

**Baker High School Business Teacher Named Outstand CTSO Advisor by National Association**

During the 2015 Western Business Education Association Conference held in May at Scottsdale, Arizona, Baker High School business teacher and Business Professionals of America chapter advisor Scott Anderson received the 2015 Outstand Career & Technical Student Organization Advisor award.

Scott Anderson has been a Business Teacher at Baker High School for the past 10 years! During this time, Scott has made a truly significant impact upon the “quality of education” provided by the business department. Scott is a member of and contributed to Business Professionals of America, the Montana Business Education Association, the Western Business Education Association, the National Business Education Association, and the Association for Career & Technical Education. He has been named the Montana Young Business Educator of the Year and the Montana Association for Career & Technical Education Outstanding Young CTE Professional of the Year. Scott has such a dedication to the city of Baker that he is a volunteer Firefighter. Due to this dedication, he has also received the Firefighter of the Year Award and the Chief’s Award.

Scott has been Baker High School’s BPA chapter advisor for 10 years. Under his guidance BHS manages two student based businesses—a portable Mini-Golf Course and a Photo Booth. His students consistently place well at State and National Competitions! Scott can boast 12 National BPA Convention qualifiers and four Top Ten National Finalists.

Cynthia Quade, Bakers High School’s head counselor states, “The true success story of the revitalization of BPA at Baker High School is the infectious enthusiasm and energy that seems to radiate from Scott and the effect that those qualities have had on our students. He provides such a strong model of leadership and dedication that is, in turn, reflected in the excellent work and involvement shown with his chapter officers and membership. It seems that his room is always inhabited by BPA students putting in extra time on projects or in preparation for a meeting or event.

Scott has recently been seen hosting the Montana Business Professionals of America Region 8 Leadership Conference for several year. Scott not only sets up the entire competition, he does this all while preparing his own students for competition. After competition season is over, you can find Scott taking the initiative to discuss post-secondary career plans and aspirations with each of his students as well as being an umpire for the Baker little league baseball season.

**Updates/Corrections to 2014-2015 Montana CTE Participation Reports Due Next Week, Sept. 25**

The Montana Career and Technical Education (CTE) student participation report data collected during the 2014-2015 school using the OPI Terms of Employment, Accreditation, and Master Schedule (TEAMS) OPI School Staff System has been posted for schools and CTE program area teachers to review, verify, and submit updates or corrections.

The CTE Student Participation Report information collected in TEAMS is used for Carl Perkins accountability reporting and factors that determine the State CTE (State VoEd) allocation. Therefore, it is imperative that the information submitted is complete and accurate. Any high school district planning to receive Carl Perkins and/or State CTE (State VoEd) funding for the 2015-2016 school year should review the data submitted in TEAMS for all current CTE programs at their high school.

A comprehensive report listing of all CTE programs by school district is available on the Data Collections page of the Secondary CTE section of the OPI website, [www.opi.mt.gov](http://www.opi.mt.gov). The report, titled PRELIMINARY 2014-2015 CTE Student Participation Reports, can also be accessed directly at [http://opi.mt.gov/programs/CTAE/CTE.html#gpm1\\_6](http://opi.mt.gov/programs/CTAE/CTE.html#gpm1_6).

The CTE Student Participation Reports are listed in alphabetical order by school district. The reports list all data currently entered into TEAMS for teachers identified by teaching endorsement as being a Career & Technical Educator. The reports show data entered into TEAMS by local/district TEAMS representatives—usually a district clerk or school staffing official.

The Course Codes and NCES Course Names listed correspond to the code from the TEAMS Current Listing of All Montana K-12 Course Codes and Descriptions to categorize the District Course Name of the class(es) listed taught by the identified CTE teacher.

During the 2014-2015, all CTE student participation data was submitted via TEAMS instead of through a separate data collecting administered by the Career, Technical, and Adult Education Divisions of the Office of Public Instruction. New participation report data gained from TEAMS not previously collected includes data for the Course Code, NCES Course Name, and Section.

