

Course Profile

Introduction to Business

Grade 9 or 10

Open

• *for teachers by teachers*

Course Profiles are professional development materials designed to help teachers implement the new Grade 9 secondary school curriculum. These materials were created by writing partnerships of school boards and subject associations. The development of these resources was funded by the Ontario Ministry of Education and Training. This document reflects the views of the developers and not necessarily those of the Ministry. Permission is given to reproduce these materials for any purpose except profit. Teachers are also encouraged to amend, revise, edit, cut, paste, and otherwise adapt this material for educational purposes.

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Course Overview

Identifying Information

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Development Date: March 1, 1999

Course Title: Introduction to Business Grade 9 or 10, Open

School Course Code: BBI10, BBI20

Curriculum Policy Document: Business Studies

Description

This course introduces students to the world of business, including the concepts, functions, and skills required for meeting the challenges of operating a business in the twenty-first century on a local, national, and/or international scale. Students will learn concepts and skills related to personal finance, entrepreneurship and international business.

Unit Titles

Unit #1	Personal Finance	35.5 hours
Unit #2	The Role and Impact of Business	15.5 hours
Unit #3	Entrepreneurship	16.5 hours
Unit #4	Conducting Business in a Competitive Marketplace and the Changing Workplace	30.25 hours
Unit #5	International Business	12.25 hours

Unit Organization

Unit #1: Personal Finance

Time: 35.5 hours

Description:

Students will explore the dimensions of personal finance including income sources, budgeting, financial planning and the use of credit. Through this exploration, students will identify educational requirements to achieve the level of income desired; examine work and employability skills to ensure personal growth and development; and examine financial goals and the strategies to achieve them.

Strands: Personal Finance and The Role and Impact of Business

Overall Expectations: RBV.01X; PFV.09X, 10, 11

Specific Expectations: RB2.01X, 02, 03; PF2.33X, 34, 35, 36, 37, 38, 39, 40, 41, 42

Unit #2: The Role and Impact of Business

Time: 15.5 hours

Description:

Students are introduced to various types of business ownership, distinguishing features and advantages and disadvantages of each. They will research growth trends in businesses and business sectors. An evaluation of the impact of businesses on the community includes how businesses influence standards of living and quality of life, social and environmental issues in the community and change in the community.

Strands: The Role and Impact of Business

Overall Expectations: RBV.02X, 03

Specific Expectations: RB2.04X, 05, 06, 07, 08, 09, 10

Unit #3: Entrepreneurship

Time: 16.5 hours

Description:

Strands:

Overall Expectations:

Specific Expectations:

Unit #4: Conducting Business in a Competitive Marketplace and the Changing Workplace

Time: 29 hours

Description:

Strands:

Overall Expectations:

Specific Expectations:

Unit #5: International Business

Time: 13.5 hours

Description:

Strands:

Overall Expectations:

Specific Expectations:

Course Notes

Introduction to Business is an open course that can be offered at the grade 9 or 10 level. In the course notes, there is an overview of the teaching/learning and assessment strategies that appear throughout the course. The course is designed to build knowledge, skills and attitudes in students. Many of the strategies focus on assisting students in becoming reflective learners who can think about what they are learning, how their learning can be connected to what they already know and how their new learning can be applied.

Health, safety, legal and ethical issues that are relevant to Business Studies are addressed in this course. Students will have the opportunity to work in cooperative small groups to develop effective team, interpersonal and intra personal skills while learning to manage conflicts that arise.

Environmental awareness as it applies to Introduction to Business, will be addressed in a practical and ongoing manner. Students will be encouraged to proofread all work before printing and will practise fine paper recycling of copies to be discarded. The environmental concerns relating to the impact of business on the local and global economies will also be addressed.

Teaching/Learning Strategies

Cooperative Small Group Learning

Cooperative small group learning is one of the teaching strategies recommended throughout this course. Learning to work as a contributing member of a team is essential for success in the business world. Cooperative small group learning relies on the applications of five fundamental principles for success and effectiveness.

- Principle #1 Students work in positive interdependence where the classroom environment becomes one of support and cohesion and every student respects the opportunity to be part of other students' learning in addition to learning from other students.
- Principle #2 Students work in small heterogeneous groups which leads to face-to-face participation, active involvement of all members, meaningful exchanges of ideas/knowledge, internal motivation, and peer support and approval.
- Principle #3 Students are accountable both as individuals and as a group. Each group task will be given clear criteria for success. In addition, students will be involved in the planning, designing and carrying out of assessment activities (peer and group). Feedback within the group and from the teacher should be ongoing.
- Principle #4 Students learn through ample opportunity for purposeful talk. Talk is critical as it allows students to think through ideas, deepen understanding and create personal meaning, increase active learning and develop metacognition (thinking about thinking).
- Principle #5 Students learn and practise cooperative skills as they study and explore the subject matter together. Cooperative skills prepare students for the future workplace where team work is essential.

The following cooperative small group learning strategies have been included in this course profile:

Think-Pair-Share Students are given individual think time to respond to a question, problem or new information. After a minute or so of think time, students are asked to pair up and

share the information. Once the pairs reach consensus, they are asked to share with the rest of the class.

Think-Pair-Square This is a variation on Think Pair Share. Students share their responses with another pair, instead of with the whole class.

Combined Groups This is a further variation on the above, when two larger groups are joined to share their work.

Graffiti Each group is given a piece of paper on which to respond to a statement, question, topic or issue. Each member of the group writes down ideas using the same colour marker. The paper is passed to the next group who add to the ideas in a different colour marker. Eventually each paper passes through each group and the original group categorizes the information and draws conclusions to share with the class.

Thinking Skills

Students will face many issues throughout their lives. To assist students in meeting the challenges, we need to help them develop a wide range of thinking skills. Incorporated in this course profile, are the following discreet thinking skills:

Brainstorming Students express ideas with no evaluation. The more ideas the better.

