Business Education: A Global Journey

Travel to Lincoln for “Business Education: A Global Journey” when Nebraska business educators host the Mountain Plains Business Education Conference, June 18-21 at the Embassy Suites. Your journey highlights include a tour of Duncan Aviation, computer workshops on Office 2007 and sessions on career clusters, fraud awareness, business partnerships, podcasting, personal finance, soft skill smarts and more!

Your complete conference itinerary is available at www.mpbea.org. You won’t want to miss this exciting global journey with business educators!

2008 Conclave

Prepare to be informed, educated, inspired and entertained at the 2008 Conclave Professional Conference held June 21-25 in Portland, Oregon. The 2008 Conclave and Professional Conferences will include up to eight program conferences or tracks. Participants may focus solely on one conference or mix and match sessions as desired.

The eight conferences will feature 1) access to senior-level corporate executives; 2) exhibitors; 3) workshops; 4) focused dialogue sessions, offering opportunities to share ideas and experiences on specific issues, challenges and opportunities from DECA and FBLA to innovative program ideas and more; 5) ideas, ideas, ideas! The national Conclave and Professional Conferences is a professional development conference for high school and community/technical college faculty who teach entrepreneurship, management, marketing and business administration. The Conclave and Professional Conferences is sponsored by the MarkED/Career Paths Center, a not-for-profit center organized and operated by 41 state education departments. Complete registration details are located at www.mark-ed.org.

“In theory there is no difference between theory and practice. In practice there is.”

- Yogi Berra
UNL Power of Possibilities

A new University of Nebraska-Lincoln interactive website, “The Power of Possibilities,” (http://possibilities.unl.edu/) helps students learn about majors that may match their self-defined interests. The site was developed through funds received from an Initiative for Teaching and Learning Excellence (ITLE-year 2) grant.

Chris Timm, Associate Director of Career Services, and Jennifer Nelson, a General Studies Academic advisor, developed a program that would unite information from General Studies and information from Career Services to help prospective and current students decide on majors that would ultimately lead to careers. The Power of Possibilities website lists careers associated with different majors, and also lists actual internships that UNL students have had in each of the various business majors. Most of these internships were with Nebraska firms, which may help students see possible career options in Nebraska.

"A lot of students get caught up in the whole idea of a major without understanding what they can do with a particular major. The Power of Possibilities is designed to broaden students' perspectives about the careers they can enter with a particular major, while narrowing their focus to a major they would enjoy," said Nelson.

The Power of Possibilities website starts with random videos of students concerned about selecting a major. Eight interest areas are then displayed and the user selects an interest area and narrowing phrase. Related UNL majors are displayed along with information about career paths and UNL courses. When exiting the website, the user has the option to request information from UNL. A summary report gives web links to further information regarding each major.

Additional career information can be found at www.unl.edu/career by clicking on the Career Exploration link under Students/Alumni on the navigation panel on the left hand side of the page. Click on Assessments and Web Resources on the next page and scroll down to the Exploring Academic Majors and Careers section (towards the bottom of the page). Click on "What can I do with this Major/Degree?" and then click on the major of interest (in either HTML or PDF format). A one-page summary of job titles associated with the major of interest will appear, along with strategies to prepare for a career in a given major area.

The Ohio State University career services website at http://fisher.osu.edu/services/career-services/undergraduate-students/explore-careers/ also has a PowerPoint presentation on each area of business. The presentation includes 2006 salary information, specific job descriptions for each area of finance, educational requirements, etc.

On the first six months there were 10,000 hits on The Power of Possibilities website. If you have students who plan to attend a 4-year college, encourage them to visit http://possibilities.unl.edu/ and use this site to help them determine a college major. For further questions, contact Jennifer Nelson, General Studies Academic Advisor, jnelson9@unl.edu

Donna Dudney
Interim Assistant Dean
UNL College of Business

"Be courageous. I have seen many depressions in business. Always America has emerged from these stronger and more prosperous. Be brave as your fathers before you. Have faith! Go forward!"