All local school officials and Career and Technical Education program area teachers are asked to review the report and submit any necessary updates/corrections to the OPI by **September 25, 2015**.

All corrections and updates must be communicated to local school/district TEAMS representative who will then need to contact the CTE Division staff. Please note, documentation or proof of district approval will be needed in order for corrections/updates to be accepted.

Contact one of the following people if you have questions regarding the data on the PDF:

- Agriculture Education: Brad King, 406.444.4451; [bking2@mt.gov](mailto:bking2@mt.gov)
- Business Education: Eric Swenson, 406.444.7991; [eswenson@mt.gov](mailto:eswenson@mt.gov)
- Family & Consumer Sciences Education: Megan Vincent, 406.444.3599; [mvincent2@mt.gov](mailto:mvincent2@mt.gov)
- Health Sciences Education: Renee Harris, 406.994.6986; [rharris3@mt.gov](mailto:rharris3@mt.gov)
- Industrial Trades & Technology Education: Don Michalsky, 406.444.4452; [dmichalsky@mt.gov](mailto:dmichalsky@mt.gov)
- CTE Data Specialist: Christy Hendricks, 406.444.9019; [chendricks@mt.gov](mailto:chendricks@mt.gov)
- TEAMS Project Manager: Danielle Murphy, 406.444.1625; [opiteams@mt.gov](mailto:opiteams@mt.gov)

### **Register Today for the FREE 2015 New CTE Professionals Workshop**

The Office of Public Instruction's Career and Technical Education Specialists will be conducting a **New CTE Professionals Workshop** on Wednesday, October 14, in Billings at the Billings Career Center, prior to the start of the 2015 Montana ACTE Institute.

The New CTE Professionals Workshop is a **FREE** professional development opportunity designed specifically for Career & Technical Education professionals in their first, second, or third year in the classroom or for those teachers new to Career & Technical Education in Montana.

This professional development opportunity will provide teachers who are new to the classroom, as well as those with less than four years of experience, with information on a variety of topics essential for success in the career and technical education classroom including

- Perkins funding,
- State CTE funding,
- Advisory boards,
- Professional development,
- Professional organizations,
- Montana's Big Sky Pathways Initiative and the Development of Programs of Study,
- CTE and program-area standards and guidelines, and
- Career & Technical Student Organizations.

The workshop will be held at the Billings Career Center (3723 Central Avenue) from 8 am to 4 pm. The training is free of charge and lunch will be provided for attendees. Up to six (6) OPI Renewal Units will be offered. Attendees are responsible for their own travel and substitutes.

Additional details about the New CTE Professionals Workshop, including a schedule of events, are currently posted on the Secondary CTE page of the OPI website (<http://opi.mt.gov/programs/CTAE/CTE.html>) under the **In The News** heading and can be downloaded via the following link:

<http://www.opi.mt.gov/pdf/CTE/15CTEprofessionalsWorkshopFlyer.pdf>.

Registration for the 2015 New CTE Professionals Workshop can be completed and submitted online at <https://www.surveymonkey.com/r/KRM35Z9>. The deadline to register is Monday, October 5.

### **2015 Montana ACTE Fall Institute Information and Registration**

The Montana Association for Career & Technical Education (Montana ACTE) is hosting the premier CTE professional development in Montana October 15-16 in Billings.

The Institute will be held at the Billings Career Center and City College (map included in the Registration Packet). Please review the *Agenda at a Glance* within the [Registration Packet](#) for changes to this year's program.

The Early-Brid registration ends October 1.

To get all the Montana ACTE Fall Institute details, please visit <http://montanaacte.org/prodevel.shtml>.

### **MBEA Seeking Nominations for 2015 Awards Program**

The [Montana Business Education Association](#) (MBEA) is accepting nominations for their 2015 awards program. Awards will be presented during the MBEA Business Meeting held during the 2015 Montana ACTE Fall Institute. The MBEA Business Meeting will be held Thursday, October 15 beginning at 8:30 am.

