

**DOCUMENT RESUME**

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**CS 200 671**

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**ABSTRACT**

Designed to correlate the subject matter of English with that of power mechanics, this course guide (1) provides the student with the opportunity for utilizing the skills gained in power mechanics to enter into a vocation and (2) provides the student with enough knowledge to consider post-secondary study. Objectives are divided into four categories--program, performance, process, and activities. Included are all activities with which a student will be involved in a teaching situation, evaluation materials, worksheets, guides, and other materials that can be used. Each unit concludes with a bibliography which is preceded by a list of equipment, films, and other supplies. The guide is divided into two volumes--this second volume covers letter writing, oral composition, insurance, and postal and banking information. (HOD)

# NATCHITOCHEES CENTRAL HIGH SCHOOL

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CS 200671



## OVERVIEW: LETTER WRITING AND JOB APPLICATION

The purpose of this unit is to instruct the students to better communicate effectively in business and everyday life. In order for them to do this, they must develop skills used in writing desirable letters and in conducting interviews.

A person may know correct letter forms, but if the letters he writes are dull, rambling, or obscure, he is just as well off if he had not written. He is apt to receive no reply to a poorly written letter.

Writing is often the only practical means of communication, especially in the business world. When a person does "talk" to another by means of letter, the writer should consider that the letter is really for the "receiver. For a person to expect a reply, his letter should have good form, be clear and concise, and be grammatically correct.

Anyone desiring a job can expect to be interviewed. To waste the time of a busy person is unpardonable, and it is a sure way of not being hired. This unit includes the correct way to conduct interviews. It also stresses how to complete business forms.

Knowing how to write good letters, fill out business forms properly, and conduct interviews are significant parts of man's education. If he can do these well, he is likely to get and keep a job.

## UNIT: LETTER WRITING AND JOB APPLICATION

1-0-0 Throughout the letter writing and job application unit, the students (4,5,6, will apply their ability to write acceptable friendly and business 7,8,9, letters with at least 80% accuracy, using the "Unmailable Letter" 10,11) check list as a guide.

1-1-0 In order for the teacher to evaluate each student's level of writing business letters, he will ask each to write a letter applying for a job as stock boy in a grocery store. The letters will be monitored by the "Unmailable Letter" list.

1-1-1 Discussion used as an introduction to the unit

- A. Do you enjoy receiving letters?
- B. Why not telephone instead of write? (Explain cost at this point.)
- C. Do you create an impression of yourself when you write a letter?
- D. Does the form of a letter make a difference? Why?
- E. What are the two major types of letters? (Business and friendly)
- F. Why are letters written in ink and not pencil?
- G. What are the parts of a friendly letter?

1-1-2 List on the board the parts of a friendly letter; explain each as follows:

- A. Heading - This is known as the where and the when of a letter. It includes the street, city, state, zip code, and date.
- B. Salutation - The salutation is equivalent to saying "hello." It tells to whom the letter is written.
- C. The Body - The body is considered the why of the letter. It tells why a person has written. It should be written in a conversational tone, using informal, standard English.
- D. Closing - The closing is the "good-bye" of a letter.
- E. Signature - A signature is the signing of one's name. The signature may be one name or both. Why is it different sometimes? What part does a business letter have that a friendly letter does not have? Inside address

1-1-3 Using the Letter Writing Kit, transparency #372.6, W. Students:

Note punctuation and capitalization of the heading, salutation, and closing.

1-1-4 Students compare forms: business letter and friendly letter.

1-1-5 Students write a business letter to any local grocery store applying for job as "stock boy." (Save this letter for later use.)

1-2-0 The project teacher will supply each student with a list entitled "Unmailable Letters" to be used in monitoring letters.

1-2-1 Hand out list "Unmailable Letters"

- 1-2-2 Discuss list, giving examples on the board if necessary.
- 1-2-3 Students receive handouts:  
 (A) 1-2-3 A Correct form  
 (B) 1-2-3 B Incorrect form
- 1-2-4 Discuss the two forms.
- 1-2-5 Students evaluate their first letter by 1-2-2 and 1-2-3 (A).
- 1-2-5 Use teacher-made transparency set "That First Impression."  
 Discuss: Does appearance of a letter make any difference?
- 1-2-6 Rewrite letter from 1-2-3 (B) into an acceptable letter.
- 1-2-7 Score rewritten letters by list.
- 1-2-8 Make a list of items people are apt to order.
- 1-2-9 Study how to make out orders and fold envelopes; use guides  
 1-2-9 (A), 1-2-9 (B).
- 1-2-10 Using the words from activity 1-2-8, complete order forms  
 from several "parts shops." Order at least three items.
- 1-2-11 Use opaque projector to show work and evaluate by guides for  
 orders.
- 1-2-12 Students use Sears or Wards order forms. Order any four items;  
 one must be a garment that they want. The order is not to exceed  
 \$120.00. Figure tax, postage, and write a "void" check to pay  
 for it.
- 1-2-13 Use guides for orders and "Unmailable Letters" for monitoring.
- 1-2-14 Discuss use of "Speed Letters"; show examples.
- 1-3-0 The instructor will discuss and give examples of letters that  
 get results. Students will be assigned letters to write and to  
 evaluate by standards taught.
- 1-3-1 Judge the clearness of a business letter. Read examples of  
 clear letters and those that are not clear; use references  
 from bibliography. Use the following as a guide to evaluate:  
 A. Is the inquiry clear and specific?  
 B. Why does the inquirer number and list his questions?  
 C. Does the letter of reply answer all the questions clearly?  
 D. In both letters, does each paragraph contain a single idea?  
 E. Are the paragraphs a good length for a business letter?  
 F. Are the sentences short enough to be readily understood?
- 1-3-2 Judge examples of coherence in several business letters.  
 A. How is each sentence connected with the preceding one?  
 B. What words are repeated from previous sentences?
- 1-3-3 Activity sheet 1-3-3 is an unorganized letter, lacking correct  
 form and coherence. Watch for clues, such as connective and  
 repeated words.
- 1-3-4 Evaluate letters in groups, justifying corrections made.
- 1-3-5 Refer to bibliography for references on letters of request,  
 study these.
- 1-3-6 Students write letters requesting manuals for their favorite  
 car, motorcycle, camper, or truck. The tone and quality should  
 be clear, concise, friendly, courteous, and brief.

- 1-3-7 Use "Appraisal Chart for Scoring Letters." Check for tone, quality, clarity, friendliness, and conciseness.
- 1-3-8 Students should list on the board occasions for writing acknowledgment. They should include the following:
- A. Acknowledging receipt of money
  - B. Acknowledging business papers
  - C. Acknowledging orders (written or telephone)
  - D. Confirming appointments
  - E. Confirming a telegram
- 1-3-9 Study sample letters concerning acknowledgments.
- 1-3-10 Study the handout sheet; arrange it into correct form; then write an acknowledgment to it, place in envelope, and address it properly.
- 1-3-11 Self evaluate, using all guides studied for scoring.
- 1-3-12 Students list on the board the different types of friendly letters; include notes too.
- A. Thank-you-notes
  - B. Hospitality notes
  - C. Invitation notes
  - D. Acceptance notes
  - E. Regret notes
  - F. Congratulation notes
  - G. Apology notes
  - H. Sympathy notes
  - I. Cheer-up notes
  - J. Friendly letters
- 1-3-13 Study "Friendly Notes" and then pretend you have begun working at a new job; write a letter to your former auto mechanics teacher, thanking him for the help he gave you.
- 1-3-14 Choose three of the following situations and write a note for each.
- A. A former teacher's relative has died. Write a sympathy note.
  - B. A friend had a motorcycle wreck and broke his leg. Write him a "cheer-up note."
  - C. An uncle has been promoted to the position of district manager of CLECO. Write a note of congratulations.
  - D. Write a note to a friend inviting him to go to the car races with you.
  - E. Choose a close friend, drop him a regret note, stating that you can not attend the beach party that he had planned.
  - F. You broke a vase while visiting at a friend's house; write the mother an appropriate note.
  - G. You have received an invitation from a friend to a dance Saturday night, December 19, from 8:00 to 12:00. Write a note accepting the invitation.
- 1-3-15 Read examples of good friendly letters.
- 1-3-16 Write a friendly letter to anyone you wish; address and mail it.
- 1-3-17 Discuss pen pals and write for one if you desire. Address:  
Student Letter Exchange  
Waseca, Minnesota 56093

