90)

“I am always doing that which I cannot do, in order that I may learn how to do it.”

—Pablo Picasso

10 all-time best-selling singles in the world

| Single | Artist | Worldwide sales (US\$ millions) |
|---------------------------------------|---------------------------|------------------------------------|
| 1. Candle in the Wind (1997 Remake) | Elton John | 37 |
| 2. White Christmas | Bing Crosby | 30 |
| 3. Rock Around the Clock | Bill Haley and His Comets | 17 |
| 4. I Want to Hold Your Hand | The Beatles | 12 |
| 5. Hey Jude | The Beatles | 10 |
| 6. It's Now or Never | Elvis Presley | 10 |
| 7. I Will Always Love You | Whitney Houston | 10 |
| 8. Hound Dog | Elvis Presley | 9 |
| 9. Diana | Paul Anka | 9 |
| 10. I'm a Believer | The Monkees | 8 |
| 11. (Everything I Do) I Do It for You | Bryan Adams | 8 (91) (92) (93) (94) |



16 Artists believed to have world-wide sales of 250 million records or more*

| Artist | Country | Period | Genre |
|-------------------|---------|---------|--|
| ABBA | Sweden | 70s-80s | Rock/Pop |
| Alla Pugacheva | Russia | 70s-00s | Pop |
| The Beatles | UK | 60s-70s | Rock/Pop |
| Bing Crosby | U.S. | 20s-70s | Pop (Traditional) |
| Chubby Checker | U.S. | 60s-00s | Pop/R&B |
| Sir Cliff Richard | UK | 50s-00s | Pop |
| Sir Elton John | UK | 70s-00s | Piano Rock |
| Elvis Presley | U.S. | 50s-70s | Rock'N'Roll/Pop/Country/Gospel |
| Frank Sinatra | U.S. | 30s-90s | Pop (Traditional) |
| Julio Iglesias | Spain | 70s-00s | Pop (Latin) |
| Led Zeppelin | UK | 60s-80s | Hard Rock/Blues Rock/Folk |
| Madonna | U.S. | 80s-00s | Pop/Dance/Electronica |
| Michael Jackson | U.S. | 60s-00s | Dance-Pop/R&B/Urban/Dance/ Rock/New Jack Swing/Soul |
| Nana Mouskouri | Greece | 60s-00s | Pop |
| Queen | UK | 70s-00s | Arena/Glam/Heavy Metal/Progressive Rock |
| Tino Rossi | France | 30s-80s | Pop |

* Explanation of how statistics were derived: "The world's best selling music artists cannot be listed officially, as there is no organization that has recorded global music sales in the manner that the RIAA does in the United States. This list includes 16 artists who have made claims to be among the world's top sellers. Artists are listed in alphabetical order, rather than by number of records sold. Equal weight is given to album and single sales, as well as paid downloads. Sources are typically fan sites, record labels, newspaper articles or manual addition of figures from various official sources. This means that these figures should be considered claims, not facts." (95)

Top-earning dead celebrities

| Dead Celebrity | Profession | Earnings in 2013 (US\$ millions) |
|--------------------------------|----------------------|----------------------------------|
| 1. Michael Jackson | Musician | 160 |
| 2. Elvis Presley | Singer/Performer | 55 |
| 3. Charles M Schulz | Cartoonist | 37 |
| 4. Elizabeth Taylor | Actress | 25 |
| 5. Bob Marley | Musician | 18 |
| 6. Marilyn Monroe | Actress | 15 |
| 7. John Lennon | Musician | 12 |
| 8. Albert Einstein | Physicist | 10 |
| 9. Bettie Page | Actress | 10 |
| 10. Dr. Seuss (Theodor Geisel) | Children's author | 9 |
| 11. Steve McQueen | Actor | 9 |
| 12. Bruce Lee | Martial artist/actor | 7 |
| 13. Jenni Rivera | Musician | 7 (76) |

Toys, Games, and Electronics



Classic games inducted into *Games Magazine's* Hall of Fame from 1984 to 2013*

| Game | Manufacturer | Game | Manufacturer |
|----------------------|----------------------|-----------------------|-------------------|
| Acquire | Avalon Hill | Scrabble | Milton Bradley |
| Apples to Apples | Mattel | The Settlers of Catan | Mayfair Games |
| Axis & Allies | Avalon Hill | Sorry! | Parker Brothers |
| Blockhead! | Pressman | Stratego | Milton Bradley |
| Bridgette | Xanadu Leisure Ltd. | Taboo | Milton Bradley |
| Civilization | Avalon Hill | Tribond | Patch Products |
| Clue | Parker Brothers | Trivial Pursuit | Parker Brothers |
| Diplomacy | Avalon Hill | Twister | Milton Bradley |
| Dungeons & Dragons | Wizards of the Coast | Twixt | Kosmos (Funagain) |
| Magic: The Gathering | Wizards of the Coast | Yahtzee | Milton Bradley |
| Mille Bornes | Winning Moves | | |
| Monopoly | Parker Brothers | | |
| Othello | Mattel | | |
| Pente | Winning Moves | | |
| Risk | Parker Brothers | | |

**Games Magazine* only considers games that have “met or exceeded the highest standards of quality and play value and have been continuously in production for at least 10 years.”

99

“Too often we give our children answers to remember rather than problems to solve.”

—Roger Lewin

Top 10 toys*

| Category | 2013 Winning Toy | 2009 Winning Toy |
|--|--|--|
| Toy of the Year | LEGO® Friends from The LEGO Group | Bakugan Battle Brawlers Battle Pack Series 1 Spheres from Spin Master, Ltd |
| Top Infant/Preschool Toy | Tranquil Turtle™ from Cloud b | Elmo Live from Fisher Price |
| Girl Toy of the Year | LEGO® Friends from The LEGO Group | Playmobil Horse Farm from Playmobil USA |
| Boy Toy of the Year | Teenage Mutant Ninja Turtles Shellraiser from Playmates Toys | Bakugan Battle Brawlers Battle Pack Series 1 Spheres from Spin Master, Ltd |
| Game of the Year | Perplexus™ Epic by PlaSmart Inc. | Bananagrams LLC from Bananagrams |
| Property of the Year | Teenage Mutant Ninja Turtles from Nickelodeon | Bakugan from Cartoon Network |
| Activity Toy of the Year | LEGO® Friends from The LEGO Group from Crayola | Crayola Color Wonder Magic Brush from Crayola |
| Electronic Entertainment Toy of the Year | Skylanders Giants™ from Activision Publishing, Inc. | Fur Real Friends Biscuit My Lovin' Pup from Hasbro |
| Outdoor Toy of the Year | The Original Big Wheel from JAKKS | Crayola 3D Sidewalk Chalk from Crayola 100 |