Mind mapping Students use a visual road map to express ideas and connect them to each other.

Dictionary of Key Words This strategy helps students reflect on the meanings of words. This strategy is introduced in Activity #1, unit 1, and referred to throughout the course to encourage students to add to it.

What if? This is a cognitive tool that helps students develop a balanced perspective of any issue. An issue is placed in the central circle. Students think about the positive and negative outcomes for the issue. Each outcome also has a positive and negative. The clusters then make up a balanced perspective on the issue. This is useful when students are asked to think about controversial issues.

Treasure Chest This strategy uses concrete materials to assist students in approaching new learning. This strategy is introduced in Activity #3, Unit 1. It can be used anytime you are introducing students to new materials.

Inclusion

Building inclusion and a sense of community is essential for a positive class climate, where students trust each other, are willing to take risks and develop new skills. To be successful, inclusion activities in the form of warm ups, team building or cooperative learning should be built into every lesson.

Note Making Guide (See Appendix A 1.3)

This guide is designed to assist students in developing listening skills, select important information and reflect on the learning opportunity. Students record their personal impressions as well as facts. Have the class brainstorm symbols that students could add to their notes. Explain that students could record notes in a visual format such as *Mind mapping*. Encourage students to try these two methods of note making.

Guest Speakers

In Business Studies, guest speakers are a readily available and excellent source of current information. Guest speakers can be found in your school, among the families of your students and in your community at large. When you invite guest speakers to class, provide them with guidelines for the

talk along with any materials you will be using with the students. Inform your guests of any special accommodations they should be aware of. Arrange for any audio visual equipment ahead of time. Provide students with a *Note Making Guide* for use when a speaker comes to class.

Response Journals

Response journals are an excellent strategy to assist students in clarifying their thinking and working towards personal growth. With encouragement and support from the teacher, students can move into the deeper stages of authentic response. Response journals can come in many forms, from a simple notebook to predesigned handouts. The specific purpose is to capture the student's thoughts on an issue as opposed to a repetition of the facts.

Newspaper and Magazine Collections

Begin a collection of newspapers and magazines that can be kept in the class and accessed by all students.

Oral Presentation Skills

Distribute the oral presentation rubric (Appendix B1.5) at the beginning of the course and use it to assess individual and group presentations. The rubric is designed as a summative assessment. It is recommended that by the end of this course students should be at level 3 or 4 on this rubric. Students may identify a particular skill from this rubric to work on and add the assessment criteria to any rubric. Students decide what skill they want to work on and develop a plan to improve their skill. This process will help students develop oral presentation skills and confidence.

Conflict Management Strategies

Students are required to work collaboratively throughout the course, therefore, addressing conflict management is important to student success. At the beginning of the course, the teacher should address this issue, emphasizing that not all conflicts can be resolved, but students can always choose how to handle them. The following steps in resolution should be displayed in the classroom in the form of a poster or bulletin board display. Teachers must ensure that students understand the steps, and that the steps be followed should a conflict arise. Self, peer, group, and teacher evaluation forms help deflect conflict and solve problems.

Eight Steps to Conflict Resolution:

Define the Conflict

State the Problem

Check your Perceptions

Generate and Evaluate a List of Possible Decisions/Alternatives

Reach a Mutually Acceptable Decision

Implement and Evaluate the Decision

If the Decision is Satisfactory, Students Continue Their Work.

If the Decision is Unsatisfactory, Students Should Repeat the Process.

Accommodations

The following accommodations should be considered throughout the course as appropriate. Accommodations will vary from student. Some modifications of expectations in workload may be required in order to allow students to be successful.

ESL/ELD

- pair or group students with English speakers
- provide *Note Making Guide*
- provide a set of reference notes
- promote peer tutoring
- reinforce main ideas by using think, pair, share/square
- display subject specific key visuals

- provide outlines of critical information

- provide models of charts, timelines or diagrams
- pair written instructions with verbal instructions
- use key visuals to illustrate definitions for the students' dictionary of key words
- simplify instructions
- highlight key words and phrases
- brainstorm in pairs in first language if English is limited
- allow extra time for reading or writing assignments
- provide electronic resources to prepare assignments
- encourage use of first language/English dictionaries for assignments and assessment
- allow additional time to complete assignments and assessment instruments
- provide models of wording of summative assessment instruments
- provide opportunities for students to practise oral presentation skills
- provide visual/auditory cues

- use peer conferencing to reinforce instructions/information
- ask an ESL/ELD teacher to review questions, assignments, or assessment instruments

SPECIAL EDUCATION

- provide new vocabulary in advance
- provide *Note Making Guide*
- repeat instructions
- provide visual organizers
- allow additional time for organization and completion of assignments and assessment
- provide opportunities for modification of summative assessment
- pair written instructions with oral instructions
- pair student with a peer tutor

- assist student to develop a dictionary of key words
- provide photocopies of peer/teacher notes

- simplify instructions
- pair student with a buddy
- provide opportunities for cooperative group work
- provide models for graphs, diagrams or mapping activities
- allow assignments to be completed in alternative formats
- prepare reference notes

- contact special education department for student specific accommodations
- contact parent/guardian for support and suggestions
- allow use of computers for assessment evaluation
- provide oral preplanning of activities with students

Instructional Strategies

Activity Based

- Discuss
- Concentration Game
- Interview
- Oral presentation
- Field Trip
- Oral Discussion
- Panel Discussion

Cooperative Learning

- Small Group Discussion
- Combined Groups
- Think/Pair/Share/ Square

Independent Learning

- Homework
- Research
- *Note Making Guide*
- Timeline

Direct Instruction

- Focused Questioning
- Guest Speakers
- Worksheets
- Demonstration
- Spreadsheets

Thinking Skills

- *Treasure Chest*
- Brainstorming
- *Mind mapping*
- *Dictionary of Key Words*
- Response journals
- Graphic Organizers
- Problem Solving

Assessment/Evaluation Techniques

There are a variety of assessment and evaluation strategies used throughout this course. They have been selected with the following principles in mind.

