

The Wednesday Reader

February 8, 2017

Please note: with the Western Business Education Association 2017 Conference next week, there will not be a Wednesday Reader for February 15.

Pack Your Bags & Get Ready for the WBEA 2017 Conference

The Western Business Education Association 2017 Conference Committee is excited to welcome business educators from across the west to Bozeman next week for the [WBEA 2017 Conference](#).

For your reference, a complete timeline for the 2017 WBEA Conference can be viewed at <https://goo.gl/HZvbZX>. A complete schedule and descriptions for breakout sessions and computer workshops can be downloaded at <https://goo.gl/LepsrU>.

One benefit for [WBEA 2017 Conference](#) attendees is the opportunity to participate in the [w!se Financial Literacy Teacher Certification Program](#) and complete the testing to earn Financial Literacy Teacher Certification. Complete details regarding the [w!se Financial Literacy Teacher Certification Program](#) and information about registering for the certification, please go to <https://goo.gl/XcmRR4>.

[WBEA 2017 Conference](#) attendees will also be able to earn OPI Renewal Units as well as one (1) graduate-level credit from Montana State University-Billings. The cost of the credit is only \$99.00 with registration and payment available online. Go to <https://goo.gl/FCS2bE> to get all the details for the MSUB grad credit.

Today – February 8 – is the Deadline to Register for the Spring 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 for 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, February 15 and concluding Wednesday, April 12. College scholarships are awarded yearly to the top three teams, as determined by a year-end playoff. The cost is \$15.00 per team.

REGISTERING TEAMS FOR FALL SEMESTER? QUESTIONS?: To register teams for the spring Business Challenge competition or if you have any questions, please contact Tim Alzheimer via e-mail, timalz@montana.edu, or by telephone, 994-2263 for further information. Team registration deadline is Wednesday, February 8.

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, February 6 and 7, 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/2969265615767965955>.

REFRESHER WEBINAR FOR PAST PARTICIPANTS: A webinar is scheduled on Wednesday, February 8, 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/716207960781084674>.

For more information, or for questions, please contact Tim Alzheimer via e-mail, timalz@montana.edu, or by telephone at 994-2263.

Register for the Spring 2017 Stock Market Game – Competition Begins Monday, February 13

Want to facilitate learning that is exciting and fun for both you and your students? Those teachers that have participated know 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.

Registering Teams for the Stock Market Game: Competition begins on February 13, and runs for 10 weeks, with April 21 being the final trading day. To find out more information and register teams for competition, go to 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, Montana Stock Market Game Coordinator, at timalz@montana.edu, or by telephone, (406) 994-2263.

Introducing the New Montana Career Lab

The Montana Department of Labor & Industry announces the launch of the new Montana Career Lab at www.careers.mt.gov.

The Montana Career Lab is the State's premier source of career planning resources offering career tools for pre-K, elementary, middle school, high school, college, adult job seekers and senior citizens. One of the resources on the site is the Montana Career Information System (MCIS). MCIS is an online career exploration and planning

system that is available for all Montanans at no cost. This tool is currently being used in over 700 sites which includes middle schools, high schools, adult education, Job Service and Vocational Rehabilitation offices.

The Montana Career Lab has videos, interactive lessons, lesson plans and other teacher/counselor planning tools, and workbooks. MCIS contains assessments, information on hundreds of occupations with Montana labor market information, programs of study including apprenticeships, 2- and 4-year public and private colleges, proprietary schools, financial aid, scholarships, resume' creator, and job-search tools, including links to job postings.

Along with the launch of the new website design, the Montana Career Lab is now on Facebook www.facebook.com/montanacareerlab. Each day the Montana Career Lab's Facebook page will have a new activity that parents and teachers can use to help build career awareness with young children and create career plans for middle school and high school students. Each day of the week is targeted for activities at a particular age level.