* Awarded annually by the Toy Industry Association of America



25 all-time classic toys still on the market today

| Year Introduced | Toy | Manufacturer |
|-----------------|------------------------|---|
| 1867 | Parcheesi Game | Milton Bradley Co., Div. of Hasbro, Inc. |
| 1903 | Crayola Crayons | Binney & Smith, Inc. |
| 1903 | Teddy Bears | Made by many companies today. |
| 1914 | Tinkertoys | Playskool, Div. of Hasbro, Inc. |
| 1916 | Lincoln Logs | K'NEX Industries, Inc. |
| 1929 | Yo-Yo | Duncan Toys Company |
| 1930 | LEGO Building Sets | LEGO Systems, Inc. |
| 1934 | Sorry Game | Parker Brothers, Div. of Hasbro, Inc. |
| 1938 | View-Master 3-D Viewer | Fisher-Price, Div. of Mattel, Inc. |
| 1943 | Chutes and Ladders | Milton Bradley Co., Div. of Hasbro, Inc. |
| 1948 | Scrabble Game | Milton Bradley Co., Div. of Hasbro, Inc. |
| 1949 | Clue | Parker Brothers, Div. of Hasbro, Inc. |
| 1950 | Silly Putty | Binney & Smith, Inc. |
| 1952 | Mr. Potato Head | Playskool, Div. of Hasbro, Inc. |
| 1954 | Matchbox Cars | Mattel, Inc. |
| 1956 | Play-Doh | Hasbro, Inc. |
| 1959 | Barbie | Mattel, Inc. |
| 1960 | Etch-A-Sketch | The Ohio Art Company |
| 1963 | G.I. Joe | Hasbro, Inc. |
| 1963 | Easy Bake Oven | Hasbro, Inc. |
| 1966 | Spirograph | Hasbro, Inc. |
| 1966 | Twister | Milton Bradley Co., Div. of Hasbro, Inc. |
| 1967 | Battleship | Milton Bradley Co., Div. of Hasbro, Inc. |
| 1970 | Nerf Balls | Hasbro, Inc. |
| 1979 | Rubik's Cube | OddzOn, Div. of Hasbro, Inc. ⁽¹⁰³⁾ |



FUNNY BUSINESS: Beware of consultants

A little field mouse was lost in a dense wood, unable to find his way out. He came upon a wise old owl sitting in a tree. "Please help me, wise old owl, how can I get out of this wood?" said the field mouse.

"Easy," said the owl, "Grow wings and fly out, as I do."

"But how can I grow wings?" asked the mouse.

The owl looked at him haughtily, sniffed disdainfully, and said, "Don't bother me with the details, I only advise on strategy." ⁽³⁾



Popular computer and video games

| | | |
|-------------------------------------|--------------------------------|----------------------------------|
| Age of Empires | Half-Life | Super Mario Brothers |
| Age of Empires II: The Age of Kings | Half-Life 2 | The Elder Scrolls III: Morrowind |
| Baldur's Gate II | Halo | The Sims** |
| Battlefield 1942 | Halo 2* | The Sims 2 ** |
| Battlefield 2 | Halo 3 | The Sims 3 |
| Call of Duty: Modern Warfare 2 | Medal of Honor: Allied Assault | Theme Hospital |
| Civilization III | Microsoft Flight Simulator | Tomb Raider |
| Command & Conquer: Red Alert | Myst | Tomb Raider II |
| Diablo | Pokemon | Unreal Tournament |
| Diablo II | Ragnarak Online | Warcraft II |
| Doom II | Riven | Warcraft III |
| Final Fantasy | Rollercoaster Tycoon | World of Warcraft |
| Gran Turismo | Spore | Wii (Sports, Fit) |
| Grand Theft Auto | Starcraft | |
| Guild Wars & Guild Wars Factions | StarCraft: Brood War | |

*Halo 2 had sales of over US\$100 million on the first day of launch.

(104) (105) (106) (107)

**One of the top selling computer games of all time, The Sims has shipped over 50 million units in 17 languages.

Top 10 video game titles

2013

| Rank | Title | Platform | Publisher |
|------|----------------------------------|----------|-----------|
| 1. | Wii Sports | Wii | Nintendo |
| 2. | Super Mario Bros. | NES | Nintendo |
| 3. | Mario Kart Wii | Wii | Nintendo |
| 4. | Wii Sports Resort | Wii | Nintendo |
| 5. | Pokémon Red /Green /Blue Version | GB | Nintendo |
| 6. | Tetris | GB | Nintendo |
| 7. | New Super Mario Bros. | DS | Nintendo |
| 8. | Wii Play | Wii | Nintendo |
| 9. | Duck Hunt | NES | Nintendo |
| 10. | New Super Mario Bros. Wii | Wii | Nintendo |

2005

| Rank | Title | Platform | Publisher |
|------|---------------------------------|----------|-----------------|
| 1. | Call of Duty: Modern Warfare 2 | Xbox 360 | Activision |
| 2. | Wii Fit w/ balance board | Wii | Nintendo |
| 3. | Wii Sports Resort w/ MotionPlus | Wii | Nintendo |
| 4. | Mario Kart Wii w/ wheel | Wii | Nintendo |
| 5. | Wii Play w/ remote | Wii | Nintendo |
| 6. | Halo 3: ODST | Xbox 360 | Microsoft |
| 7. | Pokemon Platinum | DS | Nintendo |
| 8. | Call of Duty: Modern Warfare 2 | PS3 | Activision |
| 9. | Madden NFL 10 | Xbox 360 | Electronic Arts |
| 10. | New Super Mario Bros. Wii | Wii | Nintendo |

(109)

“The art of progress is to preserve order amid change and to preserve change amid order.”

—Alfred North Whitehead



Top 15 massively multiplayer online games (MMOGs) by estimated number of subscribers*

| MMOG | Subscribers 2014 |
|-----------------------------|--------------------------|
| Runescape | 200,000,000 |
| League of Legends | 32,000,000 |
| Second Life | 20,000,000 |
| Lineage II | 14,000,000 |
| Dofus | 10,000,000 |
| World of Warcraft | 8,300,000 |
| Guild Wars | 6,000,000 |
| MapleStory | 5,000,000 |
| Knight Online | 4,250,000 |
| Star Trek Online | 3,200,000 |
| Guild Wars 2 | 3,000,000 |
| Star Wars: The Old Republic | 1,000,000 |
| EVE Online | 500,000 |
| Final Fantasy XI | 500,000 |
| Tibia | 300,000 ⁽¹¹⁰⁾ |

Find out more about the new GoVenture World MMOG at www.GoVentureWorld.com

Real profits from virtual worlds

Many enterprising people are now making real money selling the in-game items, currencies and real estate found in leading MMOGs. Some reports claim that people are making \$40,000 a year, and even more, “doing business” in virtual worlds. Other reports claim that over US\$1 billion of virtual product and services are being exchanged every year.