- 1-4-0 The teacher will administer, collect, score, and compile results in reference to letter writing skills taught.
- 1-5-0 The teacher will emphasize to the students the different aspects of job application as evidenced by the monitorial system during this phase of the unit.
- 1-5-1 Discuss handout, "Letters of Application."
- 1-5-2 Review several letters of application; use 1-5-1 for evaluation.
- 1-5-3 Cut want-ads from newspapers; decide on one want-ad. Write a letter of application.
- 1-5-4 Evaluate letters in small groups, using handout 1-5-1 as a guide.
- 1-5-5 Use the opaque projector for discussing three letters ranked (1) unmailable, (2) good, (3) excellent.
- 1-5-6 Read chapters on "Interviewing" from several sources.
- 1-5-7 Choose some of the filmstrips; view in small groups and discuss.
- A. "Finding and Holding a Job"
  - B. "Getting and Keeping Your First Job" (Counselor's Office)
  - C. "Your Job Interview"
  - D. "Job Experience Kit"
  - E. "Your Future As An Auto Mechanic"
  - F. "Your Future As An Automobile Body Repairman"
- 1-5-8 Discuss interviews; include the following topics:
- A. Preparing for the interview
  - B. Opening the interview
  - C. Carrying on the interview
  - D. Concluding the interview
- 1-5-9 Plan for students to study interviewing references "Business Personality Analysis"; discuss.
- 1-5-10 After having studied interviewing, begin a personality improvement for yourself. Begin by mentioning your chief faults in appearance, social skills, and character traits, which you discovered while studying and discussing "Business Personality Analysis." Work on these faults the entire year.
- 1-5-11 Have a guest speaker talk about proper dress and interviews to the class.
- 1-5-12 Oral report: Child Labor Laws
- A. Laws about proof of age
  - B. Laws about hours you can work
  - C. Laws about "hazardous occupations"
  - D. Jobs teenagers cannot do
- 1-5-13 Study social security forms.
- 1-5-14 Have students go to the social security office and fill out forms for a social security number.
- 1-5-15 Use the World Almanac for statistics study, "Education and Jobs." Check the following points:
- A. Education
  - B. Job
  - C. Salary
  - D. Employment outlook
  - E. Effects of dropping out of school

- 1-5-16 Study several different types of employment forms. Be able to fill out each form correctly.
- 1-5-17 Study the following forms; be able to complete each:
- A. Personal loan
  - B. Receipt
  - C. Unemployment
  - D. Motor vehicles
- 1-5-18 Have a class review by small group discussion. Divide the class into small groups. Each group will outline on a transparency items learned throughout the unit, then present this before the class and compare their items to those of other groups.
- 1-5-19 Write on the board a final combined outline of important events learned.

### Additional Activities

#### 1. Word usage

Use additional activity sheets 1 (A) and 1 (B). Label the machinery parts by choosing words from the following vocabulary list.

battery	horn
fuel pump	relay
carburetor	clutch
sealed beam	muffler
tail lights	absorbers
heating coil	insert
nut	bolt
	stud bolt

#### 2. In advertisements, many abbreviations are used. Explain the following:

- A. wk. \_\_\_\_\_
- B. gd. \_\_\_\_\_
- C. oppty. \_\_\_\_\_
- D. advc. \_\_\_\_\_
- E. yr. \_\_\_\_\_
- F. schl. \_\_\_\_\_
- G. mos. \_\_\_\_\_
- H. sal. \_\_\_\_\_
- I. yng. \_\_\_\_\_
- J. grad. \_\_\_\_\_

## ACTIVITIES

1-2-2

## UNMAILABLE LETTERS

1. Misspelled word
2. Word divided incorrectly at end of line
3. Transposition of words or letters
4. Letter too high on page
5. Letter too low on page
6. Letter too far to the right of page
7. Letter too far to the left of the page
8. Messy erasure or hole in paper
9. Material omitted or changed that obviously alters meaning of letter
10. Omission of date line
11. Omission of title (Dr., Mr., Mrs.,) in inside address
12. Omission of return address (Applies only when letterhead is not used.)
13. Abbreviations for directions in inside address (N. for North)
14. Abbreviations for type of thoroughfare (St. for Street)
15. Incorrect punctuation marks for salutation and complimentary close (comma or colon after salutation and no punctuation after complimentary close)
16. Right margin too ragged or uneven--more than six spaces between longest line and shortest line of body (A short line at the end of a paragraph is acceptable.)
17. Elimination of punctuation marks between two independent clauses joined by a conjunction
18. Elimination of comma after introductory clause ("if," "when," and others)
19. Elimination of comma between words in a series
20. Elimination of apostrophe to show possessive (man's car)
21. Omission of enclosure notation when needed
22. Omission of the zip code

1-2-3 (A)

NATCHITOCHE MOTOR COMPANY  
 780 Front Street  
 Natchitoches, Louisiana  
 71457

(1)

2 or 3 spaces

March 10, 1972

(2)

Ford Motor Company  
 135 East Michigan Avenue  
 Kalamazoo 4, Michigan 81673

(3)

2

Attention: Mr. G. F. McGrew

(4)

2

Gentlemen:

(5)

2

(6)

2

Very truly yours,

(7)

2

4



(8)

John Smith, Sales Manager  
 Natchitoches Motor Company

(9)

(10) JS:ba

(11) Enc.

- |                   |   |
|-------------------|---|
| 1. Letterhead     | 7. Complimentary close  |
| 2. Date           | 8. Signature  |
| 3. Inside Address | 9. Title or position in firm  |
| 4. Attention line | 10. Identification line (on line with official title or one or two lines below) |
| 5. Salutation     |   |
| 6. Body           | 11. Enclosure   |

SJK FENCE CO  
316 Sirod St.  
Natchitoches, La

1-2-3 (B)

Sept. 28, 19\_\_

The Kims Manufacturing co,  
186 Parkway Sts  
Baltimore 18, Md.

Dear Mr. Ruggles,

Mr. Smith of the Stewart Steel corp informs me that you are ina position to supply us with sheet metal for our imediate needs Kindly inform us as to the amt., quality, & price of sheet metal you could ship us by Oct. 15.

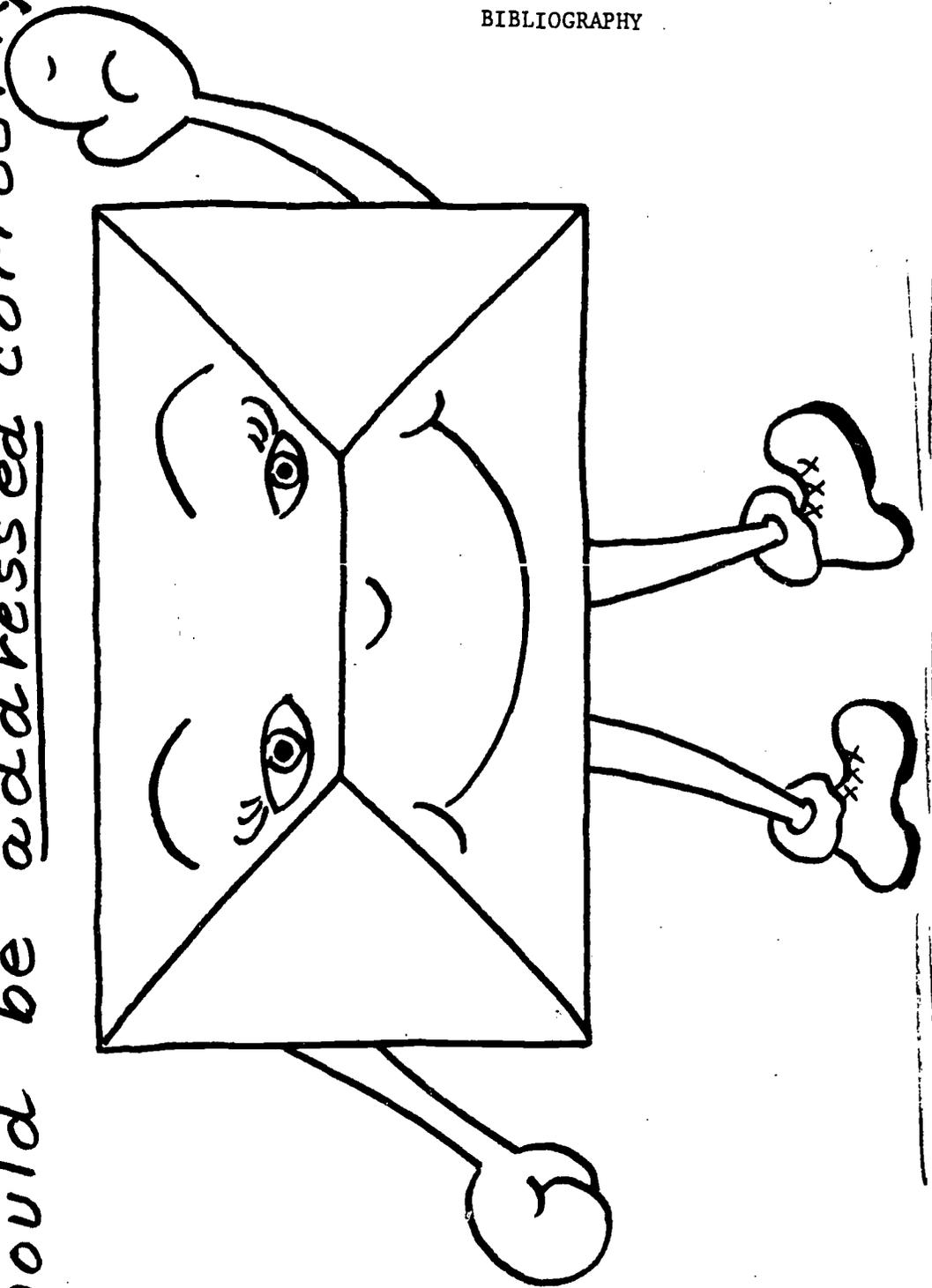
Out supply of sheet metal will be used up about Oct. 25.