- Principle #1 Assessment and evaluation techniques are an integral part of teaching/learning strategies and expectations. The assessment/evaluation techniques are selected to effectively assist students in achieving the overall and specific expectations and be consistent with the teaching/learning strategies. The assessment/evaluation technique measures not only how well students have achieved expectations but how well the assessment/evaluation technique matches the teaching strategy.
- Principle #2 Good assessment/evaluation policy ensures continuous assessment of student progress and interest, and specific evaluation practices should be described to students in advance.
- Principle #3 A variety of assessment/evaluation techniques which include both formative and summative techniques should be used to ensure an informed and well rounded evaluation of a student's progress.
- Principle #4 Assessment/evaluation techniques must measure the students' ability to think, work in a team, communicate and acquire and apply knowledge.
- Principle #5 Students must learn to work not only as individuals, but also with others, which involves the skills of listening, cooperating, sharing and interacting and peer and self evaluation.
- Principle #6 When using rubrics, the provincial standard is level 3. The student's assessment is the most consistent highest level in the rubric.

Resource Summary

The resources might be useful for students and teachers in locating information for this course. The first group of sites is general or generic in nature and pertains to the overall content of the course, while the second group of resources more directly relates to the specific strands/units. Annotated descriptions are also included to provide some idea of the information contained in most of the references. Teachers should check all of the information to determine what references might be most appropriate for their respective students.

Basic Texts

Exploring Business: A Global Perspective

Liepner, Michael and Magnan, Jane
McGraw-Hill Ryerson Limited, 1994

The World of Business: A Canadian Profile, Third edition

Murphy, Terry G. et al.
ITP Nelson, Scarborough, ON, 1994

Video Series

The World of Business Video Series

Wilson, Jack and Notman, David
ITP Nelson, Scarborough, ON, 1997

This eight-part video series complements the units in *The World of Business, Third Edition*, but can be used with any business studies course. Each 30-minute tape is compiled from CBC programs including: *Venture*, *Marketplace*, *Country Canada* and *Undercurrents*. Tape titles are Profile of Business; International Business; Computer Applications; Money and Credit; You, the Consumer; Accounting; Marketing; and Canadian Law.

TVOntario

Client Services
P.O. Box 200, Station Q
Toronto, ON M4T 2T1
(416) 484-2665

Business Concepts is an animated series of five-minute programs, designed to teach several fundamental business subject topics. Programs blend clear visual illustrations of concepts with a practical and humorous voice-over to explain the issues. The series includes programs on business ownership, introduction to economics, personal banking, credit, accounting, budgeting, retail selling, and contract law. Most boards of education probably have this series centrally available in the video library of the board's resource centre.

Major Newspapers/Services Online

The Globe and Mail

<http://www.globeandmail.ca>

is the site for Canada's national daily newspaper that includes news, sports, Report on Business, mutual funds, the new weekly Thursday technology section, Managing, and a search engine that allows a search of published content for a minimum of seven days. There is some archiving of past material.

Report on Business Magazine**<http://www.robmagazine.com>**

is the site for the monthly *Report on Business Magazine*, published by *The Globe and Mail*. Back issues are archived and one of particular interest is the annual July issue listing Canada's "Top 1000 Companies."

National Post**<http://www.nationalpost.com>**

is the site for Canada's newest "national" newspaper that includes key information from the daily edition including news, investing news, and Canada's Top 50 companies, among other items.

New York Times**<http://www.nytimes.com>**

is the site, now free of charge in Canada, to access daily information from the *New York Times*, contains a wealth of current, daily information, and archives for older material.

Torstar Corp**<http://www.torstar.com>**

is the site for all Torstar publications, including Canada's largest newspaper, *The Toronto Star*. The site includes a new search engine, Webfinder, with links to Business and Finance, Computers and Software, and Science and Technology. Your Money provides online stock quotes, enabling users to compare and contrast any stock, as well as instant access to the Canadian Fund Guide, Smart Money, and the daily business section.

The Toronto Sun**<http://www.canoe.ca/TorontoSun/home.html>**

is the site for Toronto's alternative newspaper. Of particular note is the Money section that includes news, stocks, mutual funds, RRSPs, small business news, and a "Her Money" link with profiles, workplace issues, and archived articles.

CANOE**<http://www.canoe.ca>**

is the site for Canadian Online Explorer, a daily compilation of newspaper articles and research from all across Canada, launched in March 1996. It is a limited partnership between Sun Media Corp., and BCE Media Investments and includes resources from the *Calgary Sun*, *Edmonton Sun*, *Ottawa Sun*, *Toronto Sun*, *London Free Press*, *New Brunswick Telegraph Journal*, and the *Halifax Herald*. CANOE is a free service.

Sympatico News Express**<http://www1.sympatico.ca/news>**

is the site for a news service featuring Canadian news headlines, editorials, opinions, stories, and features from Canada's news media. It also includes late-breaking Canadian news updates and current affairs and events.

Business Magazines Online**Canadian Business Magazine****<http://www.canbus.ca>**

is the online site for Canadian Business, one of the country's leading and best business-related magazines, which is published twice a month. The site lists major articles from current issues and archives significant articles from recent issues under such headings as Business, Entrepreneur of the Year Awards, Investments, Technology, The Annual Technology 100 (Canada's top 100 publicly-traded technology companies), Trends, Public Policy, Personal Times, and Working Principles.

E Business Magazine

<http://www.hp.com/Ebusiness>

is a site, sponsored by Hewlett Packard, that publishes the excellent and very informative monthly *E Business Magazine*, containing a variety of articles and case study applications of e-business in action. The site contains archived copies of the magazine from issue #1, November 1996.