- Mondays: pre-K and Kindergarten
- Tuesdays: 1st and 2nd Grade
- Wednesdays: 3rd and 4th Grade
- Thursdays: 5th and 6th Grade
- Fridays: Middle School, High School, and Adult Job Seeker

Like the Montana Career Lab Facebook page, www.facebook.com/montanacareerlab, to get access to these daily activities.

Start Here, Go Places' Resolution? More new content for you & your students

It's a new year, a new semester and, above all, a new you -- after a well-deserved winter break. So to get you all geared up and ready to hit the ground running, Start Here, Go Places. is announcing even more new materials for you and your students.

Since January is also the beginning of the spring scholarship season, it only seems fitting for that to be the topic of this month's professional development article. [Scholarships: Ways to help your students find -- and get -- cash for college](#) addresses the role you can play in that process.

And what better way to kick off a new semester than by having [students create their very own FutureMe?](#) It's a great way for students to see where a career in accounting can take them by serving up real job titles, descriptions and salaries to fit their own likes and preferences.

Check out our latest resources and everything else we've got for your teaching tool box at StartHereGoPlaces.com.

4-Year STEM Scholarship at University of Great Falls

The University of Great Falls and the National Science Foundation are offering 4-year S-STEM scholarships to Montana high school seniors interested in pursuing careers in STEM.

The scholarship is renewable and is for students majoring in chemistry, biology, or math.

The deadline to apply is March 1, 2017. View the application packet [here](#) for additional information.

Funding Support from Reach Higher Montana to Attend NACEP Conference in Missoula

Reach Higher Montana (reachhighermontana.org) is interested in helping up to ten (10) administrators, counselors, teachers, and policy makers attend the [2017 NACEP Western Region Conference](#), by paying registration fees for those needing assistance to attend.

If you are interested in attending and would like to take advantage of this opportunity, please email Kelly Cresswell, kcresswell@ReachHigherMontana.org. Inquiries will be fielded on a first come first served basis.

NACEP (National Alliance of Concurrent Enrollment Partnerships) is hosting its first ever western states conference at Missoula College on April 3 & 4. Attendees will have the opportunity to join education leaders and dual enrollment professionals from across the country at the premiere networking and professional development opportunity in the west. There will be a wide variety of topics relevant to secondary and postsecondary leadership, program practitioners, high school and college educators, counselors, and state leadership.

Conference strands include:

- Best Practices: Professional Development, Online/Distance Delivery, Faculty Liaisons, Student Advising, CTE Programming, Concurrent and Dual Enrollment Program Models
- State Funding Models
- Research and Policy

The registration is \$175.00 for NACEP members* and secondary school attendees, \$225 for non-members, and there is a \$25 per person discount for institutions/organizations that send three or more individuals. Lodging, registration, and event information can be found here: <http://www.nacep.org/calendar/western-conference/>.

It is a rare treat to have this caliber of conference in our own back yard and we strongly encourage those who interested in high quality dual enrollment to take advantage of this unique opportunity to attend this exciting event.

**Current Montana NACEP members: City College MSUB, Dawson Community College, Flathead Valley Community College, Gallatin College MSU, Highlands College of MT Tech, Montana State University Northern, Salish Kootenai College, Missoula College UM, Montana University System-Office of the Commissioner of Higher Education.*

Save the Date--Economics Seminar for Teachers in Bozeman, June 14-16

The [Montana Council on Economic Education](#) is happy to announce—back by popular demand—the Economics Seminar for Teachers.

The Economics Seminar for Teachers will be held in Linfield Hall on the Montana State University campus in Bozeman, June 14-16. On-campus lodging will be available if needed.

The three-day professional development event will include professors and industry experts providing a program featuring the best practices in teaching economics at the high school level.

Participants will be able to earn OPI Certificate Renewal Units or one (1) 500 level college credit.

Registration will involve \$50 fee that will be refunded upon successful completion of the course.

Registration materials will be available soon. If interested in attending or if you have questions regarding the workshop, email mcee@montana.edu.