~ Thomas A. Edison
Fall BMIT Workshops

Programs of study, career education implementation and new Perkins legislation headline the 2008 Fall ESU workshops. All secondary and/or postsecondary business, marketing and information technology teachers as well as preservice college students are invited to attend a 9 a.m. to 3 p.m. workshop at an ESU near you.

At the workshop, you will:

- Review the new BMIT Program of Study by cluster and pathway with work time for teachers to identify existing programs of study and plan for implementation of additional programs of study.
- Learn strategies for implementing the Business, Marketing and Management Career Field and the Information Technology Career Cluster into your curricula.
- Select one of the following courses and share your current course outline with your peers:
  - Advanced Information Technology Applications
  - Middle Level Career Education
  - Business Management
  - Entrepreneurship
  - Marketing (Beginning or Advanced)

To register for the workshop, please call or register online with an ESU in your area at least 5 days prior to the workshop you plan to attend.

**Omaha, ESU 3** – September 9, 9 – 3
Preregister through ESU 3 by calling 402.597.4884

**Fremont, ESU 2** – September 11, 9 – 3
Preregister through ESU 2 by registering online at www.esu2.org. Call Tammie at 402.721.7710 Ext. 207 if you need assistance.

**Ainsworth, ESU 17** – September 17, 9 – 3
Preregister through ESU 17 by registering online at www.esu17.org.

**Neligh, ESU 8** – September 18, 9 – 3
Preregister through ESU 8 by calling 402.887.5041

**Columbus, ESU 7** – October 1, 9 – 3
Preregister through ESU 7 by calling 402.564.5753, Kari Westmeyer

**Wakefield, ESU 1** – October 8, 9 – 3
Preregister through ESU 1 by calling 402.287.2061, $15 fee

**Hastings, ESU 9 & 11** – October 8, 9 – 3
Preregister through ESU 9 by calling 402.463.5611, $8 fee

**Kearney, ESU 10 & 11** – October 9, 9 – 3
Preregister through ESU 10 by using ODIE (www.esu10.org)

**Milford, ESU 6** – October 15, 9 – 3
Preregister through ESU 6 by calling 402.761.3341, $10 fee

**Beatrice, ESU 4 & 5** – October 15, 9 – 3
Preregister through ESU 5 by calling 402.223.5277

**Scottsbluff, ESU 13** – October 22, 9 – 3
Western Nebraska Comm. College, Harms Advanced Technology Center, 2620 College Park, Room B132
Preregister through ESU 13 by calling 308.635.0661. Offered in conjunction with the NSBEA Fall Conference. For a small fee, lunch will be provided by NSBEA.

**North Platte, ESU 15 & 16** – October 23, 9 – 3
1101 Halligan Drive, North Platte Community College north campus – Room 201, North Platte
Offered in conjunction with the NSBEA Fall Conference. For a small fee, lunch will be provided by NSBEA. Preregister through ESU 16 by calling Kori at 308.534.2416
Helping Nebraskans achieve long-term financial health is the goal of the newly formed Nebraska Financial Education Coalition. The coalition began when financial institutions, non-profit organizations, businesses and government agencies that believe in the importance of financial education joined together to find ways to share information, resources and ideas within the state of Nebraska.

The mission of the Nebraska Financial Education Coalition (NFEC) is to improve the personal financial knowledge and decision-making ability of Nebraska citizens by promoting public awareness of the need for personal financial education and by facilitating networking and partnerships for financial education service providers. More than 60 organizations are currently part of the coalition, which meets quarterly. The coalition is also an affiliate of the National Jump$tart Coalition for Personal Financial Literacy.