Entrepreneur Magazine

<http://www.entrepreneurmag.com>

is the site for *Entrepreneur Magazine* that contains start-up ideas, resources, and new articles updated daily. The site contains several small business resources and archived copies of past issues. Also archived is material on the fastest growing franchises and the top new international and American franchises among many other items. It also contains links to *Business Start-Ups Magazine*, *Entrepreneur HomeOffice Magazine*, and *Entrepreneur International Magazine*.

Fast Company Magazine

<http://www.fastcompany.com>

is the site to access *Fast Company Magazine*, a new monthly publication that writes about the new economy and workplace and fuses two beliefs: a new world of business is evolving and there is a community committed to new ways of working, competing, and living and growing. Back issues and articles are archived, and there is [an excellent search engine for locating business related concepts](#).

Inc. Magazine

<http://www.inc.com/incmagazine>

is the site for *Inc. Magazine* containing current and past issues of this American business magazine. The site allows users to browse by issue back to 1988, search by keyword, recommended readings, and browse by topic.

Maclean's Magazine

<http://www.macleans.ca>

is the site for Canada's weekly magazine, *Maclean's*, containing a variety of stories from each week's issue. It also contains informative and entertaining Web sites tied to top week's stories and a selection of previous stories organized to help allow readers to follow current stories. Archived "keeper" articles from past issues are also listed under such headings as Canada, World, Business, Education, Technology, Justice, Special Reports, and Polls.

Marketing Magazine

<http://www.marketingmag.ca>

is the site for Canada's national weekly magazine, *Marketing Magazine*, dedicated to the business of marketing, advertising, and the media. If budget money is limited, *Marketing Magazine* is a good resource because of its Canadian focus. Archived issues from 1996 are available.

Planning for Profits Magazine

<http://www.planningforprofits.com>

is Canada's most recent online financial magazine and contains, among other things, a series of recent articles about developing and maintaining a personal financial portfolio, corporate profiles, and a bookstore for ordering books on portfolio management.

PROFIT Magazine

<http://www.profitguide.com>

is the online home of *PROFIT Magazine*, the magazine for Canadian entrepreneurs that includes a searchable directory of reviewed and rated links to business information on the Web. Also contains *PROFITeer*, a free biweekly e-mail newsletter of business information, tips, and selected stories from current and past issues of *PROFIT Magazine*.

Strategy Magazine

<http://www.strategymag.com>

is the site for *Strategy Magazine*, a weekly publication that gives Canadian marketers new ideas and information, identifies leading talent, and helps find the most effective means of reaching customers. It offers an online sample of stories from the current issue and a database of back articles from previous editions.

Note to teachers: Teachers should spend some time checking out the content of the above Web sites, determine the most appropriate or useful for their respective classes, and then assign students to prepare annotated summaries of the archived material for either oral or written reports to share with their peers. This will also provide some indication of the usefulness of these resources for future classes. Since there is far too much information available on the Web, use your students to help you "surf" and determine the relevant and essential resources.

Other General Resources

Canada's SchoolNet

<http://www.schoolnet.ca>

is a Canadian Web site that focuses on bringing educators and students together to share educational resources, enhance learning, develop information and technology skills, and encourage the use of technology in the classroom. The site contains a wide range of educational services for K–12 educators, as well as for those involved in post-secondary education. SchoolNet is one of Canada's true Internet pioneers and is supported by all levels of government, educational institutions, and private enterprise.

There is a daily update of news and featured sites, access to provincial educational networks, and by clicking on the Business icon, users are taken to links for accounting, business, administration, economics, and entrepreneurship.

Electric Library Canada

<http://www.elibrary.ca>

is a new online research centre that provides immediate and unlimited access to only copyrighted content from reliable sources, and saves users sifting through endless, irrelevant links looking for information. The site is updated daily via satellite.

With ELC, any person can pose a question in plain English and launch a comprehensive, simultaneous search through more than 150 newspapers, hundreds of full-text magazines, two international wire services, two thousand classic books, hundreds of maps, thousands of photographs, and major works of art and literature. Results are returned ranked in relevancy order, displaying the document titles, author, date of publication, size, and grade reading level. Material can be downloaded and printed or copied and saved into a word processing document with bibliographic information automatically transferred.

There is an initial free 30-day trial; a monthly subscription is \$12.95 and an annual subscription is \$89.95. Schools might consider department subscriptions and at least one for the school resource centre. This site is well worth exploring.

The Global Schoolhouse

<http://www.gsn.org>

is the one-stop site for the Global SchoolNet (GSN) Foundation's venue for "linking kids and teachers around the world" in innovative projects from K–12, intercultural e-mail classroom connections and articles concerning the use of technology in an educational setting. It contains tip-laden articles on building a project, and a variety of project-based activities and collaborative learning projects.

My Virtual Reference Desk

<http://www.refdesk.com>

is an omnibus reference, updated weekly, providing hundreds of links to databases, dictionaries, encyclopaedias, reference and research materials, including **Roget's Thesaurus**, and worldwide newspaper and wire services. The encyclopedia.com link contains more than seventeen thousand articles from **The Concise Columbia Electronic Encyclopedia, Third Edition** and links to 20 major American magazines. It also includes Internet tutorials and guides, and much, much more. This is truly an invaluable reference and research site for students and teachers.

Pitsco's Ask an Expert

<http://www.askanexpert.com/askanexpert>

is a research-oriented site comprising twelve categories with more than 300 Web sites and e-mail addresses where you can find experts to answer your questions. It is a directory of links to people who have volunteered their time to answer questions and web pages that provide information on such categories as: Law (American), Art, Music, Internet/Computer, Money/Business, Career/Industry, Science and Technology, Health, International/Cultural, Education, Personal Development, among others.

The Role and Impact of Business Strand

Canada One: A Canadian Business Forum

<http://www.canadaone.com>

is the premier site for business Canada, geared to small- and medium-sized Canadian business owners and operators; includes a small business magazine, both present and archived, resource directory, technology, and promotional centres, and an excellent search engine for a Canadian Business directory.