Joy & Beauty of Computing Workshop @ UofM – Travel Funds & Stipends Available

The University of Montana will be hosting a Joy and Beauty of Computing workshop on the University of Montana campus in Missoula June 12-16, 2107.

The workshop will focus on Computational Thinking, Python programming, and Topics in Computer Science. A sample curriculum can be viewed at cs.montana.edu/paxton/classes/joy-and-beauty/. Plan to attend and learn the Joy and Beauty of Computing curriculum so you can offer the course at your high school, potentially as dual enrollment.

This workshop is based upon work supported by the National Science Foundation under grant no. CNS-1639841. Funds are available to help cover travel as well as stipends of \$1000 each to offer to over 15 accepted participants.

Instructors for this event include Yolanda Reimer (University of Montana), Jeff Braun (Montana Tech), Tim Olson (Salish Kootenai College), and Qing Yang (Montana State University).

Participants must be willing to take a free online python course prior to arrival and attend two (2) follow-on weekend workshops in Missoula.

If interested, apply online at https://umt.co1.qualtrics.com/SE/?SID=SV_aahKo3kpBXC5Ok5.

For more information, contact Yolanda Reimer at yonlanda.reimer@umontana.edu.

Join the Best of the West at the 2017 ACTE Region V Conference in Rapid City

The ACTE Region V Conference will be held in Rapid City, South Dakota, April 6-8, 2017. Join your fellow western-region Career & Technical Education professionals at the Rushmore Plaza Holiday Inn for this year's event.

Registration is not open, with early-bird registration ending on March 1. Hotel rates at the Rushmore Plaza Holiday Inn are \$89 + tax.

For more information about the conference, including the [conference brochure](#), submitting a [Call for Presentations](#), or to complete your [online registration](#), please visit www.acteonline.org/regionv/#.WJDZDk0zWgc.

Planning to be a First-Time ACTE Region V Attendee? Would You Like \$500?

If this year's [2017 ACTE Region V Conference](#) will be your first time attendee at the Region V conference, be sure to apply for one of the stipends that are available.

Up to 10, \$500 stipends will be awarded for the 2017 conference in Rapid City, SD and the 2018 conference in Colorado. To be eligible for the \$500 stipend, you do need to attend both the 2017 and 2018 ACTE Region conferences.

Applications must be submitted by March 15 and are available at acte.informz.net/z/cjUucD9taT01ODY4ODIyJnA9MSZ1PTc3MTYzMzkzNiZsaT00MDU5MjcyOQ/index.html.

Sentinel HS Students Win Best of State in Verizon App Challenge – Help them Qualify for National Competition

An app created by students from Sentinel High School has been chosen Best of State for the High School Division in the Verizon Innovative Learning App Challenge. The app, [Classroom Assistant](#), was developed by students of Sentinel High School business/computer science/math teacher Daniel Lande.

Classroom Assistant is for students and teachers that have everyday problems in the classroom. It includes grading, scheduling, makeup work, communication, and much more.

Verizon received more than 1,800 app concept submissions in this highly competitive contest.

As a Best in State winner, the Sentinel team is eligible to enter the Fan Favorite contest, in which people across the country vote for their favorite app concept. The team with the most votes will receive more great prizes: an additional \$15,000 for their school/group, in-person app development training from MIT experts, and an all-expenses-paid trip to the TSA conference in Orlando, Florida, in June 2017.

Fan Favorite Contest: How to Participate

The App Challenge Fan Favorite award will be given to the team that receives the most votes for its app concept. Read all about it [here](#).

Voting is simple, and it's free (standard texting rates apply). Just text the code for your favorite app concept—Sentinel's team's code is **CLASSASST**—to 22333 using a mobile device.

The voting period began on January 16 and ends on February 14 at 9:00 pm (Mountain Standard Time).

To learn more about the Sentinel High School students' app [Classroom Assistant](#) and to vote, please visit https://appchallenge.tsaweb.org/scroll?field_verizon_region_value=All&field_school_city_value=&field_school_state_value=MT&field_team_grade_value=All&title=&field_contest_name_value=current&field_verizon_region_v2_value=All.