Very Truely Yours

Asst. Purchasg. Agt.

JCH: SR

Hi! I help Create that "First  
IMPRESSION" for your reader. I am  
the First THING he will notice. I  
should be addressed correctly.

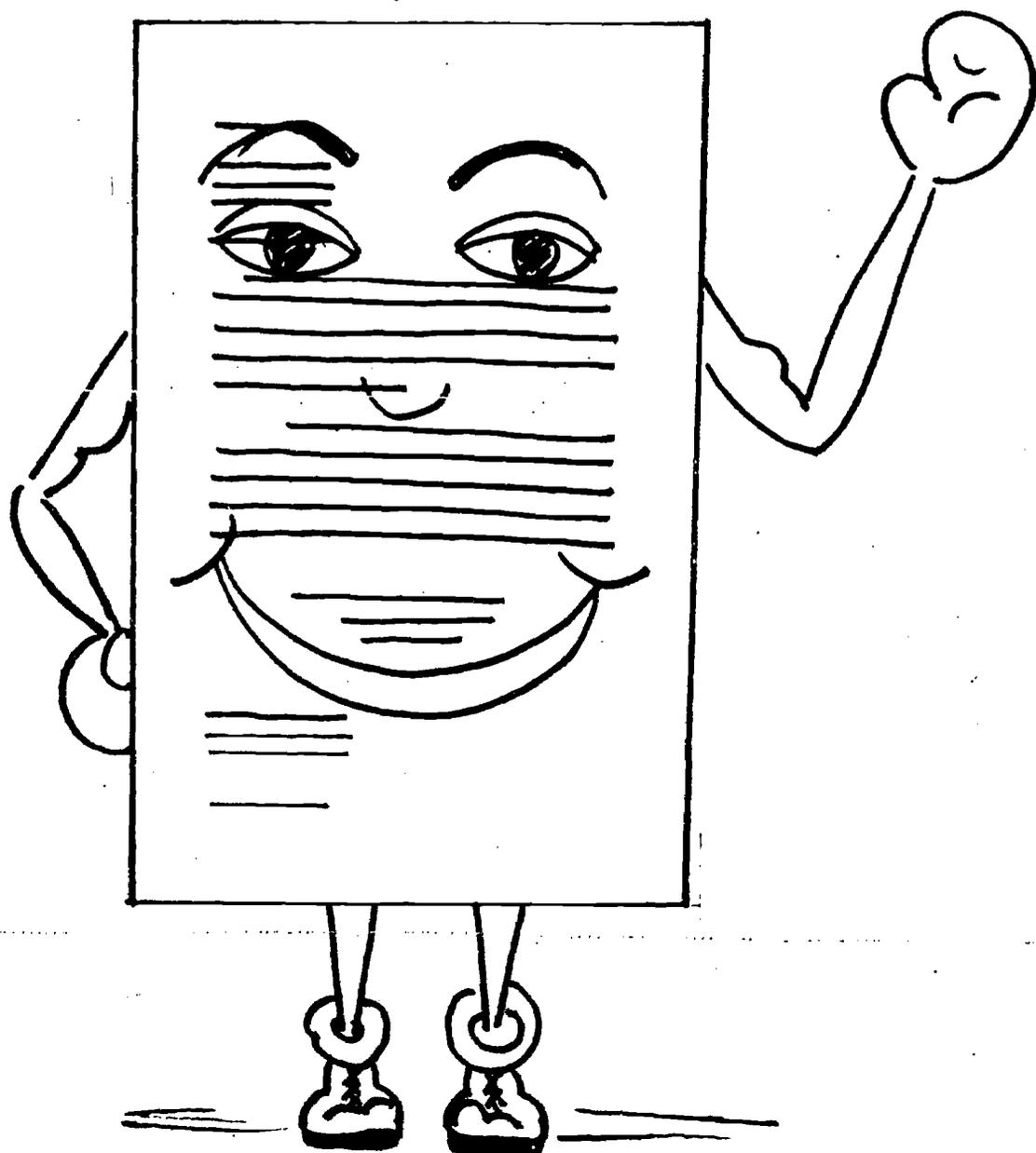


INSTRUCTIONAL MATERIALS

EVALUATIVE MATERIALS

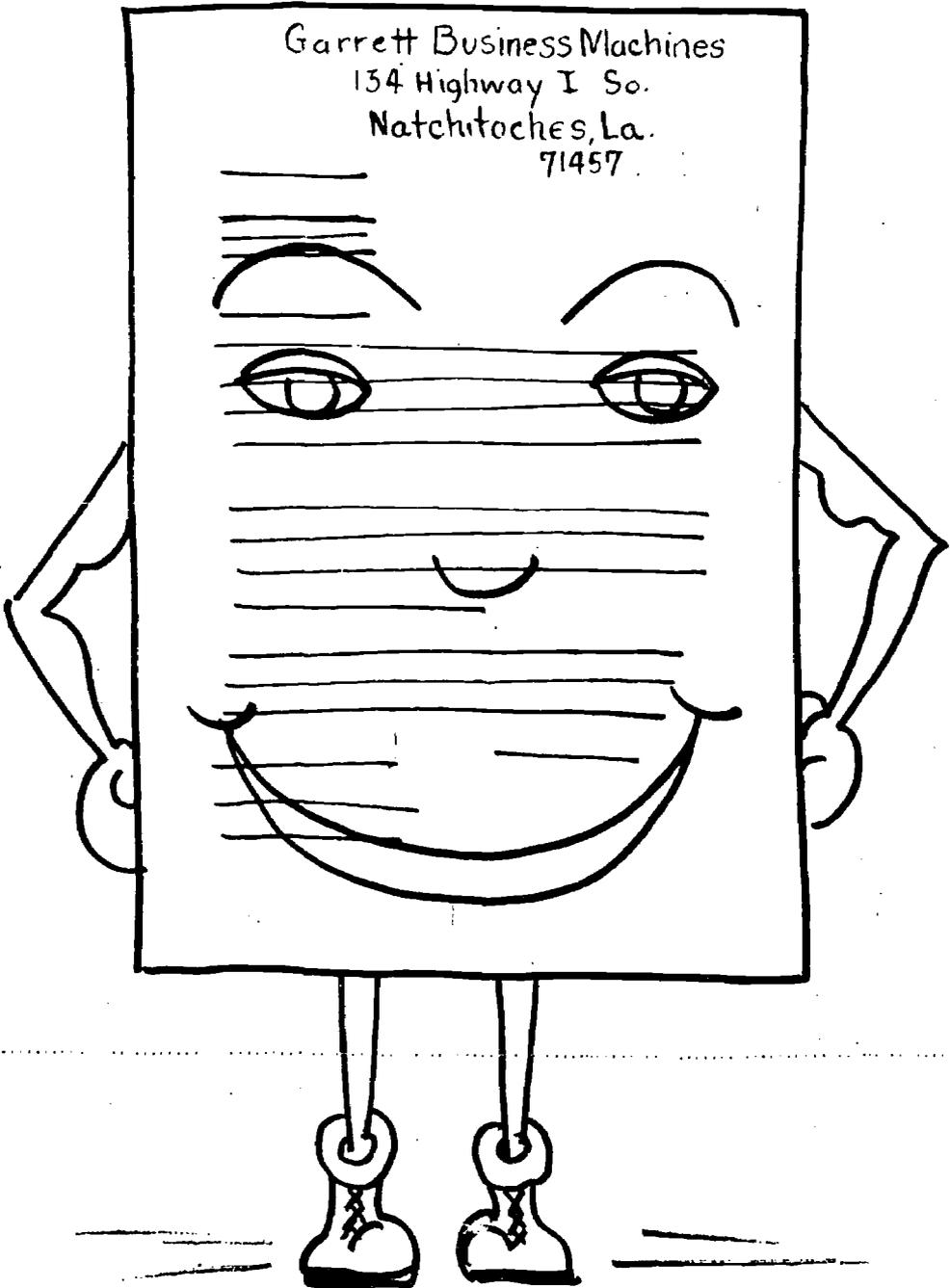
BIBLIOGRAPHY

Hi! I am a REPRESENTATIVE!  
I represent the business that  
mailed me. I, too, help create  
that "First IMPRESSION." I must  
be neatly written and well-ar-  
ranged so that my reader will  
WANT to read my message.