Nomination letters are currently being sought for the following MBEA awards:

1. Outstanding Montana Business Education Teacher
2. Outstanding Young Business Teacher of the Year
3. Corporate Sponsor

Letters of nomination can be submitted to MBEA Past President Elaine Stedman at [estedman@sidney.k12.mt.us](mailto:estedman@sidney.k12.mt.us). The deadline to submit nominations is October 1.

### **Virtual Team Challenge Fall 2015 - Registration is Open**

Welcome back to a new school year! [The Fall 2015 Virtual Team Challenge \(www.virtualteamchallenge.com\)](http://www.virtualteamchallenge.com) competition begins in about 4 weeks. Now is the time to [register](#) and engage your students in a Virtual 3D Business World.

The Virtual Team Challenge is an entirely **FREE** online, multiplayer business simulation that takes place in the animated 3D world of New City.

The team objective in the simulation is to help the mayor stage the most efficient oil spill recovery effort. Top-performing teams are eligible for prizes for themselves, their teachers, and local charities.

Virtual Team Challenge will run this Fall from October 7 to November 18.

Virtual Team Challenge comes complete with lesson plans and in-class exercises which form a curriculum that highlights general business acumen, business ethics, negotiation skills, decision-making processes and accounting while placing a special emphasis on important life/career skills such as teamwork, communication, professionalism and research methods.

Register now at [www.virtualteamchallenge.com](http://www.virtualteamchallenge.com).

### **InVest – Insurance Education for Future Leaders**

[InVEST \(www.investprogram.org\)](http://www.investprogram.org) is a school-to-work insurance program that teams with high school and college educators to provide a useful insurance curriculum for students. With the help of InVEST liaisons (insurance professionals), students have the opportunity to participate in job shadow days, internships or even careers after graduating from InVEST. It is our mission to improve insurance literacy in students and attract new talent to the industry.

[InVEST](#) provides all materials necessary to launch an InVEST program. The curriculum is specifically created to appeal to the millennial generation and includes lesson plans, textbooks, activities and more. The best part? **It's totally free.**

Founded in 1970 at Hollywood High School by the Independent Insurance Agents of Los Angeles, [InVEST](#) was created to educate students to become better insurance consumers, teach insurance agency and company operations and encourage students to pursue careers in the industry.

Now a nationwide program in more than 500 schools, [InVEST](#) is located in Alexandria, Va., and is still able to offer all of its resources for free through donations from various insurance carriers, organizations and individuals.

[InVEST](#) has made a strong commitment to help promote insurance literacy and career training for students. InVEST looks to build awareness of their initiatives and expand the reach and distribution of program materials.

### **What InVEST Offers**

**eBook:** In 2015, InVEST debuted a new interactive [eBook](#) ([www.investprogram.org/teachers/resources/textbook-teacher-s-guide](http://www.investprogram.org/teachers/resources/textbook-teacher-s-guide)). Students can learn a wealth of insurance knowledge through a fun eBook filled with videos, activities, games and more. Chapters like managing risk, issues in automobile insurance, the personal auto policy, homeowners insurance and more are available for students to go through chapter by chapter in an easy to read format.

The eBook is also available in a hard copy format, also at no cost.

**Lesson Plans:** InVEST makes it easy to teach insurance by providing [lesson plans](#) and activities that support textbook readings. From detailed day-to-day lesson plans for a six- or eight-week InVEST program, to flexible and customizable lesson plans for each chapter, InVEST can help make implementing the program easy and fun. InVEST lesson plans can be found at [www.investprogram.org/teachers/resources/lesson-plan](http://www.investprogram.org/teachers/resources/lesson-plan).