NFEC elected the following individuals to the organization’s board of directors and as officers. The board consists of nine members and is the official governing body of the coalition. Those elected to serve two-year terms on the board are:

- Jennifer Clark, 2007-2008 President, Director of Public Affairs – Federal Reserve Bank of Kansas City, Omaha Branch
- Lisa Cameron, 2007-2008 Vice President, Director of Education – Credit Advisors Foundation, Omaha
- Mary Lynn Reiser, 2007-2008 Secretary, Associate Director – University of Nebraska at Omaha Center for Economic Education
- Richard Schenck, 2007-2008 Treasurer, Vice President of Community Development – Wells Fargo Bank, N.A., Omaha
- Joni Sundquist, 2007-2008 Vice President of Communications – Nebraska Bankers Association, Lincoln

Those elected to serve one-year terms on the board are:

- Jerry Egermier, President of Egermier Wealth Management, Omaha
- Julie Kalkowski, Director, United Way Financial Stability Partnership™, Omaha
- Dawn Gonzales, Marketing Manager, Centris Federal Credit Union, Omaha
- Cindy Slykhuis, Assistant Vice President of Marketing, First State Bank & Trust Co., Fremont

A major initiative of the coalition is the development of a website to help inventory financial education programs, activities and resources in Nebraska. Connect to www.nebraskafinancialeducation.org to search for information about events and programs. The coalition meets on a quarterly basis to discuss current topics in financial education in Nebraska, as well as to network and share information. There is no cost to participate as a partner of the coalition. If your organization is interested in becoming a partner of the Nebraska Financial Education Coalition, visit the “add a profile” link on the website to submit your information.

For more details about becoming a coalition partner, please contact NFEC President Jennifer Clark at 402.221.5560. Bonnie Sibert, Shirley Baum and Gregg Christensen are active members of the coalition.

Best Word of 2007: Subprime

The American Dialect Society chose “subprime” as 2007’s Word of the Year! Everyone is talking about subprime, “a risky or less than ideal loan, mortgage or investment.” The choice signifies the public’s concern for the mortgage crisis.

Facebook, green, Googleganger and waterboarding were all top contenders for the honor. What’s a Googleganger you ask? It’s a person with your name who shows up when you Google yourself.

Other word awards included:
Most Useful – Green, designating environmental concerns
Most Creative – Googleganger

Sophia Tareen, Lincoln Journal Star
January 6, 2008
The College of Business Administration (CBA) at the University of Nebraska–Lincoln has recently re-evaluated its process for granting waivers for our Business Computer Applications (BSAD150) requirement. Currently, high school students can test out of the BSAD150 requirement by successfully completing online exams administered in high school computer classes.

Under the current system, over 400 students take the exams each year, but only a handful (fewer than 10) actually request waivers of the CBA computer applications requirement. It is difficult for CBA to verify that the test is being administered properly, and inconsistencies in the reporting of exam completions on high school transcripts make it difficult to verify successful completion of the exam. In addition, to ensure that student's computer skills are current, CBA requires that the test be administered in the junior or senior year. This timeframe doesn't fit well with the scheduling of computer applications classes in many high schools, as these classes are often scheduled in the freshman or sophomore years. Therefore, beginning July 1, 2008, CBA will move to a new test-out system for BSAD150 waivers.

Beginning July 1, 2008, CBA will no longer supply online exams to participating high schools. For students planning to attend the College of Business Administration, an online test will be administered within the six months prior to UNL's New Student Enrollment, held in July of each year. The online exam will be administered to these students through one of the following methods:

1. The exam can be administered through a proctor. The student will identify an acceptable proctor and provide contact information for the proctor (name, email address, phone number and job title) to Jan Hime. Jan will provide the proctor with an access code for the online exam. Acceptable proctors include teachers, librarians and supervisors. The proctor cannot be a relative or family member. The proctor must have a computer available for use for the exam.

2. The student can take the exam at the CBA Testing Center (Room 36 in the College of Business) during regularly-scheduled testing hours (generally about 20 hours per week).