Canadian Youth Business Foundation

<http://www.cybf.ca>

is the only Web site in Canada established to develop, promote, and provide comprehensive support to young entrepreneurs in Canada. Included are links to interesting, illustrated case studies of young entrepreneurs, e-mail connections to advertising in classified ads, tip-filled articles, FAQ's related to franchising, time management, marketing, taxes, and youth concerns, and a resource station with significant information useful to young entrepreneurs.

Industry Canada

<http://strategis.ic.gc.ca/engdoc/sitemap.html>

is the site for Industry Canada that provides a wealth of information on such broad areas as company information; international business opportunities, trade, and investments; business information by sector; micro-economic research and statistical analysis; technology, innovation, and licensing; business support and services; the marketplace; service, laws, regulations; human resources and training, and consumer information. Also includes *The Small Business Handbook*. All of the above subject areas have extensive links to many other sites too extensive to reference here.

Research a Canadian Company

<http://www.fin-info.com>

is the site to research any Canadian public company traded on a Canadian stock exchange; created by Carlson On-line Services Inc. 1996 as an unbiased and easily searchable Directory of Canadian Investment sites.

Personal Finance Strand

First Class: The Original Financial Guide for High School Students

Pulver, Lana Marks and Kenned, Gail
Raintree Communications Inc. British Columbia, 1996
1-800-256-0458 (toll-free)

is a book that includes nine money management classroom lessons while involving students in day-to-day school life. As students explore the financial markets, including banking and credit responsibility, they work together on a money-making venture and build a business plan.

Canadian Banker's Association

<http://www.cba.ca>

Box 348 Commerce Court West, 30th Floor
Toronto, ON M5L 1G2
(416) 362-6092 (phone) or
1-800-263-0231 (toll-free)

contains basic information about the CBA, consumer kiosk, small business information, statistics, publications, and learning resources. One contains financial links for youth and students that include an investor learning centre and student budget planners and software that can be downloaded.

Also publishes *Access*, a newsletter of financial facts, news, and information three times a year. It is a free resource that provides current information on banking, credit, automated banking, and entrepreneurship, and blackline master and student activities for grades K-4, 5-8 and 9-12.

Canadian Foundation for Economic Education

<http://www.cfee.org>

2 St. Clair Ave. West, Suite 501
Toronto, ON M4V 1L5
(416) 968-2236 (phone) (416) 968-0488 (fax)
1-888-570-7610 (toll-free) cfee@interlog.com (e-mail)

is the site for the Canadian Foundation for Economic Education with length list of programs and resources, economic information, and links. One of its key resources is:

Money and Youth

is a primer for students to help them better understand the world of money and enable them to begin to take more responsibility for their economic future. Main units include Goals, Values and Decisions, In Search of Income, and Working With Money. A 100-page teacher's guide has also been developed and is available on disk so teachers can adapt, expand, and tailor the program to individual preferences and needs.

Credit Union Central of Ontario

<http://www.cuco.on.ca>

2810 Matheson Blvd. East
Mississauga, ON M5B 1R6
(905) 238-9400 (phone) or

1-800-661-6813 (toll-free)
(905) 238-5008 (fax)

is the site for the *Credit Union Central of Ontario* and contains information about the credit union system, both in Ontario and Canada, benefits of membership, products and services, location of credit union/ATMs, news releases and annual reports, and links to credit union centrals in Canada and to nearly 50 regional or local Ontario credit unions' profiles.

Toronto Stock Exchange
The Exchange Tower
130 King St. W.
Toronto, ON M5X 1J2

<http://www.tse.com>

Tel: (416) 947-4676, toll-free, 1-800-729-5556
email: learn@tse.com

has information on the buying and selling of stocks and a free teacher's kit (first issued in the fall of 1998). Presentations at the Toronto Stock Exchange's visitor centre, Stock Market Place, can also be arranged for school groups free of charge. Stock Market Place is the TSE's interactive stock market playground, an interactive, hands-on discovery centre created to demystify the world of finance and capital markets. It is a blend of interactive exhibits, games, and simulations. The Toronto Stock Exchange's web site contains a virtual version of Stock Market Place to give students a sample of the hands-on experience that visitors enjoy. The web site also includes a market overview, information on listed companies, member firms, a career centre, and links to other on-line resources.

Wilfrid Laurier University
Stock Market Competitions

<http://www.invest.wlu.ca/nssmc>

is the site for Laurier's national secondary school version of their stock market game first developed in 1959. The computerized investment competition begins in late September, while the second competition begins in late February. The Competitions can be used in class or as an extracurricular activity for teams of one to five students. Teams may register, for \$25 a team, either by e-mail, the World Wide Web, or telephone.

Also contains a teacher's resource centre that includes investment related quizzes, a project outline, student-based teaching activities, and some shared ideas.

Choices & Decisions: Taking Charge of Your Life

is a complete learning module on financial planning, budgeting, and decision-making that includes an interactive CD-ROM, a 12-chapter lesson plan, handouts, and activity guide, sponsored by VISA Canada Association. Topics covered include making decisions, making money, the art of budgeting, living on your own, banking services, about credit, credit cards, of cars and loans, the influence of advertising, consumer awareness, saving and investing, in trouble . . . , and about consumer privacy.

This extensive resource package is available free to Canadian schools and may be obtained by contacting:

Canadian Intramural Recreation Association	or	VISA Canada Association
Place R. Tait McKenzie		40 King Street West
1600 James Naismith Dr.		Suite 3710
Gloucester, ON K1B 5N4		Toronto, ON M5H 3Y2
(613) 748-5639 (phone) or (613) 748-5737 Fax		(416) 361-8472

Hollywood Stock Exchange: The Entertainment Stock Market <http://www.Hsx.com>

is the site for *Hollywood Stock Exchange: The Entertainment Stock Market* where you can trade virtual millions in movie stocks with real films assigned a value based on buzz and box office. To register and play is free and is a student-friendly and interesting way for students to become acquainted with all that is involved in buying and selling stocks.