**Office Simulation:** In the [InVEST office simulation](#), students gain hands on knowledge of what it's like to work in an insurance agency while also learning general business skills. Students work as part of a team to achieve a common goal, practice their entrepreneurship and leadership skills all while learning about automobile or homeowner insurance. During the simulation, students prepare a business plan, develop a marketing strategy for their insurance agency and conduct insurance presentations to their customers. Check out the InVEST office simulation at [www.investprogram.org/teachers/resources/office-simulation](http://www.investprogram.org/teachers/resources/office-simulation).

**Presentations:** PowerPoint presentations are a great way to supplement the InVEST textbook and create discussion and student engagement. [InVEST PowerPoints](#) coordinate with each chapter of the InVEST textbook, as well as other topics. Click [www.investprogram.org/teachers/resources/presentations](http://www.investprogram.org/teachers/resources/presentations) to view the available presentations.

**Scholarships:** Each year, [scholarships](#) are offered to high school seniors and college students currently participating in the InVEST program to pursue insurance related education or careers. Additional information about available scholarships can be found at [www.investprogram.org/students/scholarships](http://www.investprogram.org/students/scholarships).

For additional information about [InVEST](#) resources and opportunities, please contact Jennifer Robinson at 703.706.5437 or [Jennifer.robinson@iiaba.net](mailto:Jennifer.robinson@iiaba.net).

### **2015 Faces of Computing Contest: Enter by November 7**

The [Computer Science Teachers Association](#) (CSTA) is thrilled to announce the 2015 Faces of Computing Contest! This year's theme is "Computing for the Common Good."

Entries should feature groups of students showcasing how computing is used to better the world. The format of the video can be a commercial, trailer, public service announcement, or simply an informational piece.

[Enter by November 7 for your chance to win a classroom set of Hummingbird or Finch Robots.](#)

Please [CSTA](#) if you have any questions.

## **CodeHS Web-Based Coding Curricula Now Available For All Classrooms**

[CodeHS \(codehs.com\)](http://codehs.com) has worked with thousands of schools across the country to build a great tool for teaching programming. Now, [CodeHS](http://codehs.com) is excited to reach even more students by introducing a free version of CodeHS for teachers to use in the classroom.

Imagine everything you need to teach your computer science courses all in one place. With [CodeHS](http://codehs.com), you can:

- Write and run code in the browser (including Java)
- Use autograders to provide immediate feedback
- Leverage your time in the classroom with student progress tracking
- Save time grading with efficient grading tools
- Import your own exercises or use ours

Sign up for free at [codehs.com/signup/teacher](http://codehs.com/signup/teacher).

Even more teacher tools and features are available when you sign up for a school membership. Questions about how CodeHS fits in with your classroom or want to learn more about our membership options? Fill out this short form: <http://bit.ly/1NOJNVh>

If you have questions, shoot an email to [hello@codehs.com](mailto:hello@codehs.com).

## **Fun, Free Class Session to Introduce Computational Thinking Concepts**

In 2014, almost a million participants across 34 countries participated in the [Bebras Computing Challenge](http://www.bebaschallenge.org). It's a free quiz that requires no studying or preparation, and showcases the key computing concepts to participants. This year, it's available November 9-20, and sports an entirely new set of fascinating challenges.

The [Bebras Challenge](http://www.bebaschallenge.org) is a fun, online event that lets participants apply logical and computational thinking to solve 15 different tasks within 45 minutes. It demonstrates how integrated computing concepts are in our daily lives—it might even motivate some students to pursue the field. Each student gets a score and a certificate, which the teacher can download together with an answer sheet for a classroom discussion of the tasks.

Everyone in grades 5-12 can participate, regardless of whether or not they have strong interest or skills in math, science, or computing. There are four different challenges with varied-difficulty and age appropriate tasks to make the challenge a fun experience for everyone. Students can participate on any time in the given two weeks and only need a browser or a computer or tablet with an internet connection. No special setup is required.

It takes less than one minute to sign up as a teacher; do so by visiting <http://challenge.bebaschallenge.org/admin/>

Find previous Bebras tasks online at <http://www.bebaschallenge.org/>. Give one (or even all four) a try and see what you think!