3. If the student is unable to locate a proctor and cannot take the exam at the CBA Testing Center prior to New Student Enrollment, the student can schedule an appointment during New Student Enrollment to take the exam on the NSE date at CBA’s Testing Center.

Additional information regarding the BSAD150 test-out procedures can be found at http://cba.unl.edu/academics/busadmin/resources/bsad150hs/index.aspx

Students will also be allowed to complete the entire BSAD150 class on an online basis (and earn one hour of college credit) if they meet the requirements of UNL’s Advanced Scholars Program. To be eligible to complete BSAD150 through the Advanced Scholars program, a student must meet the following requirements:

- Be in senior standing or identified as a high ability or gifted student by the student’s high school
- Hold an overall "B" Grade Point Average
- Earn an ACT Composite Score of 22 or higher

Additional information on the Advanced Scholars program can be found at http://advancedscholars.unl.edu/step1/.
About the Finance Pathways

The Business, Marketing and Management Career Field includes four clusters of particular interest to business and marketing educators that address Finance, Business Management and Administration, Hospitality and Tourism and Marketing.

The Finance Cluster includes those career opportunities that relate to making strategic decisions to report, obtain, save, protect and grow the financial assets of businesses and individuals. Individuals working in finance must have strong computation, analytical and interpersonal skills. The five pathways identified for this cluster include: Accounting, Banking Services, Business Finance, Insurance and Securities and Investments.

Accounting encompasses careers that record, classify, summarize, analyze and communicate a business’s financial information/business transactions for use in management decision making. Accounting includes such activities as bookkeeping, systems design, analysts and interpretation of accounting information. Sample occupations include accountant, accounting clerk, auditor, bookkeeper, cost analyst, controller, financial planner, tax accountant, tax preparer and management accountant.

Primarily concerned with accepting deposits, lending funds and extending credit, the Banking Services pathway includes cash management, short-term investments, mortgages and other loans, credit cards and bill payment. Banking services are delivered via a number of different institutions, from commercial banks (the largest group) and other traditional means (savings and loans associations, credit unions and local banks) to newer ventures through insurance companies, brokerage houses and the Internet. Sample career opportunities include financial manager, loan officer or counselor, credit analyst, trust officer, mortgage broker, acquisitions specialist, branch manager, relationship manager and financial planner.

The Business Finance function in a company is to manage policy and strategy for (and the implementation of) capital structure, budgeting, acquisition and investment, financial modeling and planning, funding, dividends and taxation. Career opportunities include credit analyst, capital budgeting specialist, capital expenditure manager, financial analyst, project analyst, project finance manager, treasurer, cash manager and foreign exchange manager.

The Insurance industry, which exists to protect individuals and businesses from financial losses, delivers “products” that transfer risk from an individual or business to an insurance company. Sample career opportunities in insurance include insurance agent, insurance broker, claim adjuster, compliance specialist, special investigator, underwriter, benefits consultant, producer, loss control manager, product manager, branch manager and financial planner.

The Securities and Investments industry consists of brokerage firms, investment banks and stock exchanges, all of which support the flow of funds from investors to companies and institutions. Related services include financial planning, asset management, hedge fund management and custody services. Sample career opportunities include securities sales agent (broker), financial consultant, investment banker, mutual fund manager, financial analyst, trader, real estate developer and financial planner.

For each pathway within the Finance Cluster, the Finance Career Cluster skill and knowledge statements (essential learnings) identify specific performance elements and measurement criteria that industry believes are important for effective job performance and career development. To access Nebraska’s Finance Career Cluster Pathway knowledge and skills statements, visit www.nde.state.ne.us/BMIT and then click on Finance in the About Us Section.

MarkED Eblast November 2, 2007
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About the Business Management and Administration Pathways

Within the Business, Marketing and Management Career Field, there are four clusters that address finance, hospitality and tourism, business management and administration, and marketing. (A separate Information Technology Cluster is also of interest to those business programs focusing on technology.) The Marketing Cluster and the Finance Cluster were featured in previous issues of This & That.