5 most wished-for consumer electronics

(December 2013)

1. Tablet Computer
2. Notebook/Laptop Computer
3. Television
4. Smartphone
5. Video Game Console

Top consumer electronic wish list items for teens

(December 2013)

1. Video Game Console
2. Smartphone
3. Laptop
4. Tablet Computer
5. MP3 Player



FUNNY BUSINESS: Start with the end in mind

A man was driving along a freeway when he noticed a chicken running alongside his car. He was amazed to see the chicken keeping up with him because he was doing 50 MPH. He accelerated to 60, and the chicken stayed right next to him. He speeded up to 75 MPH, and the chicken passed him. The man noticed the chicken had three legs, so he followed the chicken down a road and ended up at a farm. He got out of his car and saw that all the chickens had three legs.

He asked the farmer “What’s up with these chickens?”

The farmer said “Well, everybody likes chicken legs. I bred a three legged-bird. I’m going to be a millionaire.”

The man asked him how they tasted.

The farmer replied, “Don’t know, haven’t caught one yet.”



10 consumer electronics most likely to be gifts

2013

1. Tablet
2. Gaming station/console
3. Headphones/ear buds
4. Laptop
5. Television
6. Smart/mobile phone
7. iPod
8. Camera
9. DVD/Blu Ray
10. Speakers

2009

1. Laptops
2. MP3 player/portable digital media player
3. Flat panel TV
4. Video games consoles
5. Digital Camera
6. E-book reader/Kindle
7. Apple iPhone
8. Blu-ray player
9. Desktop PC
10. Smart phone (30)

Highlights in the early history of computer and video gaming

- 1952** A.S. Douglas creates computer Tic-Tac-Toe on a EDSAC vacuum-tube computer
- 1958** William Higinbotham creates first video game, "Tennis for Two"
- 1962** Steve Russell uses a mainframe computer to create SpaceWar!
- 1967** Ralph Baer writes the first videogame for a TV set, Chase
- 1971** Nolan Bushnell and Ted Dabney create the first arcade game, Computer Space
- 1972** Magnavox releases first video game console for home use, Odyssey
- 1975** Atari releases Pong as a home video game
- 1976** Fairchild releases first programmable home game console, Fairchild Video Entertainment System
- 1980** Atari registers "Asteroids" and "Lunar Lander" with the Copyright office (102)

19th-century toy advertisement



Consumer electronics statistics

During the 2013 holiday season, industry analysts made the following predictions:

- 74% of adults plan on buying consumer electronics in the holiday season
- Half the holiday budget will be spent on gifts (\$753), a decrease of 12% from 2012
- Consumers plan to spend an average of \$248 on consumer electronics over holidays
- 35% plan on buying a consumer electronic product for themselves this holiday season
- 87% of U.S. adults indicated they were likely to use a mobile device to help them shop this holiday season

During the 2006 holiday season, industry analysts made the following predictions:

- Consumer electronics would account for a quarter of all gifts purchased
- US\$21 billion in revenues would be generated from the sale of consumer electronics
- Consumers would spend an average of US\$195 on consumer electronics (111)

"Imagination is more important than knowledge. For while knowledge defines all we currently know and understand, imagination points to all we might yet discover and create."

—Albert Einstein



Marketing and Advertising

Birth stories of famous brands

Ivory Soap

William Procter and John Gamble started business selling candles and soap from a wheelbarrow. In 1879 John Gamble developed a formula for an inexpensive white soap. A workman accidentally left the soap machine running while he went to lunch. Air entered the soap mixture, creating the phenomenon of a floating soap. The soap's name - Ivory -was inspired by a Bible passage containing the words "out of ivory palaces."

Arm and Hammer

The Church and Dwight Co. was formed in 1847. It is commonly recognized by its Arm and Hammer trademark, which is modeled after Vulcan, the mythological god of fire and metalworking. The company issued its first bird cards 100 years ago in an effort to raise public awareness of threatened wildlife. Baking soda bird cards, especially those illustrated by Louis Agassiz Fuertes, are highly collectible today.

Dutch Boy Paints

The "Dutch Process" for making paint, adopted by the Dutch Boy Co., originated with two chemists in 16th century Holland. The Dutch Boy icon was created to symbolize its superior method for creating paint. However, Michael E. Brady, the nine-year-old boy who became the inspiration for this famous trademark, wasn't Dutch at all. He was an Irish American who lived near the artist commissioned to create the logo.

Hamilton Watch Company

The Hamilton Co. produced its first watch in 1893. Its "Broadway Limited" watch – dubbed the "Watch of Railroad Accuracy" - was produced to keep railways on time and on track. During World War Two, Hamilton produced nearly one million watches for military use. Innovative firsts of the Hamilton Watch Company include the first battery-powered watch (the 1957 Ventura) and the first digital watch (the 1972 Pulsar.)

Armour & Co.

Bitten by the gold-rush bug, Philip Armour walked from New York to San Francisco. When that didn't pan out, he headed home. A stop in Milwaukee impressed him and he decided to stay. Looking to invest, he bought into a

packing company. In 1864, with the \$2 million he made in the New York pork market, he opened the Armour Meat Packing Co. Today we know his hot dogs as the "dogs kids love to bite."

Gillette

King Camp Gillette's father was a part-time patent agent and inventor. Seventeen-year-old Gillette became a traveling salesman and, following in his father's inventive footsteps, tried to improve the products he sold. While shaving one morning on the road, he had a brainstorm – to develop a razor that had a safe, inexpensive and disposable blade. His 1904 patent of the double-edged "safety razor" blade changed the history of shaving.

Hallmark

Joyce Hall began selling products door-to-door at age 8 in his hometown of Norfolk, Nebraska. In 1910, at age 17, he moved to Kansas City to promote his brother's postcard business. Greeting cards were soon added to the Hall Brothers Co. product line. In 1925, the term Hallmark was first used on the backs of cards. Today, the slogan – "when you care enough to send the very best" – is synonymous with Hallmark.

Carnation Milk

In 1899, Grocer E. A. Stuart founded the Pacific Coast Condensed Milk Company in Kent, Washington. In searching for a perfect name for his product, Stuart passed a store window with a cigar display, proclaiming their name – Carnation. He thought the name to be silly for cigars, but perfect for his new milk products. The 1907 slogan, "milk from contented cows," referred to the happy cows grazing in the lush Pacific Northwest.

Goodyear Tire Company

Charles Goodyear discovered "vulcanized" rubber by accident. Mid-19th-century rubber products cracked in the cold or melted in the heat. While showing off one of his "improved rubber experiments" in a general store, Goodyear accidentally dropped some rubber mixed with sulfur on a pot-bellied stove. The resulting tough substance – patented in 1844 as vulcanized rubber - revolutionized the rubber industry. ①



Birth stories of famous brands

Jell-O

In 1845, Peter Cooper, inventor and founder of Cooper Union, obtained the first patent for a gelatin dessert. In 1897, Pearl Wait, a cough medicine maker from Leroy, New York obtained the patent and added fruit flavoring to the gelatin, calling it Jell-O. The business was sold two years later for \$450 to Orator F. Woodward. Today, 158 products are made under the Jell-O brand name and 300 million boxes are sold annually.