Questions? Please email Daphne: [daphne@bebraschallenge.org](mailto:daphne@bebraschallenge.org).



## **Exciting Oracle Academy News**

Oracle is pleased to announce that the new Oracle Academy website and membership structure—designed to make membership more rewarding and interactions with Oracle Academy easier—are now available.

Based on feedback from members, stakeholders and supporters, Oracle has streamlined their program, consolidating the resources and benefits (<https://academy.oracle.com/en/membership-benefits.html>) from the Introduction to Computer Science, Advanced Computer Science, and Business Applications offerings into a single program available via a single Institutional Membership (<https://academy.oracle.com/en/oa-institution.html>) with a three-year membership term. This will help reduce the time members spend managing their memberships and give them more time to enjoy Oracle Academy's benefits.

And, Oracle is pleased to introduce a new Individual Membership level (<https://academy.oracle.com/en/oa-educator.html>), designed specifically for individual learners who are looking to expand their computer science knowledge—perfect for students and educators beginning their relationship with Oracle Academy.

Best of all, both membership levels are free!

Oracle encourages you to visit the new website today (<https://academy.oracle.com/en/oa-web-overview.html>) to learn how members can take advantage of Oracle's industry-leading technology, register for events and training opportunities, incorporate Oracle Academy courses or course materials into their classes and programs of study, and stay connected with Oracle Academy members and Coders in Action around the globe.

If you are not already a member, join today at: <https://academy.oracle.com/en/membership-join-oracle-academy.html>. If you are an existing member you can register for a new Institutional Membership in a few easy steps.

Working with thousands of member educational institutions across more than 100 countries, Oracle Academy advances computer science education globally to increase knowledge, skills development, innovation and diversity in technology fields, supporting more than two million students every year. Oracle looks forward to working with you to advance this mission.

Questions? Email: [academy\\_ww@oracle.com](mailto:academy_ww@oracle.com).

## **406 Tech Billings Summer – Featuring Google for Education**

This Billings Summit, brought to you by 406 Tech, will feature Google Education Trainers and Certified Innovators, teachers who just "get it" when it comes to integrating technology, and administrators who support that innovation. The Billings Summer will be held October 31, 2015 on the MSU-Billings campus.

Participants can expect hands-on, fast-paced, fun learning and will walk away with easy ideas for integrating tools from the Google Apps Education Suite. Renewal units will also be provided.

[Register](#) now to receive the \$100 early bird rate. After September 20, the cost will be \$125.

Learn more about the event at [www.406tech.net](http://www.406tech.net).

## Invitation to Participate in the High School Business Challenge

The key to getting your students to understand key business concepts is through hands-on activity. If you've not yet done so, consider this simulation designed to develop management, financial, marketing and critical thinking skills in a competitive, learning enhanced environment.

The Montana High School Business Challenge, sponsored by the Montana Chamber Foundation and administered by the Montana Council on Economic Education lets your students actively participate in a state-wide simulation as real entrepreneurs. The students manage the business of a Digital Music Player manufacturer, and many daily decisions face the students, including financial, ethical, legal, and competitive issues. It is a dynamic simulation that can be incorporated into many different class disciplines.

The state-wide competition runs eight weeks, beginning Wednesday, October 7 and concluding Wednesday, December 9. College scholarships are awarded to the top three teams. The cost is \$15.00 per team.

**Registering Teams For Fall Semester? Questions?:** To register teams for the fall Business Challenge competition or if you have any questions, please contact Tim Alzheimer via e-mail, [timalz@montana.edu](mailto:timalz@montana.edu), or by telephone, 994.2263 for further information. Team registration deadline is Wednesday, September 30.

**FIRST TIME PARTICIPANTS:** First-time participants need to be trained prior to involvement in the Business Challenge by webinar training sessions which introduces the teacher to the concepts and procedures the simulation. It will be held on Monday and Tuesday, September 28 and 29, from 4:30-6:00 p.m. If you are a first-time participant, or simply want to re-familiarize yourself with the fundamentals of the Business Challenge, please register online at: <https://attendee.gotowebinar.com/register/8626554195690347266>.