The Business Management and Administration Cluster includes those career opportunities that are dedicated to performing administrative and managerial processes vital to the success and ongoing existence of a business organization regardless of the sector or industry in which the business resides or the product/service it provides. Five pathways were identified for this cluster: Administrative Services, Business Information Management, Business Management, Human Resources Management and Operations Management.

Careers in Administrative Services facilitate business operations through a variety of duties...
including information and communication management, data processing and collection and project tracking. The skills needed in Administrative Services are much higher than in the past due to technology usage by other employees. Sample occupations include executive assistant, office manager, administrative assistant, project coordinator and customer service representative.

**Business Information Management** careers are defined as those that provide a bridge between business processes/initiatives and information technology. Employees in this pathway help to align business and information technology goals. Sample career opportunities include project managers, relationship managers, business analysts, business process managers and business process architects.

**Careers in Operations Management** focus on planning, organizing, coordinating and controlling the resources needed to produce/provide a business's goods and/or services. Examples of activities in Operations Management are quality control, scheduling, procurement and warehousing. Sample career opportunities include purchasing manager, master scheduler, procurement analyst, quality manager, supply chain manager and chief operations officer.

For each Pathway within the Business Management and Administration Cluster, the skill and knowledge statements (essential learnings) identify specific performance elements (competencies) and measurement criteria that industry believes are important for effective job performance and career development. To access Nebraska’s Business Management and Administration Pathway knowledge and skill statements, visit the About Us section at [www.nde.state.ne.us/BMIT](http://www.nde.state.ne.us/BMIT).

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**Elementary Keyboarding Workshop on August 6**

Is your school district looking for guidance in the area of elementary keyboarding? Are you seeking the right combination of hours of instruction combined with the appropriate grade level? Then, now is the time to register for the August 6 elementary keyboarding workshop presented by Bonnie Sibert and Beverly Newton at the Nebraska Department of Education computer lab.

Invite a team of teachers to learn keyboarding teaching strategies, preview elementary keyboarding software and review keyboarding scope and sequence plans from Nebraska school districts. Register online for the workshop at [www.nde.state.ne.us/TECHCEN](http://www.nde.state.ne.us/TECHCEN) by selecting Training Workshops.

“If it’s a penny for your thoughts and you put in your two cents worth, then someone, somewhere is making a penny.”

~ Steven Wright

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MarkED Eblast, November 16, 2007
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Model Scope and Sequence for Keyboarding

The keyboarding scope and sequence should begin with the following:

- Exposure to Foundation Technology Skills, Grades K – 6
- Keyboarding Awareness, Grades K – 3

**Introduction to Keyboarding** (20 days each year—20-30 minutes each day)
- Grade 4 – touch typing (don’t teach numbers)
- Grade 5 – review keyboarding and integrate into language arts
- Grade 6 – build skill and writing process

Elementary students will master touch operation of the keyboard and demonstrate correct technique, keystroking and care of equipment.

**Keyboarding Applications** (9 weeks), Grades 6 – 8
A course designed for students to learn touch techniques and proper keystroking while continuing to develop composition and proofreading skills as well as speed and accuracy. Students will demonstrate keyboarding proficiency in document formatting (personal letters, reports, tables). Other forms of input technology (speech recognition, wireless devices, voice-activated, and handwriting recognition applications) may be introduced.

**Computer Applications** (9 weeks), Grades 7 – 8
A course designed for students to improve touch method keyboarding skills and to develop handwriting recognition and speech recognition skills. Instruction emphasizes improved techniques for increased speed and accuracy and composition at the keyboard. Students will be introduced to word processing, electronic presentation, and spreadsheet applications.