Morton Salt

In 1848, Alonzo Richmond arrived in Chicago to launch his salt distribution business. The westward movement created a great demand for salt, and his company thrived. In 1886, Joy Morton acquired a major interest in the company, and by 1910, it was renamed the Morton Salt Co. The “umbrella girl” and her accompanying slogan – “When it rains, it pours” – have endured since their first advertising appearance in 1911.

Shredded Wheat

In 1892, Henry Perky invented a machine to make the shredded wheat biscuit. He really wanted to sell the machine, but tried to promote his idea by delivering “Cereal Machine Company” biscuits by horse-drawn carriage. People were more interested in his biscuits than the machines, so he opened a bakery and added the name Shredded Wheat Company. Millions of biscuits later, shredded wheat remains a breakfast favorite.

John Deere

John Deere began his career as a blacksmith. Upon moving from Vermont to Illinois in search of better economic opportunities, he found that cast iron plows brought from the East were too flimsy for farming the Midwest soil. In 1837, using a broken saw blade, he fashioned a steel plow that proved to be perfect for prairie needs. His small blacksmith shop grew into the industrial giant that today serves more than 160 countries.

Post

In 1895, C. W. Post made his first batch of the cereal beverage - Postum. Grape Nuts, one of the first cold cereal products, followed in 1897. His 1904 corn flake

product, Elijah’s Manna, was later renamed Post Toasties. Post Bran Flakes was introduced in 1922. Although the original Postum Cereal Co. no longer exists, Kraft General Foods Co. still markets its many cereals under the respected “Post” brand name.

Minute Tapioca

In 1894, a sailor became ill in Boston. His landlady offered to make him a pudding from the cassava roots he had brought from his journeys. The pudding proved tasty, but to create a smoother consistency, the sailor suggested first putting the roots through a coffee grinder. The creamy tapioca pudding was a hit with her boarders. That year, J. S. Whitman bought the landlady’s recipe rights and the Minute Tapioca Co. was born.

Quaker

Quaker’s history traces back to 1901 when several top oat-milling companies incorporated under the name Quaker Oats Co. The Quaker Oats Man is one of the oldest advertising characters still in use. Although none of the founding owners were Quakers, the image was chosen to represent purity, simplicity and quality. In 1877, this image became the first registered trademark for a breakfast cereal.



FUNNY BUSINESS: Making the competition work for you

A shopkeeper was dismayed when a brand new business much like his own opened up next door and erected a huge sign which read “BEST DEALS.”

He was horrified when another competitor opened up on his right, and announced its arrival with an even larger sign, reading “LOWEST PRICES.”

The shopkeeper panicked, until he got an idea. He put the biggest sign of all over his own shop. It read: “MAIN ENTRANCE.”



Birth stories of famous brands

Welch's

In 1849, after cultivating 22,000 grape seedlings, Ephraim Wales Bull finally grew a vine that yielded grapes with the flavor and appearance he was seeking. By 1854, he had raised enough vines to start selling grapes. He called them "Concord Grapes" after the Massachusetts town where he conducted his experiments. Today Welch's is headquartered in Concord, right near Bull's original parent vine.

Wells Fargo

When Henry Wells and William Fargo opened for business in 1852, they offered both banking and express delivery. Their remarkably rapid Concord stagecoach could hold up to 18 passengers, traveled 5 miles per hour, and changed horses every 12 to 20 miles. Today, Wells Fargo's diversified financial services company has more than \$300 billion in assets.

Wrigley's

In 1891, 29-year-old William Wrigley Jr. arrived in Chicago with \$32. He began selling baking powder and came up with the idea of offering two free packages of chewing gum with each can. People were more interested in the chewing gum, so Wrigley began to market gum under his own name. He introduced Juicy Fruit in 1893 and Spearmint a year later. Today, the Wrigley Co. operates 14 factories around the world. ①

The first paper package advertising

In China's Hunan Province, archaeologists have discovered what seems to be the first paper package advertisement, dating back to the late 13th or early 14th century. The paper seems to have served as a wrapping for paint pigment. Its copy boasts, "Compared with other oil paints, the tint of our product is unique." ④ ⑤

Highlights in the early history of American advertising

- 1704 First newspaper advertisement for Long Island real estate published in the *Boston News-letter*
- 1742 Benjamin Franklin publishes first American magazine ads
- 1843 First ad agency opens in Philadelphia
- 1880 John E. Powers the first full-time copywriter for a retail business
- 1882 Procter & Gamble budgets \$11,000 to advertise Ivory soap
- 1883 First issue of *Ladies' Home Journal*
- 1915 W.K. Kellogg spending \$1 million a year on advertising
- 1917 American Association of Advertising Agencies founded
- 1922 Long Island real estate company buys first radio commercials
- 1938 More advertising dollars spent on radio ads than on magazine ads
- 1942 War Advertising Council helps prepare voluntary ads for war support
- 1953 Advertising Research Foundation established
- 1958 Subliminal ads prohibited by National Association of Broadcasters
- 1964 *The New Yorker* stops carrying cigarette ads
- 1967 Mary Wells first woman to lead a major ad agency ②

*"Education is an admirable thing,
but it is well to remember from
time to time that nothing that is
worth knowing can be taught."*

—Oscar Wilde

Marketing and Advertising



Top 10 advertising slogans*

| Slogan | Company |
|---------------------------------|---------------|
| 1. Diamonds are forever | DeBeers |
| 2. Just do it | Nike |
| 3. The pause that refreshes | Coca-Cola |
| 4. Tastes great, less filling | Miller Lite |
| 5. We try harder | Avis |
| 6. Good to the last drop | Maxwell House |
| 7. Breakfast of champions | Wheaties |
| 8. Does she ... or doesn't she? | Clairol |
| 9. When it rains it pours | Morton Salt |
| 10. Where's the beef? | Wendy's |

Average number of ads Americans are exposed to on a daily basis:

245, more than 100 of which come from TV. If you counted the number of brand names and product labels we see every day, as well as the number of ads we see but take no notice of, that number would be even higher. ⑦

Top 10 advertising icons*

| Advertising Icon | Product |
|---------------------------|-------------------------------------|
| 1. The Marlboro Man | Marlboro cigarettes |
| 2. Ronald McDonald | McDonald's restaurants |
| 3. The Green Giant | Green Giant vegetables |
| 4. Betty Crocker | Betty Crocker food products |
| 5. The Energizer Bunny | Eveready Energizer batteries |
| 6. The Pillsbury Doughboy | Assorted Pillsbury foods |
| 7. Aunt Jemima | Aunt Jemima pancake mixes and syrup |
| 8. The Michelin Man | Michelin tires |
| 9. Tony the Tiger | Kellogg's Sugar Frosted Flakes |
| 10. Elsie | Borden Dairy products |