**Refresher Webinar For Past Participants:** A webinar is scheduled on Wednesday, September 30, from 4:30-6:00 p.m. for teachers that have previously participated in the Challenge who want to refresh their skills and learn more about the simulation. This webinar is voluntary, and is open only to teachers that have previous HSBC involvement. Space is limited. The web address to register for this webinar is: <https://attendee.gotowebinar.com/register/8330214921283884034>.

For more information, please contact Tim Alzheimer at 406.994.2263 or [timalz@montana.edu](mailto:timalz@montana.edu).

## Stock Market Game Registration Information

Want to facilitate learning that is exciting and fun for both you and your students? Ask teachers you know that have participated about the benefits of involving their classes in The Stock Market Game™ sponsored by the Montana Council on Economic Education.

The program is easy to administer, and teaches and reinforces these essential skills and concepts: Critical Thinking, Decision-making, Cooperation and Communication, Primary Research, and Saving and investing. Students use real internet research and news updates, making the simulation an even better mirror of the real marketplace. While the competitive gameplay creates student excitement, the educational experience delivers the biggest impact. Cash prizes are also awarded for the top three teams. Participation fees are \$15 per team (5 students maximum per team) and scholarships are available if funds are limited.

**Training Webinar:** Several training webinars are being offered over the next few weeks by the SIFMA (Securities and Financial Markets Association) Foundation, sponsors of the Stock Market Game. There is no fee



for participating in these webinars, nor do you need to register for the simulation to attend the webinar. Attendance is not mandatory, but encouraged. Following are the dates, times, and registration links to the various webinars:

- a. Thursday, 9/10/15, 4:00-5:00 PM MDT: <https://attendee.gotowebinar.com/register/5391364375154189825>
- b. Monday, 9/21/15, 5:00-6:00 PM MDT: <https://attendee.gotowebinar.com/register/8435962650000818689>
- c. Wednesday, 9/30/15, 2:30-3:30 PM MDT: <https://attendee.gotowebinar.com/register/203127444469915649>
- d. Thursday, 10/8/15, 5:00-6:00 PM MDT: <https://attendee.gotowebinar.com/register/3405687057320983809>

**Registering Teams for the Stock Market Game:** Competition begins on October 5, and runs for 10 weeks, with December 10 being the final trading day. To find out more information and register teams for competition, go to [www.stockmarketgame.org](http://www.stockmarketgame.org), and click on the registration link in the center of the screen.

What students gain from The Stock Market Game™ program is a remarkable experience — and even more important, an education for life.

If you have any questions, please contact Tim Alzheimer at [timalz@montana.edu](mailto:timalz@montana.edu), or by telephone, 406.994.2263.

### **2015 Jump\$tart National Educator Conference**

As the nation's leading advocate for youth financial literacy, the Jump\$tart Coalition for Personal Financial Literacy® is proud to conduct its [seventh annual conference](#) devoted specifically to Pre-K to 12th grade classroom teachers of personal finance.

This year's event will take place Nov. 6-8 at the Gaylord National Resort & Convention Center, just outside Washington, D.C.

Complete [2015 Jump\\$tart National Educator Conference](#) details can be found at <http://www.jumpstart.org/teacher-conference.html>.

This Year's Conference Highlights:

- Tools, resources, information and support for teaching personal finance in the classroom.
- A variety of workshops under three strands: Curricula/Content, Personal Development "101" and Personal Development "AP."
- Networking with your peers from across the country!
- Exhibit Hall devoted to Financial Education Resources
- Welcome to Washington Gala with Opening Night performance by "America's Comedic Financial Expert" [Colin Ryan](#).