To learn more about the Verizon Innovative Learning App Challenge, visit appchallenge.tsaweb.org.

Bring your students to Helena for the Economics Challenge March 6, 2017

The Helena Branch of the Federal Reserve Bank of Minneapolis and the Montana Council on Economic Education are pleased to announce the 22nd Annual Montana Economics Challenge. Sponsors this year include the Montana Bankers Association, BNSF and First Interstate Bank.

Montana High School teachers are invited to incorporate economic learning in their classrooms and assemble teams to compete in a challenging array of tests covering concepts, issues and reasoning. Teams are comprised of three or four students who compete individually and as a team.

Essentially, each participant takes a 15-question, multiple choice test in each of the following three areas: microeconomics, macroeconomics and international trade and economics. The top two teams from each division after the first three rounds will compete against each other in a buzzer round on general economics and current events to determine overall division winners.

The Federal Reserve Bank will cover costs associated with the Montana Challenge, including the optional pizza party the night before, refreshments, breakfast, the luncheon, awards and test facilitation. The MCEE and sponsors will cover lodging expenses on Sunday, March 5 for teams who wish to travel to Helena the day before the Challenge. MCEE will cover costs for a substitute teacher on March 6.

New this year: free teacher training offered with renewal unit credit.

Register by February 17, 2017. Contact Rhonda Krieger at 1-800-823-4333 ext 447-3864 or send an email to Helena.MTChallenge@mpls.frb.org.

H&R Block Budget Challenge Seeking Participants for the Spring Challenge

H&R Block is preparing kids for the future. How? By helping teens learn money management and earn scholarships while having some fun along the way. And by giving teachers the tools they need to engage students in learning personal finance.

The H&R Block Budget Challenge aligns with the [National Standards in K-12 Personal Finance Education](#), published by Jump\$tart, and helps teens learn before they earn in a game-like environment.

A free interactive personal finance game that simulates real-life money management.

The [H&R Block Budget Challenge](http://hrblock.budgetchallenge.com) (hrblock.budgetchallenge.com) helps teens get real-world ready from the safety of the classroom. In this learn-by-doing simulation, students pay bills, manage expenses, save money, invest in retirement and pay taxes while competing for \$200,000 in college scholarships.

Awards include:

- 10 opportunities for student scholarships of \$20,000 (five scholarships remain for the spring semester) and
- Student incentives during game play.

Think of Budget Challenge as the Road Test for Personal Finance[®]. Students are in the driver's seat as they immerse into the financial life of a recent college graduate who has been working for about six months. Each student gets a regular paycheck, a checking account, a 401(k) savings account and bills to pay throughout the simulation. Students increase their score by maximizing 401(k) savings, paying bills on time, avoiding penalties and fees like late fees, overdraft fees and finance charges and responding correctly to quiz questions.

For more information about [Budget Challenge](#), visit the [Learn More](#) page.

[H&R Block Budget Challenge](#) needs teachers to bring [H&R Block Budget Challenge](#) to their students by registering at www.hrbds.org, logging in and creating a class for the spring simulations.

Returning teachers can use their existing teacher account from the 2015-2016 school year to [login](#) at www.hrblock.budgetchallenge.com.

Spots are limited, so teachers should register and create a class to reserve a space for their students to experience this free program. [View simulation dates and deadlines](#).

Participating teachers are surveyed at the end of each simulation and their feedback is used to continuously provide improvements to the program. New this year, teachers can:

- Earn [free CEUs](#) by playing Budget Challenge as a student.
- Read the updated Teacher Toolkit for an overview of the simulation.
- Monitor student registration and game play in real-time via the free Android and Apple mobile app.
- Facilitate a class and play along as a student with an integrated Teacher Account.
- Convert student behavior, knowledge and skill into grades with the Grading Assistant
- Use the Teacher Readiness Checklist for a smooth start.
- Enhance the experience with the enhanced Road Map, week-by-week curriculum for teachers.