My message should be framed on the page so that I will look like a picture in a handsome frame. Then I will be an attractive message that:

- (1) will be high in attention value,
- (2) will transfer smoothly into the mind,
- and (3) will earn prestige.

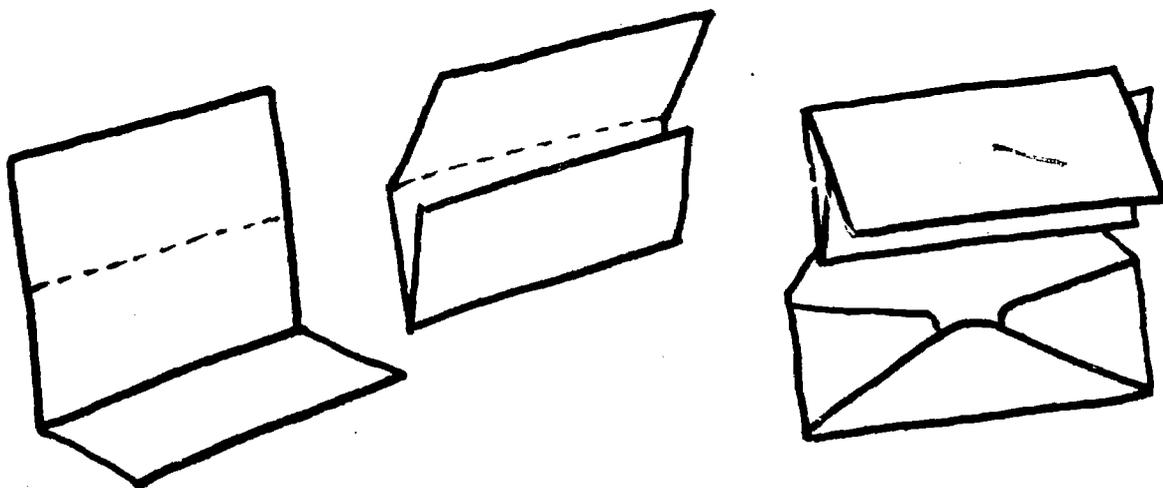


1-2-9 (A)

## GUIDE FOR WRITING LETTERS OF ORDER

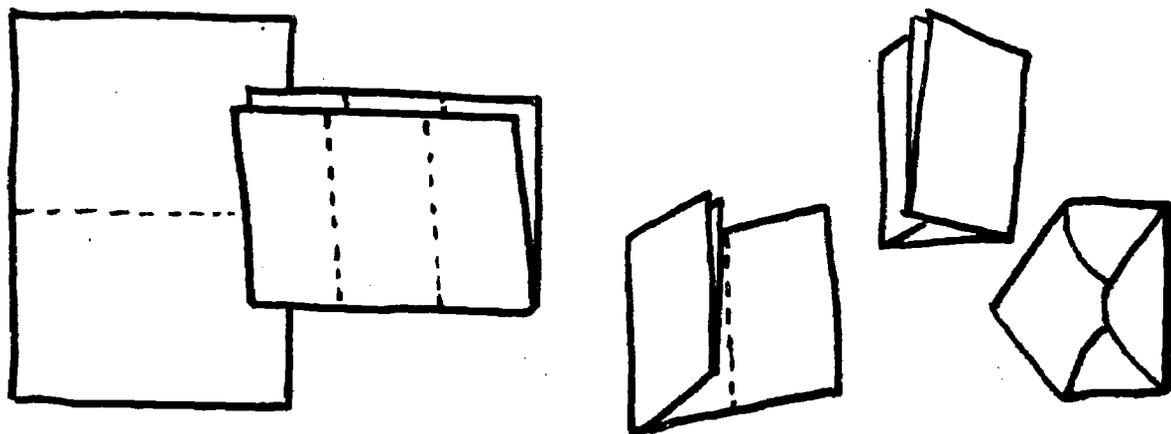
1. Study carefully the directions for ordering given in the catalogue or advertisement.
2. Indicate the method of delivery to be used: parcel post, express, freight, or local delivery.
3. State the quality of each article that you are ordering.
4. Identify each article by its name, catalogue number, size, color, and price.
5. Give the price of each article and the total cost.
6. If you are to pay shipping costs and/or taxes, determine the amounts from the directions in the catalogue and add them to the total price.
7. Explain your method of payment: cash, C.O.D., charge.
8. Use ink.
9. Use "Unmailable Letter" list to check mechanics and form.
10. Fold letter properly.

# FOLDING THE BUSINESS LETTER



*FOR A BUSINESS ENVELOPE*

*FOR A SMALL ENVELOPE*



1-2-10

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INVOICE \_\_\_\_\_ SHIP-TO: \_\_\_\_\_ DATE \_\_\_\_\_  
 VIA \_\_\_\_\_  
 CUSTOMER ORDER NO. \_\_\_\_\_

PRODUCT DESCRIPTION	QUART		GALLON		5 GALLON		PRODUCT DESCRIPTION	QUART		GALLON		5 GALLON		16 GALLON		30 GALLON		55 GALLON			
	Order	Shpd	Order	Shpd	Order	Shpd		Order	Shpd	Order	Shpd	Order	Shpd	Order	Shpd	Order	Shpd	Order	Shpd		
<b>BLACKS—WHITES—CLEAR—ALUMINUMS</b>						<b>LACQUER PRIMER-SURFACER</b>															
44 DUCO® Black							50 DUCO Appl. White														
88 LUCITE® Black							30 Hi-Speed Platinum Gray														
93-005 DULUX® Black							60 Hi-Speed Medium Gray														
91-6731-H Appl. White							70 Hi-Speed Dark Gray														
93-508 DULUX White							80 Hi-Speed Red Oxide														
93-21667 DULUX White							<b>LACQUER THINNERS AND SOLVENTS</b>														
243-1011 DUCO White							3608														
246-1 DUCO White							3613 Lo-Temp														
1234 DUCO Clear							3661 Mid-Temp														
1907 DUCO Clear							3656 Hi-Temp														
RK-190 DULUX Clear							3919 PREP-SOL®														
166-5947 DULUX Alum.							3924 Cleaner														
202-9614 DUCO Alum.							3979 Retarder														
354-789 R-M Alum.							39073 Lacquer Rem. Solv.														
<b>ENAMEL UNDERCOATS</b>						<b>ENAMEL REDUCERS</b>															
63-150 Zinc Chromate							T-3812 Fast Dry														
63-1695 Non-sand White							T-3819 Slow-Brushing														
63-1696 Non-sand Dark Gray							T-3832 Undercoat														
63-1697 Non-sand Red Oxide							T-3864 Vari-Temp														
63-1858 Non-sand Lt. Gray							T-8508 Speedy														
65-3010 White							T-8522 Even-Flow														
65-3011 Dark Gray							RC-7007 Force Dry														
65-3012 Red Oxide							<b>MISCELLANEOUS</b>														
65-3055 Light Gray							101 Compound Hand White														
<b>LACQUER SEALERS AND PUTTIES</b>						202 Compound Hand Orange															
22 Clear Sealer							303 Compound Mach. Orange														
33 Gray Sealer							606 Compound Hand White														
233-2184 Bleeder-seal							VM-5717 Metal Cond.														
233-9617 M-Ready White							VM-5662 Paint Remover														
233-9618 M-Ready Lt. Gray							471-1190 Rubber-tone														
233-9619 M-Ready Dk. Oxide																					
<b>PUTTIES</b>		<b>TUBES</b>		<b>QUARTS</b>		<b>GALLONS</b>															
228-4 Green																					
228-6 Platinum																					
22							<b>FEE</b>	#1-Box of 50 Capsules	#2 2 Oz. Bottle	#4 4 Oz. Bottle	10 10 Oz. Bottle										
							Fish Eye Eliminator														



# DORMAN PRODUCTS ORDER FORM & INVENTORY SHEET

ORDER No. \_\_\_\_\_ DATE \_\_\_\_\_  
 NAME \_\_\_\_\_  
 STREET \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