Junior Achievement of Canada

<http://www.jacan.org>

is the site for *Junior Achievement of Canada* with information available in both English and French. Provides background on the original Company Program, the Student Venture, the Business Game, Project Business for middle grade students, Business Basics for elementary grades, and the more recent Economics of Staying in School.

Stock Market Simulations: Final Bell

<http://www.sandbox.net/finalbell>

is the site for stock market simulations, sponsored by CNN. **Final Bell** is a simulation and game site for anyone interested in online trading. The free trading simulations – from issuing buy orders to portfolio management – are among the most realistic on the Web. Students can learn how to identify the best stocks, maximize portfolio profits, and get a handle on how the markets really work – all without risk.

Registration is free, and registration information is strictly private and used to customize portfolios and track your ranking in the simulations. Features exist to analyze stock trends and forecast their performance, and there are also investor forums and chats.

Street Cents Online

<http://www.halifax.cbc.ca/streetcents>

is the site for CBC's acclaimed *Street Cents* series that includes two forums or chat rooms (one for an Online Beef line about what really "bugs" you, and an Anything Else forum), a library archiving all of the information used on the show for the past three seasons, really interesting FAQ's with answers to pertinent, interesting consumer/business-related questions, and highlights of the week's program.

Additional Personal Finance Resources

Marketing: a Global Perspective

Stewart, Margaret J. Johns, Diane, Notman, David, and Vos, Lynn
1TP Nelson Scarborough 1991

is a basic Marketing text that contains a section on internal influences on consumer purchasing behaviour and diagram and straightforward explanation of Maslow's Hierarchy of Needs

The Money Coach

Moynes, Riley
Addison-Wesley Longman Ltd. Toronto 1997

is a trade paperback, first published in 1992, that provides sound advice on planning one's financial future. Is intended for background on the entire area of investments, tax planning, and retirement planning, and is written in a straightforward, easy-to-read manner.

The Wealthy Barber, Special Gold edition

Chilton, David
Stoddart Publishing Toronto 1998

is the biggest selling financial planning book ever written. It's the story of a friendly Canadian barber who dispenses timeless, homespun advice that will help readers take control of their financial future and build wealth slowly and steadily. It provides novice investors and persons just entering the job market with a well-thought-out, basic introduction to the power of compound interest and the importance of starting a financial planning program.

Canadian Shareowners' Association

<http://www.shareowner.ca>

is a not-for-profit organization for investors that provides information, research, and assistance in starting investment clubs. Also contains archived **Canadian Shareowner Magazine** articles.

Credit Counselling Service of Toronto

<http://www.creditcanada.com>

45 Sheppard Ave. East, Suite 810

Toronto, ON M2N 5W9

(416) 228-3328 (phone)

(416) 228-1164 (fax)

1-800-267-2272

Ccsmt@creditcanada.com (e-mail)

Among its resources is:

A Financial Guide for Students: Money 101

which is a 1998 student-centred, 12-page workbook on consumer credit, types of credit, the misuse of credit, maintaining a good credit rating, basic rules of money management, and a student's monthly budget.

Investment Funds Institute of Canada

<http://www.ific.ca>

(416) 363-2158 (phone)

1-888-865-4332 (toll-free)

is a national association that administers mutual funds courses and broadens public awareness of the investment funds industry. It contains a series of fact sheets, extensive glossary, and questions in nontechnical language to address the different needs of investors.

Investor Learning Centre of Canada

<http://www.investorlearning.ca>

(416)364-6666 (phone)

1-888-452-5566 (toll-free)

is a not-for-profit organization dedicated to helping Canadians learn more about investing through an investment IQ quiz; seminars; a virtual library filled with a variety of books for investors written at the easy, average, and advanced levels of knowledge; Internet links; investment FAQ's and free resource centres.

MLS Online

<http://www.MLS.ca>

is the gateway site to all Canadian Multiple Listing Service (*MLS*) information for all ten provinces. Ontario is divided into ten regions which can be further subdivided into map levels that narrow down the search area to locate accommodation in specific areas and by specific property details and prices. Some areas such as the North Okanagan offer an online mortgage calculator.

Ontario Women's Directorate

6th Floor, Mowat Block
900 Bay Street
Toronto, ON M7A 1L2
(416) 314-0300 (phone)
(416) 314-0247 (fax)

<http://www.gov.on.ca/owd>

is the site for information related to the social, economic, and legal rights of women.

Among its resources is:

Your Money, Your Life, Your Way

which is a 1999 15-page brochure on how to have the money you need for the life you want, a money style quiz, a reality check on some money myths, savings basics, and a personal spending and savings plan. Developed with the support of the Ontario Ministry of Education and Training.

Additional Other General Resources**Cooperative Learning: Where Heart Meets Mind**

Bennett, Barrie, Rolheiser-Bennett, Carol et al.
Educational Connections
Station "P", 704 Spadina Ave.
P.O. Box 249
Toronto, ON M5S 2S8
(416) 619-0161 (phone)
(416) 619-0162 (fax)

is a 1991 interactive resource book designed for educators to promote an understanding of the elements basic to cooperative learning, to stimulate critical and creative thinking about effective classroom techniques including, among other strategies, *Think-Pair-Share*, *Graffiti*, *Jigsaw*, and *Three-Step Interview*.

Demystifying Thinking: A Practical Handbook for Teachers

Cranson, Lori et al.
Prentice-Hall Canada, Inc. Scarborough 1995

is based on a project prepared cooperatively by and for all of the public school boards in Metropolitan Toronto under the auspices of the Metropolitan Toronto School Board. It deals with critical and creative thinking skills, problem solving/finding, decision making, and metacognition and is an excellent teacher resource.