In addition, teachers can attend a new free live webinar to answer the question, “How do I get started?” [Sign up for a webinar](#) today!

In this webinar, attendees will experience the student registration process and daily activities of a student participating in the game through a virtual tour of the simulation presented by an experienced Budget Challenge team member who has facilitated this game in her classroom. Attendees also will view teacher resources, scoring, grading and receive suggestions on how to implement Budget Challenge.

For more information, visit hrblock.budgetchallenge.com or email the Budget Challenge Help Desk at support@budgetchallenge.fresdhdesk.com.

[EverFi Announces Six \\$1,000 Scholarships for Financial Literacy](#)

Did your students complete Vault or FutureSmart? Have them share what they learned in the [Student Blog Contest](#) for a chance to win a \$1,000 529 College Savings Scholarship.

Students completing the [FutureSmart](http://everfi.com/k12/future-smart) (everfi.com/k12/future-smart) middle school financial literacy course are eligible for 5 \$1,000 scholarships through the [National Blog Contest](#). Additionally, another \$1,000 scholarship will be awarded for students who have completed the course by March 31, 2017.

FutureSmart empowers students to effectively manage their finances, make sound decisions, and become stewards of their financial future. Through the story-based narrative, students play the mayor of a town as they help local citizens make real-life, personal finance decisions. Interactive exercises challenge students to make choices in real-life scenarios to achieve important goals around saving, education and career planning, and budgeting.

Built around the National Curriculum Standards for Social Studies and the National JumpStart Standards for Financial Literacy, this online course provides students with engaging and educational 21st century skills.

To learn more, contact Mick Karls of EverFi at 406.204.1148 or mick@everfi.com.

Fun Facts and Trivia

Tanzania, the largest country in East Africa, includes the spice islands of Zanzibar, Pemba, and Mafia and contains Africa's highest point—Kilimanjaro, at 19,340 feet. Kilimanjaro, a dormant volcano, is snowcapped even though it is near the Equator.

Tanganyika, a British-controlled UN trust territory, gained independence in 1961; and Zanzibar, a British protectorate with an Arab population, became independent in 1963. Tanganyika and Zanzibar united to form Tanzania in 1964.

Tanzania is just a little bit more than twice the size of California.

Over 120 languages are spoken in Tanzania with most being Bantu languages, a category of over 535 languages and dialects that are spoken throughout Africa.

Mpingo trees (a.k.a. Africa blackwood trees, commonly seen in Tanzania) are the most expensive hardwood tree in the world.

The world's earliest human skull was found in the Olduvai Gorge in Tanzania.

Tanzania has the largest concentration of wildlife animals per square kilometer, with more than 4 million wild animals and representatives of 430 species and subspecies.

Tanzania shares its national anthem with South Africa and Zimbabwe. It's titled "Mungu Ibariki Afrika" (God Bless Africa) and was composed by Enock Sontonga.

Tanzania is the home of the coconut crab. This crab, the largest crab in the world, and reportedly one of the most delicious, can be found on Chumbe Island of Zanzibar.

Freddie Mercury, the lead vocalist of the band 'Queen' is a Tanzanian by birth and was born in the archipelago of Zanzibar, in Stone Town, and his real name is Farrokh Bulsara.

Tanzania has two capital cities. Dar es Salaam (the administrative capital) and Dodoma city (the legislative capital) where its parliament sits.

The Ruaha National Park is the home to largest population of wild elephants in all of Eastern Africa.

30% of Tanzania's area is occupied with National Parks, with 12 parks, 13 nature reserves, and 38 protected areas.

Tanzania also houses the world's largest volcanic crater, Ngorongoro, with a diameter of just under 12 miles and is almost 2000 feet deep.

Tanzania gained fame in the mid-1930's when Earnest Hemmingway published *The Green Hills of Africa* in 1935 and *The Snows of Kilimanjaro* in 1936.

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

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"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