JOBBER STOCKS					1	Cat. Sec. No.	Stock No.	Description	No. of Drawers Included	Your Inv.	Quan. to Order
One frame is required for each four drawers ordered.											
Cat. Sec. No.	005	No. of Drawers Included	Your Inv.	Quan. to Order		8	800	Standard Expansion Plugs	3		
7	200	Brake Springs (Less Floor Display)	10				801	Cup Expansion Plugs	7		
	200D	Floor Display					802	Brass Expansion Plugs (Std.)	2		
	201	Pull Springs (Less Floor Display)	7				803	Brass Expansion Plugs (Cup)	4		
	201D	Floor Display				9	937	Hose Clamps	1		
	202P	Passenger Car Brake Springs - (Less Floor Display)	7			10	1001	Bumper Bolts & Nuts	1		
	203T	Truck Brake Springs (Less Floor Display)	3				1008	Straight Keys	2		
	250	Brake Shoe Parts	5				1009	Long Straight Keys	2		
3	326	Drain Plugs & Gaskets	3				1030	Woodruff Keys	1		
	399	Throttle Rod Parts	3				1070	Wheel Bolts & Nuts (Car)	9		
4	400	Cotter Pins (Plated)	1			11	1071	Wheel Bolts & Nuts (Truck)	8		
	472	Brake Yokes	1				1072	Wheel Bolts & Nuts (Cars & Trucks)	17		
	479	Clevis Pins	2			12	1108	Axle Nuts	1		
	480	Body Trim Parts	1				1250	Taper Pins	1		
5	500	S.A.E. Washers (Plated)	1				1270	Straight Pins	2		
	501	Lock Washers (Plated)	1				1280	Rollpins	3		
	511	S.A.E. Hi Nuts	1			13	1301	Wire Terminals	4		
	513R	R.H. Stove Bolts (Plated)	2				1317	Palnuts & Washers	1		
	513F	F.H. Stove Bolts (Plated)	2			15	1575	Spring Center Bolts	4		
	515	Machine Screws	2			17	1732	Stud Nuts & Washers	2		
	524	Phillips Head Metal Screws	3				1756	Studs & Bolts	10		
	527	Slotted Head Metal Screws	4				1770	Oversize Wheel Studs	2		
	540	Cap Screws & Nuts (Plated)	10			18	1856	Clutch Pilot Bushings	1		
	541	Large Cap Screws (Plated)	4			19	1944	Valve Parts	1		
	548	Grade B Cap Screws & Nuts (Plated)	8			20	2018	Shakeproof Washers (Plated)	1		
	560	U.S.S. Set Screws	2				2047	Spacing Washers	1		
	560S	S.A.E. Set Screws	1				2050	Shim Steel Washers	2		
	562	Socket Head Cap Screws	2				2075	Fibre Washers	2		
	580	Nylok Nuts	1					Frames (Less Drawers)			
	584	Battery Bolts	3					Empty Drawers (w/dividers)			
	595	Hex Head Metal Screws	2					Bases			
7	701	Grease Fittings	1								
	730	Fuel Hose Fittings	2								
	798	Brass Fittings	5								

## DORMAN PRODUCTS, INC.

5757 MARIEMONT AVE., CINCINNATI, OHIO 45227







BIN NO. **NAPA DISTRIBUTION CENTER COMBINED PURCHASE ORDER AND INVOICE**

ACCT NO

TERR.

YOUR ORDER NO.

DATE

SHIP VIA

ZONE PAGE OF PAGES

	QUANTITY			UNIT OF MEAS.	LINE CODE	PART NUMBER	DESCRIPTION	CORE PRICE	NET PRICE OR DISCOUNT	EXTENSION	NET TOTAL
	ORDERED	BACK ORDERED	SHIPPED								
018											
076											
034											
042											
059											
067											
075											
083											
091											
109											
117											
125											
133											
141											
158											
166											
174											
182											
190											
208											
216											
224											
232											
240											
257											
265											
273											
281											
299											
							TOTAL CORE PRICE				

FILLED BY \_\_\_\_\_ CHECKED BY \_\_\_\_\_ PACKED BY \_\_\_\_\_ TOTAL



*Your NAPA Jobber is the Right Place to Go*



**- SPEED LETTER -**

TO:

FROM:

SUBJECT:

---

**- MESSAGE -**

DATE \_\_\_\_\_ 19 \_\_\_\_\_

SIGNED \_\_\_\_\_

**- REPLY -**

DATE \_\_\_\_\_ 19 \_\_\_\_\_

SIGNED \_\_\_\_\_

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**RECIPIENT: RETAIN WHITE COPY. RETURN PINK COPY.**

1-3-3 Dear Sir:

These illustrations show basic internal combustion engines used in modern automobiles. As requested by your correspondence of September 10, we are sending you bulletins which illustrate overhead cam, four cylinder, V-eight, and in line six cylinder internal combustion engines. Mr. Griggs, our consultant at Natchitoches, will gladly serve you. If further specific information is needed, we shall be pleased to have you write to us. Training aids are also illustrated. You may find it more convenient to go directly to our Natchitoches branch.

# Scoring Letters



## SCORING LETTERS

NAME		DATE		
LETTER	PERCENTAGE	SEMIBLOCK		
		TEST	1	2
I. Form	50%			
A. Choice of paper	5%			
B. Ink	5%			
C. Neatness (no blots, cross-outs, erasures)	10%			
D. Margins and page balance	10%			
E. Punctuation	20%			
II. Content	50%			
A. Suitability of tone	10%			
B. Clarity of expression	10%			
C. Logical correctness of paragraph division	5%			
D. Word choice and phrasing	15%			
E. Quality of opening and closing sentences	5%			
F. Suitable salutation and closing	5%			

1-3-10 Gentlemen: Please ship us two (2) heavy-duty shock absorbers, No. 1Y68, at your special price @ \$4.50. They are to fit a Plymouth Cricket. Bell's Plymouth Company, 168 St. Louis Avenue, New Orleans, Louisiana 71488

1-5-1

## LETTERS OF APPLICATION

The primary concern of a businessman looking for someone to employ for a certain job is to find the person best qualified to do the work. In deciding which of several applicants is the "best qualified," he often bases his choice on what he can learn about them in the letters of application they send. You can see, therefore, how important it is to be able to write a letter of application that will help, and not hinder, your chances of being chosen.

When you write to apply for a job, keep in mind the main purpose of the letter--to give the prospective employer the kind of information that he needs in order to judge whether you are the right person for the position. In presenting the information, you will find it a good idea to follow this pattern:

- 1) A brief opening paragraph telling what job you are applying for and how you learned of it
- 2) One or more paragraphs telling your qualifications: age, educational background, experience, special abilities that would be of value in the work
- 3) A paragraph giving the names and addresses of two or three people to whom the employer can refer for further information about your qualifications (Do not give anyone's name unless you have asked his permission.)
- 4) A request for a personal interview at the employer's convenience

Remember that the letter itself will give the employer some indication of your ability and character. It is especially important, therefore, that your letter should look attractive and be free of usage, spelling, and punctuation errors. The tone should be friendly, but not too friendly. Say what you have to say as clearly and as simply as you can, without trying to impress the reader.<sup>1</sup>

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<sup>1</sup>Richard K. Corbin and others, Guide to Modern English 10 (Dallas: Scott Foresman and Company, 1965), pp. 252-53.

1-5-9

BUSINESS PERSONALITY ANALYSIS<sup>2</sup>

Do I make a good first impression?

1. Is my weight approximately right for my age, height, and build?
2. Is my posture erect but easy?
3. Is my hair clean, smooth, and neat?
4. Are my face and hands clean?
5. (Girls) Is my make-up lightly and becomingly applied?  
(Boys) Is my face clean-shaven?
6. (Girls) Do I keep my fingernails clean and fairly short and avoid vivid nail polish?  
(Boys) Are my fingernails always clean and short?
7. Are my teeth brushed at least twice daily?
8. Do I take a bath every day and use a deodorant and mouthwash when needed?
9. Are my clothes clean, becoming, and appropriate for business?
10. Are my shoes shined and the heels in good repair?
11. Do I look happy and alert?
12. Is my voice clear, pleasant, and well modulated?
13. Do I enunciate distinctly?
14. Do I produce all the vowel and consonant sounds correctly?
15. Do I, by looking up in the dictionary the pronunciation of new words, avoid errors in pronunciation?
16. Do I use fresh, vivid words that express my ideas exactly?
17. Is my grammar approximately 100 per cent correct?