Information Power Pack

Koechlin, Carol and Zwann, Sandi
Pembroke Publishers Limited
538 Hood Road
Markham, ON L3R 3K9

is a 1997 student-centred resource that guides students through the research process and provides strategies for building information literacy skills, goal-setting, and time management. It provides key information for helping one become more responsible for life long learning and is available in a *Junior Skillsbook* and an Intermediate *Skillsbook*.

The Mindmap Book: Radiant Thinking

Buzan, Tony with Buzan, Berry
BBC Books, London, England 1997

explains the fundamental operation of the human brain in terms of its thinking process and how to unleash and harness its untapped power. Is a comprehensive guide to Mind Maps, a revolutionary method of accessing intelligence, that offers new ways of using and improving memory, concentration and creativity in planning and structuring thought on all levels.

Quantum Learning: Unleashing the Genius In You

DePorter, Bobbi with Hernacki, Mike
Dell Publishing, New York, N.Y. 1992

is a trade paperback that provides proven, easy-to-use techniques that will help readers learn more, earn more, and take quantum leaps to career and academic success. Offers tips, hints, strategies, and processes that can save time, reinforce comprehension and retention, and make learning an enjoyable and rewarding process.

Teaching Tools for the Information Age

Koehlin, Carol and Zwann, Sandi
Pembroke Publishers Limited
538 Hood Road
Markham, ON L3R 3K9

is a 1997, educators reference that guides students through group and independent research projects, providing information and tools to facilitate student self, peer, and group evaluation in addition to formative, ongoing assessment, and summative evaluation. Also contains reproducible pages that deal with curriculum extensions.

Together We Learn

Clarke, Judy, Wideman, Ron, and Eadie, Susan
Prentice-Hall Canada, Inc. Scarborough 1990

is a practical "how-to" handbook to help teachers implement small group learning strategies in their classrooms and offers a practical approach to cooperative learning and group work. Contains suggestions relevant to all grades, disciplines, and student abilities and provides suggestions for evaluating group work and formative and summative evaluation.

Revenue Canada

<http://www.rc.gc.ca>

is the site for the annual general income tax resource kit package, FAQ's, basic tax forms, and links to small business page and other sites.

Statistics Canada

<http://www.statcan.ca>

contains daily new, free tabular data on aspects of Canada's economy, land, people, and government, links to other Canadian government sites and statistical Web sites, and education resources specifically designed for students and teachers. Includes teaching activities with interactive exercises focussing on data analysis and survey skills.

Additional Role and Impact of Business Resources

The Entrepreneurial Spirit

Liepner, Michael, DeJordy, Herve, and Schultz, Michael
McGraw-Hill Ryerson Limited Whitby 1991

is an entrepreneurial studies text.

OSS Policy Applications

Business Studies Ontario Secondary School Curriculum Policy, Choices Into Action, Guidance and Career Education Program Policy for Ontario Elementary and Secondary Schools.

Assessment and Evaluation of Program

The success and effectiveness of the program requires that the teacher constantly evaluate the program delivery and methods of assessment and evaluation of the students. This can be accomplished by completing the checklist below for each unit.

1. Expectations
 - Have I addressed the desired expectations?
 - Are the expectations clearly communicated to the students?
2. Teaching/Learning Strategies
 - Did the strategies meet the needs of all students?
 - Have I taken all learning styles into consideration?
 - Have I used a variety of strategies?
 - Did the strategies support the expectations?
3. Assessment Strategies
 - Did I use sufficient self evaluation?
 - Was there an opportunity for peer evaluation?
 - Was the assessment designed to meet the provincial standards on the achievement chart?
 - Did the assessment match the teaching/learning strategies?
 - Have the students participated in the creation of assessment/evaluation criteria?
 - Was feedback to students clear, consistent, constant and timely?
 - Did the assessment measure the achievement of the expectations?
4. Accommodations
 - Did the accommodations address the needs identified in the student's Individual Education Plan?
 - Was a variety of teaching/learning strategies used?
 - Have I incorporated suggestions from the accommodations chart?
5. Student Performance
 - Did the maximum number of students achieve the expectations at the provincial standard?
 - Did the program facilitate each student's optimum achievement?
 - Did the students enjoy the program?

A combination of in-class observation, the check list and an analysis of the course results should provide the teacher with the means to assess the program and make modifications as required.

Coded Expectations;

Overall Expectations

By the end of this course, students will:

The Role and Impact of Business

RBV.01X

–demonstrate an understanding of how businesses respond to needs, wants, and demand;

RBV.02X

–compare types of businesses;

RBV.03X

–evaluate the impact of businesses on their community;

Conducting Business in a Competitive Marketplace and the Changing Workplace

CCV.04X

–analyze the major factors influencing the success of Canadian business;

CCV.05X

–determine how businesses are affected by variations in market conditions and environments for conducting business;

CCV.06X

–determine how current issues affect Canadian businesses;

CCV.07X

–explain the importance and role of human resources and sound management in business;

CCV.08X

–explain the role of marketing and accounting in business;

Personal Finance

PFV.09X

–distinguish the various ways in which individuals and households can acquire income and other benefits;

PFV.10X

–develop skills in managing personal income effectively, such as budgeting, planning, saving, and investing;

PFV.11X

–analyze the role and importance of consumer credit;

Entrepreneurship

EPV.12X

–identify characteristics and skills associated with successful entrepreneurs;

EPV.13X

–evaluate the roles and contributions of entrepreneurs;

EPV.14X

–analyze the importance of invention and innovation in entrepreneurship;

International Business

NBV.15X

–describe how nations become interdependent through international business;

NBV.16X

–analyze the impact of trade on the Canadian economy;

NBV.17X

–describe Canada’s key international economic relationships.