Information Technology Career Cluster

The Information Technology Career Cluster offers four pathways for students to consider as a career option: Network Systems, Information Support and Services, Programming and Software Development and Web and Digital Communication. In addition, information technology is identified as a foundation knowledge and skill area for all students regardless of their career interest. The following course (previously called Computer Applications I) has been identified as a foundation course:

**Business Computer Applications I or Information Technology Applications I** (18 weeks), Grades 9 – 10
Students will demonstrate basic skills in the areas of word processing, spreadsheet applications, database applications, electronic presentation, Internet use, security issues and electronic communication. Students manage computer operations and file storage, identify ethical issues pertaining to information systems and learn about information technology careers.

Other Information Technology Career Cluster courses include:

**Business Computer Applications II or Information Technology Applications II** (18 weeks), Grades 9 – 10

Business Computer Applications III or Information Technology Applications III (18 weeks), Grades 10 – 12
Students will work with a variety of software to develop items, such as desktop-published documents, digital media, podcasts, and E portfolios. Students will develop skills in storyboarding, digital video capturing and editing, beginning animation, photo editing and web design. A project-based approach is used through the integration of a variety of digital media.

Database Design and Development (18 weeks), Grades 10 – 12
A course designed to provide an introduction to the...
Information Technology Career Cluster
Continued from previous page.

concepts of relational databases, the application of databases to business situations and the management of relational databases and the tools associated with them. Students will utilize basic SQL syntax.

**Desktop Publishing** (18 weeks), Grades 10 – 12
Students will develop skill in the electronic procedures of producing and editing publications. Students will create, format, illustrate, design, edit/revise and print publications including electronically produced newsletters, flyers, brochures, reports, advertising materials and other publications. Students will demonstrate document composition and communication competencies.

**Digital Media** (18 weeks), Grades 10 – 12
Students will create, design and produce digital media programs including sound, video, graphics, text, animation and motion graphics. Emphasis will be placed on effective use of tools for interactive multimedia production including storyboard, visual development, project management and web processes.

**Information Technology Fundamentals** (18 weeks), Grades 10 – 12
Students are introduced to information technology and voice, video and data communications and will demonstrate knowledge and problem-solving skills in the area of operating systems and computer hardware and understand information technology’s ethical issues. Units would include, but not be limited to storage and drives, system boards, processors, memory and peripherals. Students may have the opportunity to build a computer, install the operating systems and add peripherals. Help-desk skills may be included in the course.

**Network Systems** (18 weeks), Grades 10 – 12
Students will demonstrate knowledge of working with voice, video, and data networks, including hubs, switches and routers. Students will develop an understanding of LAN (local area network), WAN (wide area network), wireless connectivity and Internet-based communication with strong emphasis on LAN function, design, and installation practices.

**Programming I** (18 weeks), Grades 10 – 12
A course designed to teach problem-solving skills through the use of languages such as Visual Basic, C++ and HTML. The following structured programming concepts might be included: top-down design, output design, hierarchy chart, program design, coding and testing, flow charting, editing and debugging.

**Programming II** (18 weeks), Grades 10 – 12
Students will demonstrate the program development process through the introduction and use of languages such as C++, Visual Basic, Java, HTML, SQL, RPG, COBOL and Assembler.

**Programming III** (18 weeks), Grades 11 – 12
Students will demonstrate advanced skills in the program development process through expanded use of programming language. Languages may include, but are not limited to C++, Visual Basic, Java, HTML, SQL, RPG, COBOL and Assembler. Students demonstrating advanced level programming knowledge and skills may be exposed to collaborative environments that simulate project environments.

**Web Design and Development** (18 weeks), Grades 10 – 12
Students will demonstrate knowledge of web design and languages, including HTML, and utilize web design software to develop web pages. Students will apply principles and elements of design using images, hyperlinks, tables, forms, and cascading style sheets. Students may also maintain a school website.

For additional information about the Information Technology Career Cluster, visit www.nde.ne.state/BMIT.