Top 10 Advertising jingles*

| Jingle | Company/Product |
|--|--------------------------|
| 1. You deserve a break today | McDonalds |
| 2. Be all that you can be | U.S. Army |
| 3. Pepsi Cola Hits the Spot | Pepsi Cola |
| 4. M'm, M'm good | Campbell's Soups |
| 5. See the USA in your Chevrolet | GM |
| 6. I wish I was an Oscar Meyer Wiener | Oscar Meyer |
| 7. Double your pleasure, double your fun | Wrigley's Doublemint Gum |
| 8. Winston tastes good like a cigarette should | Winston |
| 9. It's the Real Thing | Coca Cola |
| 10. A little dab'll do ya | Brylcreem |

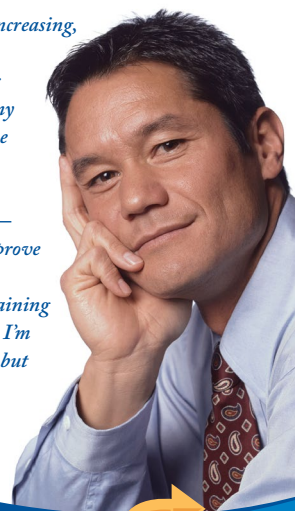
⑥

*Selected by the editors of *Advertising Age*



Manager

"Competition is increasing, but so are our opportunities for growth. I wish my employees had the experience they need to make better decisions — ultimately to improve organizational performance. Training is an investment I'm willing to make, but the benefit must be clear."



It's possible with GoVenture!

(see flip side of book)



Inventors and Inventions

Technology Timeline: 1752-1990

| Technology | Year invented | | |
|-------------------------|---------------|---------------------------|------|
| Lightning rod | 1752 | Zipper | 1893 |
| Submarine | 1776 | Player piano | 1897 |
| First U.S. patent | 1790 | Submarine | 1898 |
| Cotton gin | 1794 | Shaving | 1901 |
| Spray gun | 1803 | Air conditioning | 1902 |
| Coffee pot | 1806 | Airplane | 1903 |
| Steamboat | 1807 | Model T | 1908 |
| Armored warship | 1813 | Hydrofoil | 1919 |
| Electromagnetic motor | 1830 | Television | 1927 |
| Reaping machine | 1831 | Frozen food | 1929 |
| Sewing machine | 1833 | Defibrillator | 1932 |
| Threshing machine | 1834 | Chair lift | 1937 |
| Revolver | 1836 | Nylon | 1938 |
| Ether anesthesia | 1842 | Digital computer | 1939 |
| Vulcanized rubber | 1843 | Jeep | 1940 |
| Telegraph | 1844 | Atomic bomb | 1945 |
| False teeth | 1845 | Polaroid camera | 1947 |
| Passenger elevator | 1857 | Electric guitar | 1948 |
| Burglar alarm | 1858 | Nuclear submarine | 1955 |
| Oil well | 1859 | Polio vaccine | 1957 |
| Repeating rifle | 1860 | Laser | 1960 |
| Roller skates | 1863 | Computer operating system | 1964 |
| Oil pipeline | 1864 | Minicomputer | 1965 |
| Barbed wire | 1867 | Moon landing | 1969 |
| Pneumatic subway | 1870 | Optical fiber | 1970 |
| Typewriter | 1873 | Video game | 1972 |
| Electric dental drill | 1875 | Barcode | 1974 |
| Telephone | 1876 | Microsoft | 1975 |
| Phonograph | 1877 | Super computer | 1976 |
| Incandescent light bulb | 1879 | Human powered flight | 1979 |
| Hearing aid | 1880 | Space shuttle | 1981 |
| Electric fan | 1882 | Artificial heart | 1982 |
| Skyscraper | 1885 | PC | 1983 |
| "Platter" record | 1887 | Genetic engineering | 1985 |
| Kodak camera | 1888 | Graphic user interface | 1988 |
| Dishwasher | 1889 | Hubble telescope | 1990 |
| Escalator | 1891 | | |
| Gasoline powered car | 1892 | | |

Inventors and Inventions



Inventors & inventions from the National Inventors Hall of Fame

Invention

Airplane
Artificial heart: *soft shell mushroom shaped heart*
Aspirin: *Acetylsalicylic acid*
Automobile: *transmission mechanism*
Engine starting device; engine starting, lighting and ignition system
Calculator: *calculating machine*
Car radio
Diagnostic X-ray system
Cathode-ray tube
Cathode-ray tube: *television system*
Television: *television receiver*
Computer mouse
CPU: *memory system for a multi-chip digital computer*

Digital computer: *complex computer*
Electric lamp
Electrophotography (Xerox) / instant copying
ePTFE, known by the GORE-TEX® brand name
Global positioning system
HIV virus isolation and diagnosis
Implantable pacemaker
Isolated, purified Insulin
Laser

Modern photocopier
MRI: *apparatus and method for detecting cancer in tissue*
Neutronic reactor / nuclear fission
Penicillin
Personal computer: *microcomputer for use with video display*
Radio: *transmitting electrical signals*
Superglue
Teflon
Telegraph
Telephone / telegraphy
Vacuum tube (X-ray)
Velcro
Video tape recording

Inventor

Orville and Wilbur Wright
Willem J. Kolff
Felix Hoffman
Henry Ford
Charles Franklin Kettering
William Seward Burroughs
William P. Lear
Robert S. Ledley
Vladimir Kosma Zworykin
Philo Taylor Farnsworth
Louis W. Parker
Douglas Engelbart
Stanley Mazor, Marcius E. (Ted) Hoff,
Federico Faggin
George R. Stibitz
Thomas Alva Edison
Chester F. Carlson
Robert W. Gore
Bradford Parkinson, Ivan Getting
Luc Montagnier, Robert Gallo
Wilson Greatbatch
James Collip, Frederick Banting
Gordon Gould, Theodore Harold Maiman,
Arthur Schawlow, Charles Hard Townes
Robert Gundlach
Raymond V. Damadian
Enrico Fermi, Leo Szilard
John C. Sheehan, Andrew J. Moyer
Steve Wozniak
Guglielmo Marconi
Harry Coover
Roy J. Plunkett
Samuel F. B. Morse
Alexander Graham Bell
William D. Coolidge
George de Mestral
Charles P. Ginsburg 22

Inventors and Inventions



Failure is the mother of success

The light didn't suddenly go on for Thomas Edison. He conducted thousands of experiments before he created a commercially viable electric light bulb. "I have not failed," he would say, "I've just found 10,000 ways that won't work."

Seasoned venture capitalists look for failures, as well as successes, in an entrepreneur's past. The ability to learn from mistakes develops perseverance and creativity—all traits that point to success in the long run. As former IBM chairman, Thomas Watson, put it, "To succeed, you need to double your failure rate." (21)

Intellectual property protection

Patents cover new inventions (process, machine, manufacture, composition of matter), or any new and useful improvement of an existing invention.

Trademarks are words, symbols or designs (or a combination of these), used to distinguish the wares or services of one person or organization from those of others in the marketplace. Registered trademarks are denoted with ® while unregistered marks may use ™.