--15 Professional Development Hours for Teachers

--**Optional Activities** include: free financial planning clinics, two financial educator certification programs, and various teacher networking opportunities. [Click Here to View the Activities.](#)

**Teacher Fundraising - New This Year!** Jump\$start wants to help you get to the National Educator Conference! While Jump\$start and its partners underwrite a significant portion of the event, they know you—the teachers—still incur some costs. So, they have established a way for you to crowdfund the registration fee and reasonable travel costs, if you need. [Click Here to Learn More.](#)

### **Student Loans Forgiveness Thanks to Public Service Loan Forgiveness Program**

As an employee of your local school district, or college campus, you may qualify for forgiveness of a remaining balance on your eligible federal student loans (including Parent PLUS loans) thanks to the [Public Service Loan Forgiveness Program](#) ( <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>).

The [Public Service Loan Forgiveness Program](#), or PSLF Program, is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, borrowers may qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying payments on those loans while employed full time by certain public service employers.

To qualify, you must make 120 on-time, full, scheduled, monthly payments on your Direct Loans; only payments made after October 1, 2007 qualify. You must make those payments under a qualifying repayment plan. When making each of those payments, you must be working full-time at a qualifying public service organization.

Qualifying employment is any employment with a federal, state, or local government agency, entity, or organization or a not-for-profit organization that has been designated as tax-exempt by the Internal Revenue Service (IRS) under Section 501(c)(3) of the Internal Revenue Code (IRC). The type or nature of employment with the organization does not matter for PSLF purposes. Additionally, the type of services that these public service organizations provide does not matter for PSLF purposes.

Because it will take at least 10 years for you to make the 120 qualifying payments necessary to receive PSLF, an Employment Certification for Public Service Loan Forgiveness form ([Employment Certification form](#)) has been created that you should submit and a process that you should follow to assist you in tracking your periods of qualifying employment and your qualifying payments.

The form allows you to get your employer's certification of employment while you are still employed at that organization or shortly after leaving. The process allows you to receive confirmation of qualifying employment and your Direct Loan payment eligibility. You may also submit the form less frequently than annually to cover more than one year's employment or for more than one employer.

For more details and to access complete PSLF Program guidelines, visit <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>.

## Fun Facts and Trivia

The name Sony is based on the Latin word sonus, which means 'sound'.

Sony's first product was actually a rice cooker; it failed to be a commercial success because it mostly made undercooked or overcooked rice.

When founded by Akio Morita and Masaru Ibuka in 1946, Sony was called TTK or Tokyo Tsushin Kenkyujo (Tokyo Telecommunications Laboratory); it took 12 years for the company to be known as Sony.

Executives at Sony were never keen on the idea of a Walkman but it was a good job no hasty executive decisions were made as it revolutionized personal music and continued to be sold for 31 years.

Perhaps one of Nintendo's biggest mistakes was asking Sony to develop an add-on for its video games consoles that could play compact discs. Sony did just so, but after a falling out over software licensing Nintendo broke it off and Sony decided to make its own console instead. Unfortunately for Nintendo, but fortunately for gamers, this was turned out to be the PlayStation and it instantly eclipsed Nintendo's market share.

Sony's PS2 is the best selling video console of all time.

Sony was already making humanoid robots by 2003. QRIO humanoid robots have appeared in Beck music videos, the 2009 series finale of BattleStar Galactica, and in the movie RoboCop.

Sony-owned music labels include Columbia Records, Epic Records, and RCA Records.

Issues of the Wednesday Reader are archived on the Montana Business Education Association (MBEA) website at [www.mbea.info](http://www.mbea.info). The Wednesday Readers are under the Newsletter section and listed most-recent first.

### **Eric Swenson**

Business Education Specialist  
Montana Office of Public Instruction  
PO Box 202501  
Helena, MT 59620-2501  
406.444.7991  
406.444.1373 (Fax)  
[eswenson@mt.gov](mailto:eswenson@mt.gov)



*"You don't make decisions because they are easy; you don't make them because they are cheap; you don't make them because they're popular; you make them because they're right." ~Rev. Theodore Hesburgh*