Joe Gerstandt, joe.gerstandt@gmail.com
**Integrate 21st Century Business Skills Into Your Classroom**

Are you looking for a way to integrate 21st Century Business Skills into your classroom? eBay and PayPal in the Classroom is a program written and run by PayPal employees right here in Nebraska, and they’re looking for schools to participate. Students learn essential business skills like Digital Photography, Business Math, Copywriting and Public Relations, while teachers manage a hands-on curriculum involving selling on eBay and collecting payments through PayPal.

The NSBEA Award-winning program is entering its fourth year, and based on prior successes, is rolling out to the entire Mountain Plains region this summer at the MPBEA Conference in Lincoln on June 21. If you’re attending, program creator Jason Miner will be presenting on that Saturday from 10:45-11:45 a.m. Panelists along with Jason include Crystal Bolamperti and Pat Hinkle, teachers who have leveraged the curriculum in their own classrooms.

Jason will be taking applications for the 2008-09 school year at the conference, but if you’re unable to attend, you can contact him for an application at jminer@paypal.com. Requests for participation must be submitted by July 1, and a live orientation session will be held at PayPal’s La Vista campus on August 2. If you’re unable to attend the orientation, a minimum selling feedback of 10 must be attained on eBay prior to the curriculum disc being sent to your school.

Teachers attending the orientation will receive the disc on August 2 and receive the following:
- A complete 28-day curriculum with discussion questions, activities, projects and key learning points
- A flier to send home with students explaining the program to parents and requesting items to sell
- PowerPoint presentations that set the stage for the hands-on learning opportunities
- A list of supplies for the program
- 2 teachers-only presentations that walk you through the process of properly packing and shipping items
- A quiz to measure retention of key concepts and corresponding teacher’s edition of the quiz
- A scavenger hunt that teaches students how to navigate key areas of eBay and PayPal
- A checklist for students of expected responsibilities in each business skill role

Jason B. Miner,
Community Education Specialist
PayPal

**McDonald’s Competes with Starbucks**

It was bound to happen. Given the cost of raw materials (pennies) and the enormous margins established by Starbucks and its upscale competitors, it was a sure thing that McDonald’s was watching. And now, McDonald’s is officially joining the quest for the coffee house crowd. In fact, you may have already seen one of many different concepts being tested in some 800 restaurants nationwide.

Can McDonald’s really compete with Starbucks? It’s a tough sell given the typical kid-oriented environment of most McDonald’s stores. On the other hand, what a great combination for a parent with children: Happy Meals, mochas and cappuccinos. More importantly, if the setting and quality meet consumer demands, mid-morning and mid-afternoon, high-margin coffee breaks might provide an effective way to generate additional profit in an existing store.

McDonald’s expansion into the coffee boutique market was driven in part by their huge success with their move to premium coffee as their basic breakfast beverage. The better-tasting, richer, but basic cup of coffee has had significant impact on the restaurant’s breakfast business.

Finally, to underscore the company’s serious approach to becoming a specialty coffee house, each store must make a significant investment in both equipment and in remodeling.

Chicagotribune.com
November 14, 2007
High School Financial Planning Program Training Scheduled

Training for instructors and other interested persons on the newly revised National Endowment for Financial Education® (NEFE®) High School Financial Planning Program® (HSFPP) will be offered Friday, July 18, 2008, from 9 a.m. until 11 a.m. CST via Internet. All you need to have to take the training is access to the Internet at your computer and a phone to call in and join the discussion.

The High School Financial Planning Program is a seven-unit personal finance curriculum available at no cost from the National Endowment for Financial Education. This course of study can be integrated effectively into a variety of classes such as economics, mathematics, business education, social studies, family and consumer science, career education, agribusiness and, of course, personal finance.

Please contact Leanne Manning, UNL Extension Educator, at UNL Extension-Saline County, PO Box 978, 306 W. 3rd, Wilber, NE 68465, 402-821-2151 or lmanning1@unl.edu by Tuesday, July 1, 2008, if you would like to participate. All participants can register online at http://hsfpp.nefe.org/instructors and also access the Instructor's Website at least 5 weeks before the training. You should order an Instructor's Manual, Data CD, and Information Kit at least 4 weeks before the training to ensure getting your materials before the training.