Copyrights provide protection for artistic, dramatic, musical, or literary works (including computer programs), as well as: performances, sound recordings, and communication signals. Copyrighted works are denoted with ©.

Industrial designs are the visual features of shape, configuration, pattern or ornament (or any combination of these features) applied to a finished article of manufacture.

Integrated circuit topographies refer to the three-dimensional configurations of electronic circuits embodied in integrated circuit products or layout designs. (24)



FUNNY BUSINESS: A staffing experiment

Two women were comparing notes on the difficulties of running a small business.

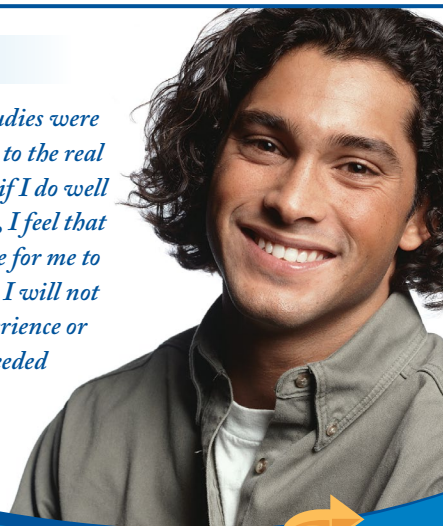
"I started a new practice last year," the first one said. "I insist that each of my employees take at least a week off every three months."

"Why in the world would you do that?" the other asked.

She responded, "It's the best way I can learn which ones I can do without." (39)

Student

"I wish my studies were better related to the real world. Even if I do well in my studies, I feel that when it's time for me to look for a job, I will not have the experience or confidence needed to succeed."



It's possible with GoVenture!

(see flip side of book)

"All life is an experiment. The more experiments you make the better."

—Ralph Waldo Emerson

Inventors and Inventions



Famous trademarks, copyrights, and patents

January

- 9 1906. Campbell's soup trademark registered
- 13 1930. Mickey Mouse cartoon first appeared in U.S. newspapers.
- 27 1880. Patent #223, 898 granted to Thomas A. Edison for "an electric lamp for giving light by incandescence."

February

- 3 1690. The first paper money in America issued in the colony of Massachusetts.
- 19 1878. Thomas Edison received a patent for the phonograph.
- 27 1990. Feliz Hoffman patented acetyl salicylic acid (aspirin).

March

- 3 1821. Thomas Jennings received a patent for "dry scouring of clothes." He is believed to be the first African-American inventor to receive a U.S. patent.
- 7 1876. Alexander Graham Bell granted a patent for the telephone.
- 8 1994. Don Ku granted a patent for a wheeled suitcase with a collapsible towing handle.

April

- 8 1766. First fire escape patented. The contraption was a wicker basket on a pulley with a chain.
- 21 1828. Noah Webster published the first American dictionary.
- 26 1892. Sarah Boone patented an ironing board.

May

- 5 1809. Mary Kies the first woman to get a patent.
- 13 1958. Velcro trademark registered.
- 22 1906. Orville and Wilbur Wright received a patent for a "flying machine" with a motor.
- 27 1796. James Mclean issued a patent for a piano.

June

- 6 1887. J.S. Pemberton's Coca-Cola label registered.
- 27 1929. The first colored television demonstrated in New York City.
- 30 William Hadaway issued a patent for the electric stove.

July

- 15 1985. Aldus Pagemaker, the first desktop publishing program, first shipped for sale to consumers.

- 27 1921. Frederick Banting and Charles Best first isolated insulin.
- 30 1933. The Monopoly board game was registered. Charles Darrow became the first millionaire game designer after he sold his patent to Parker Brothers.

August

- 10 1909. The Ford trademark registered by the Ford Motor Corporation.
- 17 1999. Patent #5.236.208 issued to Thomas Welsh for a platform-steerable skateboard.
- 21 1888. The first practical adding and listing machine (calculator) patented by William Burroughs.

September

- 2 1992. The Southern California Gas Company purchased the first motor vehicles powered by natural gas.
- 8 1994. Microsoft gave Windows 95 its name. Previously, the operating system had been referred to by its code name, "Chicago."
- 30 1452. The first book published: Johannes Gutenberg's Bible

October

- 13 1893. The melody for "Happy Birthday to You" was copyright registered.
- 27 1992. Nintendo of America copyright registered the configuration of its handheld game machine.
- 30 1888. A patent for the ballpoint pen received by John Loud.

November

- 2 1955. Jim Henson's "Kermit the Frog" the first of the Muppets to be copyright registered.
- 12 1940. Batman trademark registered.
- 25 1975. Robert Ledley granted a patent for "diagnostic x-ray systems" known as CAT-Scans

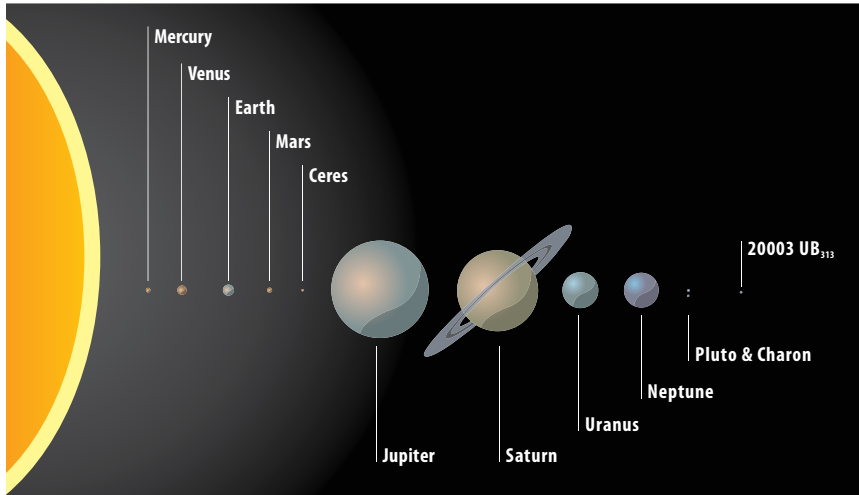
December

- 1 1948. The board game Scrabble copyright registered.
- 3 1621. Galileo perfected his invention of the telescope.
- 14 1926. Tilt-A-Whirl theme park ride trademark registered. (23)



Space Exploration

Planets in our solar system



- Mercury
- Venus
- Earth
- Mars
- Jupiter
- Saturn
- Uranus
- Neptune
- Pluto*

Some scientists think that three new planets should be added: the asteroid Ceres; Pluto's moon, Charon; and an object known as 2003 UB313.

* In 2006, Pluto was reclassified as a "dwarf planet". (73)

Space spending

NASA's budget for 2013 was US\$17.7 billion. NASA's top four contractors are Lockheed Martin, Boeing, California Institute of Technology, and Alliant Techsystems Inc.