1-5-13

### APPLICATION FOR A SOCIAL SECURITY NUMBER (Or Replacement of Lost Card)

Information Furnished On This Form Is **CONFIDENTIAL**

DO NOT WRITE IN THE ABOVE SPACE

See Instructions on Back. **Print in Black or Dark Blue Ink or Use Typewriter.**

<b>1</b>	Print FULL NAME YOU WILL USE IN WORK OR BUSINESS <i>(First Name)</i> <i>(Middle Name or Initial - if none, draw line ___)</i> <i>(Last Name)</i>
<b>2</b>	Print FULL NAME GIVEN YOU AT BIRTH
<b>3</b>	PLACE OF BIRTH <i>(City)</i> <i>(County if known)</i> <i>(State)</i>
<b>4</b>	MOTHER'S FULL NAME AT HER BIRTH <i>(Her maiden name)</i>
<b>5</b>	FATHER'S FULL NAME <i>(Regardless of whether living or dead)</i>
<b>6</b>	YOUR DATE OF BIRTH <i>(Month)</i> <i>(Day)</i> <i>(Year)</i>
<b>7</b>	YOUR PRESENT AGE <i>(Age on last birthday)</i>
<b>8</b>	YOUR SEX MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>
<b>9</b>	YOUR COLOR OR RACE WHITE <input type="checkbox"/> NEGRO <input type="checkbox"/> OTHER <input type="checkbox"/>
<b>10</b>	HAVE YOU EVER BEFORE APPLIED FOR OR HAD A SOCIAL SECURITY, RAILROAD, OR TAX ACCOUNT NUMBER? NO <input type="checkbox"/> DON'T KNOW <input type="checkbox"/> YES <input checked="" type="checkbox"/> <i>(If "YES" Print STATE in which you applied and DATE you applied and SOCIAL SECURITY NUMBER if known)</i>
<b>11</b>	YOUR MAILING ADDRESS <i>(Number and Street, Apt. No., P. O. Box, or Rural Route)</i> <i>(City)</i> <i>(State)</i> <i>(Zip Code)</i>
<b>12</b>	TODAY'S DATE
<b>13</b>	TELEPHONE NUMBER
<b>14</b>	Sign YOUR NAME HERE <i>(Do Not Print)</i>

TREASURY DEPARTMENT Internal Revenue Service  
FORM 55-5 (1-5-13)

Return completed application to nearest SOCIAL SECURITY ADMINISTRATION OFFICE  
**HAVE YOU COMPLETED ALL 14 ITEMS?** 210

### APPLICATION FOR EMPLOYMENT

TO PROTECT THE INTERESTS OF ALL CONCERNED, AN APPLICANT MUST PASS A HEALTH EXAMINATION BEFORE RECEIVING FINAL ACCEPTANCE FOR EMPLOYMENT.

Mr. Name \_\_\_\_\_ Social Security Number \_\_\_\_\_  
Miss Last First Middle (Please present your Social Security Card for review.)

Married woman give maiden name \_\_\_\_\_

Address \_\_\_\_\_ How long have you lived in this City? \_\_\_\_\_  
Number Street City State Zip Code

Previous Address \_\_\_\_\_ Present phone or nearest phone \_\_\_\_\_  
Number Street City State Zip Code

Date of Birth \_\_\_\_\_ The Age Discrimination in Employment Act of 1967 prohibits discrimination on the basis of age with respect to individuals who are at least 40 but less than 65 years of age.  
Month Day Year

What serious accidents, illnesses or operations have you had? \_\_\_\_\_

Give Details and Date \_\_\_\_\_ Have you ever had a knee, head or back injury? \_\_\_\_\_

What physical defects or ailments do you now have such as hernia, heart trouble, kidney trouble or high blood pressure, etc.? List here \_\_\_\_\_

Number of Children \_\_\_\_\_ Ages \_\_\_\_\_ Total number you support, including yourself \_\_\_\_\_  
Single  Married  Separated  Widowed  Divorced  If husband or wife is employed in the United States, state job held and employer's name and address.

Have you ever been employed by Sears? \_\_\_\_\_ If so, when and where last employed? \_\_\_\_\_ Position \_\_\_\_\_

If never employed by Sears, have you ever previously applied for employment at Sears? \_\_\_\_\_ If so, where \_\_\_\_\_ Date of Application \_\_\_\_\_

Have you a relative in employ of Sears? \_\_\_\_\_ If so, give name \_\_\_\_\_ Relationship \_\_\_\_\_ Unit or Depl. No. \_\_\_\_\_

What is the total of your monthly payments for rent or home mortgage, car, installment accounts, etc.? \_\_\_\_\_

Are you currently receiving Unemployment Compensation benefits? \_\_\_\_\_ If yes, name state \_\_\_\_\_

Education	No. of Years	Name of School	City	Year of Leaving	Graduate?	Course or College Major	Average Grades	College Degree
Grammar School								
Jr. High School								
Sr. High School								
College								
Other—give type								

If someone advised you to seek employment here, give name \_\_\_\_\_

For what type work are you applying? \_\_\_\_\_

I am  temporary employment seeking  permanent I am  Part time work available for  Full time

If part time, indicate maximum hours per week \_\_\_\_\_ and reason for seeking only part time employment \_\_\_\_\_

Have you ever been convicted for other than a minor traffic violation?  YES  NO

If yes, explain \_\_\_\_\_

Licensed to drive car?  YES  NO

Is license valid in this state?  YES  NO

(SEE REVERSE SIDE)

#### NOT TO BE FILLED OUT BY APPLICANT

HOURS AVAILABLE FOR WORK	
Mon.	To
Tues.	To
Wed.	To
Thurs.	To
Fri.	To
Sat.	To
Military Reserve Mtgs.?	

INTERVIEWER'S COMMENTS	
Prospect for	
1.	2.

Date of Emp.	
Dept. or Div.	Regular <input type="checkbox"/> Part-Time <input type="checkbox"/>
Job Title	
Job Title Code	Job Grade
Compensation Arrangement	
Manager Approving	
Employee No.	Rock No.

# APPLICATION FOR EMPLOYMENT

RATE OF PAY EXPECTED:

Hour: \_\_\_\_\_

Week \_\_\_\_\_

(PLEASE PRINT PLAINLY)

## PERSONAL

Date: \_\_\_\_\_

Name \_\_\_\_\_ Social Security No. \_\_\_\_\_  
Last First Middle Initial

Present address \_\_\_\_\_ Telephone No. \_\_\_\_\_  
No. Street City State

How long have you lived at above address? \_\_\_\_\_

Previous address \_\_\_\_\_ How long did you live there? \_\_\_\_\_  
No. Street City State

Date of birth \_\_\_\_\_ Sex M \_\_\_\_\_ F \_\_\_\_\_ Height \_\_\_\_\_ ft. \_\_\_\_\_ in. Weight \_\_\_\_\_ lbs.  
Mo. Day Yr.

Marital Status: Single  Engaged  Married  Separated  Divorced  Widowed  Date of Marriage \_\_\_\_\_

Do you own your own home? \_\_\_\_\_ Pay rent? \_\_\_\_\_ Monthly rent (if you rent) \_\_\_\_\_ Own a car? \_\_\_\_\_

Do you have any physical defects? \_\_\_\_\_ If yes, describe \_\_\_\_\_

Have you had a major illness in the past 5 years? \_\_\_\_\_ If yes, describe \_\_\_\_\_

Have you received compensation for injuries? \_\_\_\_\_ If yes, describe \_\_\_\_\_

Position(s) applied for \_\_\_\_\_ Rate of pay expected \$ \_\_\_\_\_ per week

Would you work Full-Time \_\_\_\_\_ Part-Time \_\_\_\_\_ Specify days and hours \_\_\_\_\_

Would you work overtime \_\_\_\_\_ Weekend \_\_\_\_\_

Were you previously employed by us? \_\_\_\_\_ If yes, when? \_\_\_\_\_

List any friends or relatives working for us

Friends
Name
Name

Relatives
Relationship
Relationship

Were you ever arrested? \_\_\_\_\_ If yes, describe in full \_\_\_\_\_

If your application is considered favorably, on what date will you be available for work? \_\_\_\_\_ 19 \_\_\_\_\_

Does your wife/husband work? \_\_\_\_\_ If yes, what kind? \_\_\_\_\_ His or her earnings \$ \_\_\_\_\_ per week

Person that could authorize operation in case of accident or emergency

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Are there any other experiences, skills, or qualifications which you feel would especially fit you for work with the Company? \_\_\_\_\_

List below, beginning with your most recent, all present and past employment

I

Name and Address of Company and Type of Business	From		To		Describe in detail the work you did	Weekly Starting Salary	Weekly Last Salary	Reason for Leaving	Name of Supervisor
	Mo.	Yr.	Mo.	Yr.					

II

Name and Address of Company and Type of Business	From		To		Describe in detail the work you did	Weekly Starting Salary	Weekly Last Salary	Reason for Leaving	Name of Supervisor
	Mo.	Yr.	Mo.	Yr.					

III

Name and Address of Company and Type of Business	From		To		Describe in detail the work you did	Weekly Starting Salary	Weekly Last Salary	Reason for Leaving	Name of Supervisor
	Mo.	Yr.	Mo.	Yr.					