Specific Expectations

Students will:

The Role and Impact of Business

RB2.01X

–describe the concept of demand and the conditions that give rise to demand;

RB2.02X

–explain how needs, wants, and demand create opportunities for business;

RB2.03X

–compare the ways in which different companies address similar consumer needs and wants;

RB2.04X

–compare the features of sole proprietors, partnerships, corporations, (public, private, and crown), and co-operatives;

RB2.05X

–identify the types of businesses and business sectors that have experienced the greatest growth in recent years;

RB2.06X

–explain why a person or group of people may choose to establish one type of business rather than another (e.g., consider start-up costs, availability of financing and skills, level of risk, complexity of production, resource requirements);

RB2.07X

–describe how businesses can generate wealth, jobs, and incomes, and influence standards of living;

RB2.08X

–distinguish the various ways in which business activity can affect the quality of life (e.g., level of income, products available, environmental impact, stress in the workplace);

RB2.09X

–investigate issues in the community that have been created or affected by business (e.g., land use, environment, traffic, health, safety, employment);

RB2.10X

–explain the impact that business activity has on the changes occurring in the community;

Conducting Business in a Competitive Marketplace and the Changing Workplace

CC2.11X

–identify various factors affecting business activity that have contributed to the success of Canadian companies and entrepreneurs (e.g., risk taking, vision, passion, perseverance, teamwork, market niche, ability to respond to change);

CC2.12X

–compare levels of customer service and quality of goods and services among a variety of competing companies;

-
- CC2.13X
–identify factors that influence employee’s attitudes and the quality of their work (e.g., factors that affect personal health, safety, work enjoyment);
- CC2.14X
–analyze how the forces of supply and demand affect market prices and the willingness of businesses to produce products;
- CC2.15X
–explain how a business can be affected by the number and quality of competitors in a market;
- CC2.16X
–describe reasons for government policies and actions to regulate markets and business activity (e.g., environmental concerns, product labeling, health and safety, quality control agriculture supply);
- CC2.17X
–analyze how technology has influenced the Canadian workplace;
- CC2.18X
–specify ways in which business activity can help or harm the environment;
- CC2.19X
–describe the importance of ethics and social responsibility in business;
- CC2.20X
–examine the function of human resources and effective people management;
- CC2.21X
–identify key employability skills;
- CC2.22X
–compare a variety of business career paths;
- ”CC2.23X
–describe the rights and responsibilities of employees and employers;
- CC2.24X
–describe the role of management in business;
- CC2.25X
–describe how different management approaches and styles can influence employee productivity;
- CC2.26X
–describe the role and effectiveness of advertising, display, distribution, research, packaging, and selling methods in marketing a product;
- CC2.27X
–describe how effective accounting and financial statements contribute to the success of a business;

Personal Finance

- PF2.28X
–summarize the various ways in which individuals and households acquire income (e.g., employment, saving, investing, social programs);
- PF2.29X
–describe the major factors that can influence a job’s income level (e.g., experience, education, personal performance, uniqueness of abilities, success of the business);
- PF2.30X
–describe other benefits of a job in addition to income (e.g., skill development, self-fulfillment, pension, health insurance);
- PF2.31X
–distinguish the various ways of using income (e.g., spending, saving, investing, donating);

-
- PF2.32X
–identify the types of expenses, including taxes, that individuals and households typically incur;
- PF2.33X
–identify the criteria required for making effective purchasing decisions (e.g., cost, quality, guarantees, service, money available, product information);
- PF2.34X
–evaluate the products and services offered by major Canadian financial institutions;
- PF2.35X
–explain how fluctuations in interest rates affect saving, investing, and spending decisions;
- PF2.36X
–identify various types of investment alternatives (e.g., GICs, stocks, bonds, mutual funds);
- PF2.37X
–compare the benefits of saving and investing;
- PF2.38X
–demonstrate an understanding of the factors that will affect the value of money over time (e.g., compounding interest, rate of inflation, saving, investment decisions);
- PF2.39X
–develop personal budgeting and financial planning skills through the use of appropriate software;
- PF2.40X
–discuss the advantages and disadvantages of consumer credit;
- PF2.41X
–describe the process of establishing a personal credit rating and applying for and obtaining credit;
- PF2.42X
–calculate the total cost of credit on variety of loans;

Entrepreneurship

- EP2.43X
–describe the characteristics and skills often associated with successful entrepreneurs;
- EP2.44X
–explain how these characteristics and skills can be applied to any kind of entrepreneurial endeavour;
- EP2.45X
–describe the lives and accomplishments of a variety of Canadian entrepreneurs;
- EP2.46X
–analyze their own entrepreneurial strengths and interests;
- EP2.47X
–describe how entrepreneurs discover opportunities in people’s needs wants, and problems;
- EP2.48X
–identify a variety of goods and services produced by entrepreneurs in their community or nearby community;
- EP2.49X
–evaluate the opportunities for entrepreneurship within their school or community;
- EP2.50X
–identify the human and financial resources necessary to create a venture based on one or more opportunities and ideas discovered within their school community;
- EP2.51X
–contrast the role of an inventor with that of an innovator and an entrepreneur;
- EP2.52X
–explore a variety of Canadian inventions, inventors, and innovations;

EP2.53X

–demonstrate how innovation has affected pre-existing products;

EP2.54X

–describe how innovation and invention lead to the development and application of new technologies;

International Business

NB2.55X

–identify the differences between the concepts of imports and exports;

NB2.56X

–explain why goods and services are traded among nations;

NB2.57X

–analyze the factors that affect the flow of goods and services among nations (e.g., consumer needs and incomes, currency values, transportation costs, language and culture, trade agreements and pacts, tariff and non-tariff barriers);

NB2.58X

–summarize the impact of trade activity on employment and job creation in Canada;

NB2.59X

–analyze the impact of trade on the quality and quantity of products available;

NB2.60X

–identify Canada’s major trading partners;

NB2.61X

–identify ways in which culture affects business activity and Canada’s international economic relationships;

NB2.62X

–describe how a company’s profit and growth can be affected by its international business activity and participation in the markets of other nations.