Top NASA research grants (for 2000)

| Institution | Amount (US\$ millions) |
|---------------------------------------|------------------------|
| Johns Hopkins University | \$95.4 |
| University of Colorado | \$54.4 |
| Stanford University | \$48.0 |
| University of Maryland, College Park | \$34.9 |
| California Institute of Technology | \$28.8 |
| University of Alabama, Huntsville | \$22.1 |
| University of California, Berkeley | \$22.0 |
| University of California, San Diego | \$20.8 |
| Massachusetts Institute of Technology | \$20.8 |
| University of Arizona | \$17.7 |

(74) (75)

NASA spending by state (in 2002)

State **Total amount awarded to private firms, non-profit groups, and universities (US\$)**

| | |
|---------------|----------------|
| California | \$1.55 billion |
| Maryland | \$1.27 billion |
| Florida | \$826 million |
| Ohio | \$210 million |
| West Virginia | \$61 million |
| Pennsylvania | \$56 million |
| Texas | \$4 million |

In 2002, NASA also awarded \$720 million in academic research grants. A quarter of all funding for individual researchers goes to scientists involved with the Hubble telescope.

Business Glossary

Acquisition

The process of taking over another business.

Angel

An individual who invests personal money in a company.

Appraisal

Expert estimate of a good's market value.

Asset

Item of economic worth that belongs to an individual or corporation.

Bear market

Period of declining prices in the stock market.

Bull market

Period of rising prices in the stock market.

Business incubator

An organization that helps young businesses grow by providing workspace and advice.

Capital gain or loss

Difference between an asset's selling price and its original purchase price.

Corporation

A company that has a legal identity separate from its owner and members.

Deliverables

Products or services a contractor promises to deliver to a client.

Dividend

Income generated by an investment and paid annually.

Due diligence

The process of conducting thorough background research before completing a business deal.

Emerging market

A new industry sector or region that is experiencing growth in terms of finances and consumption.

Intrapreneur

Individual who demonstrates entrepreneurial initiative within a large company or organization.

Joint venture

Legal entity created by two or more businesses joined together to carry out a specific project.

Market saturation

Point when a product has become widely distributed within a market.

Merger

Joining of two separate corporations.

Patent

Property right that gives the owner the exclusive right, for a certain period of time, to make and sell an invention.

Portfolio

Collection of investments owned by one person or organization.

Public relations (PR)

Promotion of a specific image for a business through interactions with the media.

Social entrepreneur

Social entrepreneurs measure the success of an organization according to its ability to make positive social change. Many social entrepreneurs create and run innovative non-profit organizations; others operate businesses for profit but evaluate performance largely in terms of the impact they make on society and the environment. For example, Muhammad Yunus founded the Grameen Bank, which gives micro loans to the poor of Bangladesh so they can start businesses and become self-sufficient. In 2006, Yunus' social entrepreneurship earned him the Nobel Peace Prize.

SOHO

Small office/home office.

Strategic alliance

Collaboration between two businesses for a particular purpose.

SWOT

Four-factor analysis of a business that examines Strengths, Weaknesses, Opportunities, and Threats.

Trademark

Legal protection for words, names, and symbols that distinguish goods and services.

"Triple bottom line"

Whereas organizations that work to a traditional bottom line measure success in terms of financial gain, organizations that work to a "triple bottom line" also evaluate their performance in terms of their impact on society and the environment. This triple value structure is often expressed by the slogan "people, planet, profit."

Viral marketing

Marketing strategy that encourages people to pass along marketing messages they find appealing. Popular in online marketing.

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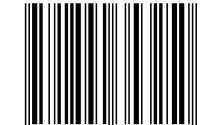
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See other side



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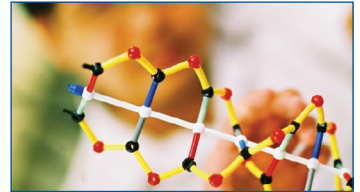
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An exciting way to teach and learn

Many subjects, ages, grades, and formats

A table titled "Suitability by Grade Level" showing the suitability of various GoVenture products for different grade levels. The table has columns for Product, Preschool, Elementary, Middle School, High School, College & University, and Adult. The products listed are Business Basics & Entrepreneurship, Lemonade Stand, Micro Business, Accounting, Entrepreneur, and Small Business. A legend indicates that a circle with a dot means "Ideally Suitable".

| Product | Preschool | Elementary | Middle School | High School | College & University | Adult |
|------------------------------------|-----------|------------|---------------|-------------|----------------------|-------|
| Business Basics & Entrepreneurship | ○ | ● | ○ | ○ | ○ | ○ |
| Lemonade Stand | ○ | ○ | ○ | ○ | ○ | ○ |
| Micro Business | ○ | ○ | ○ | ○ | ○ | ○ |
| Accounting | ○ | ○ | ○ | ○ | ○ | ○ |
| Entrepreneur | ○ | ○ | ○ | ○ | ○ | ○ |
| Small Business | ○ | ○ | ○ | ○ | ○ | ○ |
| CEO (formerly Any Business) | ○ | ○ | ○ | ○ | ○ | ○ |

Wide coverage of subjects and standards



Software, mobile, print, and more

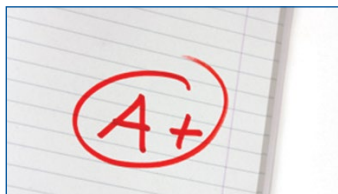


Custom products can be created to match your needs

Meets your needs



Solutions for all ages and levels



Flexible to match your specific needs



Save time and money



Visit our website
for product videos
and trials

GoVenture.net

Business and Entrepreneurship

Health & Wellness



Small Business Entrepreneur

business simulation software
Run a sandwich shop, café, music store, or ice-cream store in the most realistic small business and entrepreneur simulation!



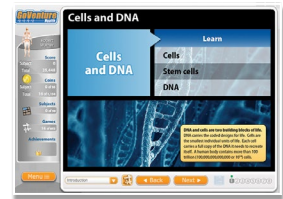
Food Truck & Accounting

business simulation software
Operate a food truck or mobile cart business — sell food, clothing, electronics, and more. Gain practical accounting skills.



GoVenture World

business simulation software
MMORPG global business game where players run virtual businesses while competing and collaborating with others around the world. Authentic business and employment skills training.



GoVenture Health

gamified ebook
288 topics in beautiful photobook style with an interactive body designer and 800 mini games make the GoVenture Health ebook a must read and play for all ages.



Lemonade Stand

business simulation software
Run a virtual lemonade stand! The perfect first step for children or even adults to learn the basics of running a business.



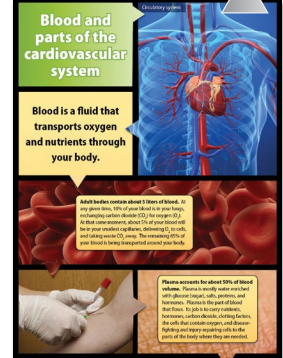
CEO

business simulation software
The most versatile business simulation in the world. Highly customizable and fully automated. Individual, team, and head-to-head competition options.



Entrepreneur

board game
A unique board game designed specifically for gaining business ownership skills in a fun, educational context. Also includes optional accounting activities.