DECA Career Development Conference

The 51st Annual Nebraska DECA State Career Development Conference took place March 13-15, 2008, at the Cornhusker Marriott Hotel in Lincoln, Nebraska. DECA competitive events are designed to evaluate the knowledge, skills and attitudes necessary for career success in a wide array of marketing, management and entrepreneurial professions.

Nebraska students participated in more than 35 competitive events, professional development seminars, the Marketing Quiz Bowl and elected state officers. The top 150 students finishing first, second or third in their events will challenge more than 14,000 other students from the United States, the U.S. territories, Canada and Germany during the national competition in Atlanta, Georgia, in April to determine the world’s best marketing, management and entrepreneurship students.

Congratulations to the newly elected Nebraska DECA State Officer Action Team:

- President – Andrew LaGrone, Millard South High School
- Secretary – Rachel Foehlinger, Ralston High School
- VP-Membership Services – Chevas Anderson, Bellevue West High School
- VP-Business Partnerships – Julie Bolamperti, Westside High School
- VP-Publications – Charlie Lee, Millard West High School
- VP-Alumni/Delta Epsilon Chi – Nolan Johnson, Millard South High School

Through all the celebrations and competitions, the 51st Annual State Conference was a huge success and, we wish all Nebraska DECA competitors the best of luck in Atlanta!

FBLA Conference Puts Leadership in Action

A record-setting 1,900 students and advisers from 106 Nebraska secondary schools reaped the benefits of the Nebraska FBLA 2008 State Leadership Conference on April 3-5. Ten new or modified events were introduced as competitors demonstrated their skills in over 60 events covering business and technology.

Nebraska FBLA chapters presented Bill Conley, president of the Nebraska FBLA Foundation, with a check for $7,938.65. Syracuse FBLA coordinated the fundraising efforts.

The Nebraska March of Dimes recognized Twin River FBLA and Raymond Central FBLA with the Mission Triangle Excellence award for promoting the March of Dimes. Nebraska FBLA chapters raised $15,066 for the March of Dimes. Nebraska FBLA members also provided 31,667 service hours to their communities and schools.

Continued on page 12
**PBL Members Succeed**

**Sherry Marks, Wilber-Clatonia High School, was named the 2008 Outstanding Local Chapter Adviser. Scott Grof from Ameritas Life Insurance Corporation received the Nebraska FBLA National Businessperson of the Year award. Washington County Bank, nominated by Blair FBLA, was named Business of the Year.**

**The 2008-2009 Nebraska FBLA State Officers are:**
- President – Justin Schultis, Fairbury High School
- Vice President – Allison Skidmore, Fairbury High School
- Secretary – Jessica O’Connor,
- Treasurer – Amber Kutnink, Cambridge High School
- Reporter – Kathryn Vampola, Arlington High School
- Parliamentarian – Abbie Davis, Wood River Rural High School

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**Portrait of an American Executive**

Hugh White identifies from the BE:USA 2007 survey carried out by Ipsos Media that the average American business leader is male, aged 51, earns $408,000 per year and has a personal net worth of $1.7 million. The attitude of these leaders toward business is one of sound management with a willingness to take calculated risks if they feel they have good, trustworthy information.

Some additional key findings include:

- Nine out of ten say they like to keep up with the news.
- Eight out of ten say they are not afraid to take business risks.
- Seven out of ten agree that return on investment is a key factor in their business decisions.
- Eight in ten claim their most senior managers play a major role in business purchasing decisions.
- Nine in ten will only do business with companies with a favorable brand image with five out of ten claiming those brands need to be well known.
- Nine out of ten also say they are prepared to pay more for quality.
- Eight out of ten claim to have good relationships with suppliers but are cautious when engaging in a relationship with a new supplier.

www.ipsos-na.com

November 21, 2007