IV

Name and Address of Company and Type of Business	From		To		Describe in detail the work you did	Weekly Starting Salary	Weekly Last Salary	Reason for Leaving	Name of Supervisor
	Mo.	Yr.	Mo.	Yr.					

V

Name and Address of Company and Type of Business	From		To		Describe in detail the work you did	Weekly Starting Salary	Weekly Last Salary	Reason for Leaving	Name of Supervisor
	Mo.	Yr.	Mo.	Yr.					

Have you ever been bonded? If yes, on what jobs? \_\_\_\_\_

May we contact the employers listed above? \_\_\_\_\_ If not, indicate by No. which one(s) you do not wish us to contact \_\_\_\_\_

1-5-17  
 DEPARTMENT OF REVENUE, MOTOR VEHICLE DIVISION, BATON ROUGE, LA. 70821  
**APPLICATION FOR CERTIFICATE OF TITLE AND REGISTRATION OR TRANSFER OF TITLE AND REGISTRATION**  
 (Use for Private Auto, Public (Passenger, Truck & Trailer), Consular Corps, Amateur Radio, Ambulance and Hearse.)  
 Please Type or Print in Black Ink—SUBMIT IN TRIPlicate

Motor No. (Prior to 1957 Model)	Title Number	License Number
<b>DO NOT WRITE IN ABOVE BLOCKS</b>		
Serial No. (1957 & Later Models)	Name	
Address		Sales Tax Paid
City, Parish and State		Zip Code
Make	Model	Body Style
Year	Serial Number	
Driver's License Number	Social Security Number	Color of Vehicle
<b>VEHICLE IS SUBJECT TO CHATTEL MORTGAGE AS FOLLOWS:</b>		
1st	Date	
Address	Amt.	
2nd	Date	
Address	Amt.	
The Above Acquired New <input type="checkbox"/> Used <input type="checkbox"/> Date	19	PREVIOUS TITLE
OWNER'S SIGNATURE	No.	State

ANY FALSE ANSWER IS A CRIMINAL OFFENSE SUBJECT TO A FINE NOT TO EXCEED \$5,000.00 OR IMPRISONMENT NOT TO EXCEED 4 YEARS OR BOTH.

I (We) acquired the above car from \_\_\_\_\_  
 Whose address is \_\_\_\_\_ (Street) \_\_\_\_\_ (State)  
 This vehicle is used for Private Passenger  Public  Consular  Amateur Radio  Ambulance  or Hearse   
 Present License No. on vehicle \_\_\_\_\_  
 If state other than Louisiana, attach certificate of title and registration card showing last registration  
 If vehicle has not been previously titled in any state, attach manufacturer's statement of origin and notarized  
 WITNESSES: \_\_\_\_\_  
 This Registration Certificate Must Be Carried in the Vehicle at All Times.  
 R.S. Title 47, Section 1101 (1-1-72)

**REGISTRATION CERTIFICATE**

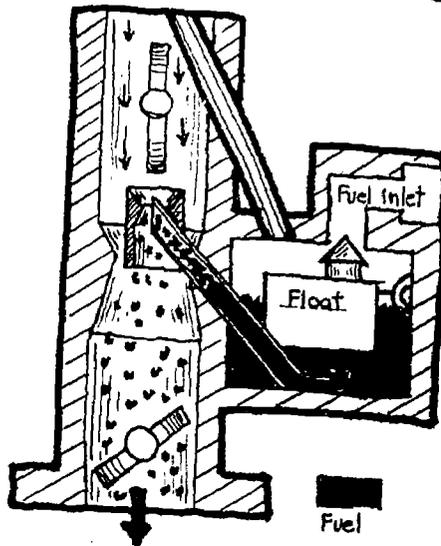
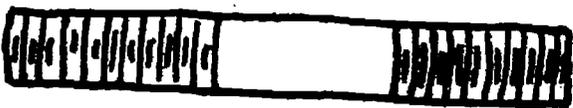
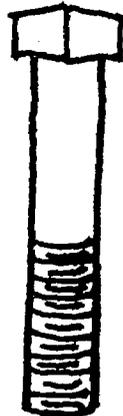
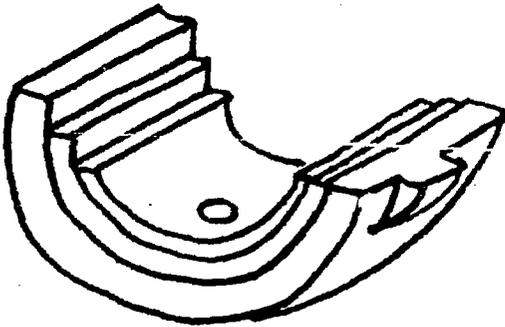
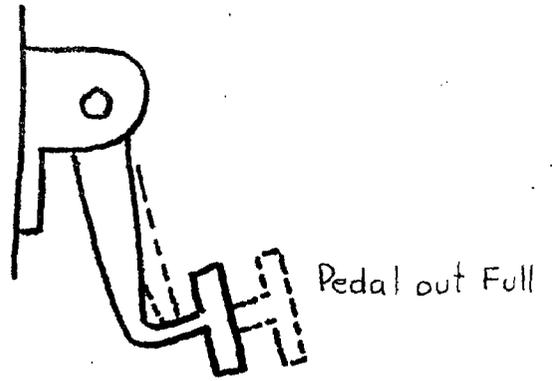
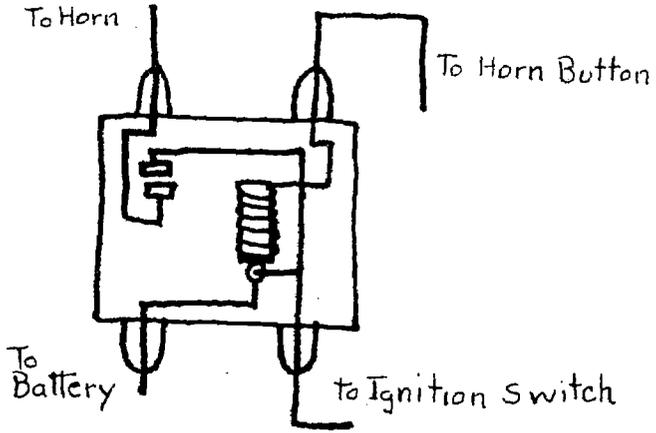
Cost of Vehicle	Revenue Deputy or Notary Public	
Less: Trade	Discount	Date
Lic. No. of Trade	TAXABLE BAL.	← Total Deductions
<b>COMPUTATION OF TAX</b>		<b>FEES RECEIVED</b>
Louisiana Sales or Use Tax 3%	LOUISIANA	Title 3.60
Parish or Municipality Sales Tax _____ %	XXXXXXXXXX	Title Trans. 3.60
Less: Credit for Tax Paid to State of _____	XXXXXXXXXX	Lic. Reg.
Less: Credit for Tax Paid to City of _____	XXXXXXXXXX	Lic. Trans. 2.00
Gross Use or Sales Tax Due		Penalty
Less Vendor's Compensation		Total
Net Use or Sales Tax Due		TOTAL SALES TAX
Penalty: 5% for 30 Days or Fraction Thereof		GRAND TOTAL OF SALES TAX AND FEES
Interest 12% Per Annum		
TOTALS		