Life Skills

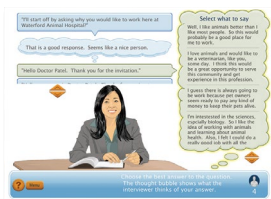
Just For Fun

Custom Designed



Typing

game software
An epic quest where survival and success depend on your keyboarding skills! A fun game that teaches you how to type or type faster, and a complete curriculum for school courses.



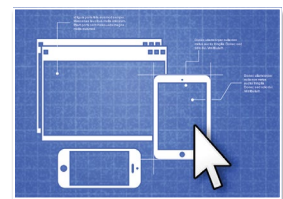
Job Interview

simulation software
Practice the job interview process, including researching the job, getting dressed, transportation, and answering questions.



GoVenture Card Game

card game
Business-themed game that moves fast with fun strategy. Also includes a fantasy sci-fi monster theme.



Custom Games & Simulations

Tailored, customized, and completely new games and simulations can be created to fit your training and marketing objectives!



Life, Personal Financial Literacy, and Investing

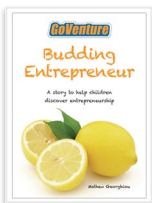


GoVenture Life & Money is a realistic software simulation and comprehensive curriculum designed to help youth and adults gain skills in personal financial literacy and investing.

The modular curriculum provides 2 hours to over 100 hours of learning. Everything that instructors and students need is included:

- Simulation software
- Learning Guide (70,000 words)
- eWorkbook
- Online and Printable Activities
- Videos curated from the best of the Internet
- Instructor and Curriculum Guides
- Accessible for students with disabilities
- Works on Computers, Chromebooks, and Tablets

Free Resources



Budding Entrepreneur

A storybook to help children discover entrepreneurship. Available as a printed book and free on Apple iBooks (for iPad).

GoTeacher Newsletter

A free newsletter to help educators and facilitators bring learning to life!

GoVentureCourses.com

Free e-learning courses online.



Personal Finance

card game
Activities include question and answer, drawing, charades, trivia, word puzzles, and more. Just open the box and play.



Subject and grade charts on next page

The Power of Simulation-Based Learning for Student Success



Watch our 15-minute **Interactive Webinar** by **GoVenture** founder, CEO, and Chief Experience Designer, Mathew Georgiou. He shares stories from educators around the world that use GoVenture — one of the original and most widely used series of educational games and simulations, adopted by thousands of educators and used by over 1 million students.

Watch the webinar at
GoVenture.net

Suitability by Grade Level and Age

○ Suitable ● Ideally Suitable

| | Preschool | Elementary | Middle School | High School | College & University | Adult |
|--|---|------------|---------------|-------------|----------------------|-------|
| Business Basics & Entrepreneurship | | | | | | |
| Lemonade Stand simulation software | ○ | ● | ○ | ○ | | |
| Food Truck & Accounting simulation software | | ○ | ● | ● | ○ | ○ |
| Job Interview simulation software | | ○ | ● | ● | ● | ● |
| Entrepreneur board game | | | ● | ● | ● | ● |
| Small Business simulation software | | | | ○ | ● | ● |
| CEO simulation software | | | ○ | ○ | ● | ● |
| World MMOG simulation software | | | ○ | ● | ● | ● |
| Typing game software | | ○ | ● | ● | ● | ● |
| Money, Finance, and Investing | | | | | | |
| Life & Money simulation software | | ○ | ● | ● | ● | ● |
| Health & Wellness | | | | | | |
| Health gamified ebook | | ● | ● | ● | ● | ● |
| Design your Own Simulation | | | | | | |
| CEO simulation software | | | ○ | ○ | ● | ● |
| Early Learning | | | | | | |
| Budding Entrepreneur | ● | ○ | | | | |
| Other Products and Services | | | | | | |
| GoVentureOasis.com & GoVentureCourses.com | | ○ | ● | ● | ● | ● |
| GoTeacher Newsletter | For teachers and trainers. | | | | | |
| Custom Games & Simulations | Customized, co-branded, or completely new games and simulations can be created to fit your training and marketing objectives. | | | | | |

Suitability by Subject and Depth

.... Excellent

... Very Good

.. Good

• Some

| | Lemonade Stand | Food Truck & Accounting | Small Business | Entrepreneur Board Game | Life & Money | CEO | World MMOG | Job Interview | Typing | Personal Finance Card Game | Budding Entrepreneur | Health |
|-------------------|----------------|-------------------------|----------------|-------------------------|--------------|------|------------|---------------|--------|----------------------------|----------------------|--|
| Subject | | | | | | | | | | | | |
| Business | ... | ... | | ... | • | ... | | • | | | • | Covers 59 fundamental health and wellness topics |
| Entrepreneurship | ... | ... | | | • | ... | | • | | | ... | |
| Marketing | • | • | | • | | | | | | | • | |
| Investing | • | • | • | • | | • | • | | | | • | |
| Finance | • | • | ... | • | | ... | | | | ... | ... | |
| Economics | • | • | • | • | | ... | | | | • | • | |
| Accounting | • | | • | | • | ... | • | | | • | • | |
| Math | | ... | • | | • | • | • | | | • | • | |
| Career | • | • | • | • | • | • | • | | | | • | |
| Work-Life Balance | • | • | • | • | • | • | • | | | | | |
| Life Skills | • | • | • | • | | • | | | | • | | |
| Health & Wellness | | | | | | | | | | | | |
| Content Level | | | | | | | | | | | | |
| Introductory | | | • | | • | • | • | | | | | |
| Advanced Concepts | • | • | | • | | | | • | | • | | • |

Education Standards

For a detailed list of Activities, Topics, and Outcomes covered by each GoVenture program, visit www.GoVenture.net

GoVenture educational games and simulations

Award-Winning GoVenture educational games and simulations provide you with:

- ✓ Realistic Experiential Learning
- ✓ Engaged Classes
- ✓ Higher Test Scores
- ✓ Increased Enrollments
- ✓ Curriculum-Matched Resources
- ✓ Learning experiences that parallel the exciting and engaging digital formats in which students routinely participate

Ideal for education:

- ✓ Online and Local/Network Versions
- ✓ Automated Student Evaluation
- ✓ Minimal Setup & Management
- ✓ Flexible Licensing Options
- ✓ Very Affordable
- ✓ Many Simulations to choose from

GoVenture is easy to integrate, proven, affordable, and suitable for all ages and levels, including the academically successful, at-risk, and everyone in between. You can use GoVenture as an enhancement to what you are already doing, or as a core element. It's flexible to fit your specific needs.





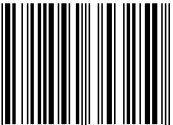
Education IdeaBook

See other side



GoVenture
educational games & simulations

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Learning :: Experiential. Social. Gamified.

Business

Marketing

Entrepreneurship

Accounting

Investing

Personal Finance

Health & Wellness

Math & Economics

Career & Life Skills