R 2060P (R 11/71) 214 VEH 1

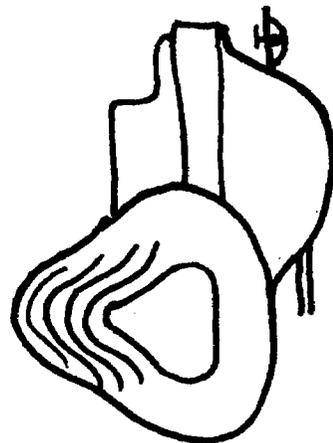
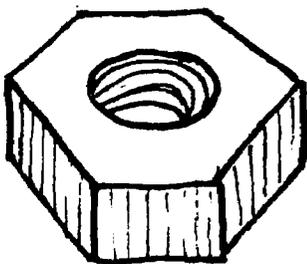
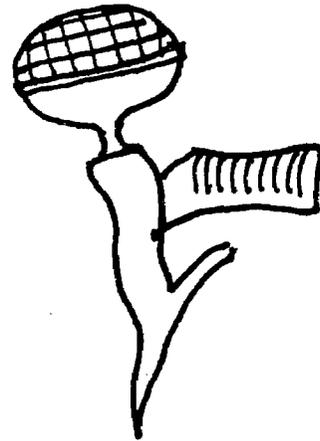
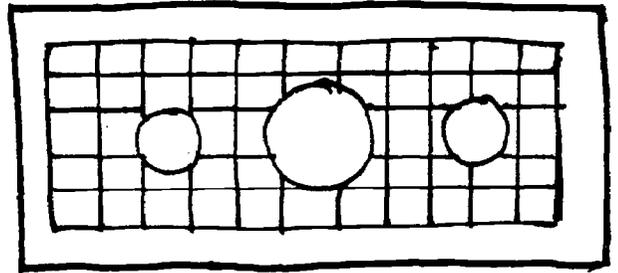
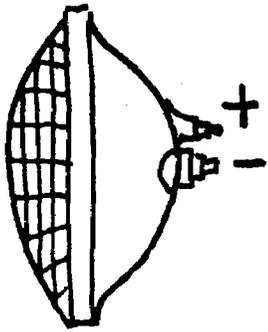
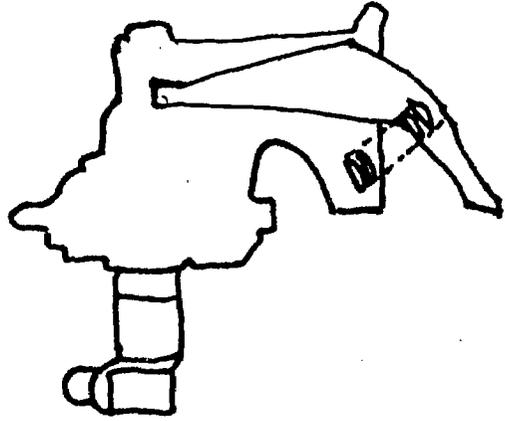
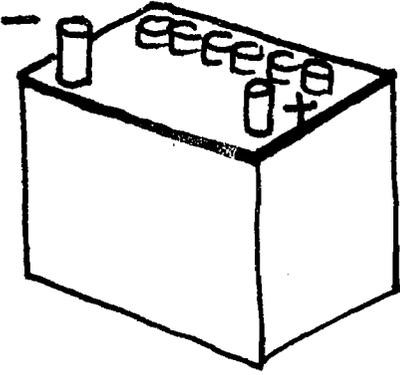
Revenue Deputy \_\_\_\_\_ Date Issued \_\_\_\_\_

**DO NOT DESTROY—SEE REVERSE SIDE.**

ACTIVITY 1A



ACTIVITY 10



"Write a letter!! No, I  
can't think of a thing  
to say."



## Materials Needed

- 1-1-3 Letter Writing Kit #372.6, W
- 1-2-2 List for each student, "Unmailable Letters"
- 1-2-3 Handouts
  - A. Correct letter form
  - B. Incorrect letter form
- 1-2-5 Teacher-made transparency set, "That First Impression"
- 1-2-9 Guide for studying How to Order (A), How to Fold an Envelope (B)
- 1-2-10 Order forms from several parts shops in town.
- 1-2-11 Opaque projector
- 1-2-12 Sears and Wards catalogues
  - Order blanks
  - Blank checks
  - Transparency of zones for determining postage
- 1-2-13 "Unmailable Letter" list
- 1-2-14 Speed Letter samples
- 1-3-1 Resource books
- 1-3-3 Activity sheet of unorganized letter
- 1-3-5 References on letter of request
- 1-3-7 Appraisal chart handout
- 1-3-9 References for acknowledgments
- 1-3-10 "Letter Writing" Kit #372.6, W
  - Handout, and envelopes for business
- 1-4-0 Test handouts
- 1-5-1 Handout: "Letter of Application"
- 1-5-5 Opaque projector
- 1-5-7 Filmstrips:
  - 1. "Finding and Holding a Job"
  - 2. "Getting and Keeping Your First Job"
  - 3. "Your Job Interview"

4. "Job Experience Kit"
  5. "Your Future as an Auto Mechanic"
  6. "Your Future as an Automobile Repairman"
  7. "Job Hunting: Where to Begin"
- 1-5-9 References from bibliography book list;  
 Pamphlets: "How to Prepare Yourself for Job Interviews"  
 "You're Hired"  
 Handout: "Business Personality Analysis"
- 1-5-13 Social security form
- 1-5-15 World Almanacs
- 1-5-16 Employment forms of different types
- 1-5-17 Other forms workers may have to complete

#### SUPPLEMENTARY MATERIALS

- Films: "Automobile" (B & W - 13 mins.)  
 (How an automobile engine works)  
 (Why gasoline and air are explosive)  
 (How the carburetor of an automobile works)  
 (How the engine is cooled)  
 "Automotive Service" (B & W - 11 mins.)  
 (An overview of the jobs in the field of auto mechanics)

#### WRITING DIFFERENT KINDS OF LETTERS

- Cassette tapes: "Truck and Bus Mechanics" #4581  
 "Vending Machine Mechanics" #4581  
 "Auto Body Repair" #4575  
 "Auto Mechanics" #4575  
 "Auto Salesman" #4551  
 "Auto Service Advisor" #4551  
 "Auto Parts Counter Man" #4550  
 "The Gas Station Attendant" #1171  
 "Auto Parts Counter Man" #4550  
 "The Gas Station Attendant" #117-1  
 "The Job Interview" #117-A (With filmstrip, #117-A)

#### Listening Stations

## Filmstrips with recordings:

"What is Your Future in the Changing World of Work?"  
(Recording #12-8-2; Filmstrip # 3-2-A)

"Automotive Mechanic"  
(Recording # 12-8-2-C; Filmstrip 8-2-C)

"Automotive Sales Representative"  
(Recording # 12-8-2-1; Filmstrip #8-2-1)

## 1-4-0 Letter parts and forms

- I. Correct the following headings. Be careful about punctuation, capitalization, and arrangement.

A. marietta ohio 81496	802 state street	july 25 1958
B. feb. 14 1971	miami florida 71421	713 walnut street
C. box 35 route 3	dallas texas 71594	august 10 1970
D. route 1 box 56	natchitoches la. 71457	9-11-70
E. 10/22/70	ruston louisiana 71270	box 621

II. Friendly Letter:

On a sheet of paper draw a neat rectangle about the size of a letter. In this space write the correct heading, salutation, closing, and signature for the following letter. Use today's date. Make lines to represent the body of the letter.

Susan Phillips, 123 Cypress Avenue, Natchitoches, Louisiana 71457  
She writes to her girl friend.

III. Business Letter:

On a sheet of paper draw a neat rectangle about the size of a letter. Using modified block style, in this space write correctly the heading, the salutation, closing, and signature for the following business letters:

- A. george williams, 492 west kirkland road, clyde, south carolina, is writing to the manager of the smith and lind tractor company, 680 east avenue, columbia, south carolina 83219.
- B. You are writing to the subscription department of Popular Mechanics, The Hearst Corporation, 57th Street at 8th Avenue, New York, N. Y. 10019.

IV. List five (5) guides for business letters.

## BIBLIOGRAPHY

## Books

- Colton, Robert G. and others. Living Your English. Boston: D. C. Heath and Company, 1964.
- Corbin, Richard K. and others. Guide to Modern English 10. Glenview, Illinois: Scott, Foresman and Company, 1960.
- Doris, Lillian and Bessie Mae Miller. Complete Secretary's Handbook. New York: Prentice-Hall, Inc., 1951.
- Wimstreet, William C. and Wayne Murlin Baty. Business Communications. Belmont, California: Wadsworth Publishing Company, Inc., 1969.
- John, Mellie and others. Building Better English 11. New York: Row, Peterson and Company, 1952.
- John, Mellie and others. Building Better English 10. New York: Row, Peterson and Company, 1962.
- Lee, Miriam. Jobs in Your Future (Job Skills 1). New York: Scholastic Book Services, 1971.
- Lipton, Tressler. Business English in Action. Boston: D. C. Heath Company, 1957.
- Price, Ray G. and others. General Business for Everyday Living. Dallas: McGraw-Hill Book Company, Inc., 1960.
- Stewart, Marie and others. Business English and Communication. Dallas: McGraw-Hill Book Company, 1967.
- Stroman, J. H. The Secretary's Manual. New York: The New American Library, 1968.

## Pamphlets

- MacDonald, Carol. A Guide for Teaching Business Letter Writing, "Look Your Best When You Go Visiting by Mail." Jacksboro High School, Jacksboro, Texas.
- Public Employment Service. How to Prepare Yourself for Job Interviews, United States Department of Labor, Washington: Government Printing Office.
- You're Hired. New York: I.P.D. Publishing Company, Inc., 1969.

## DIRECTIONS FOR COMPLETING MONITORIAL SHEET

### A. Heading Information:

1. Class: Enter the name of the Interest-Based Curriculum Area, eg. Math For Industry.
2. Teacher: Enter name of teacher. If more than one teacher is involved, give the name of the teacher managing the instructional activity.
3. Date: Enter the date of submission of the monitorial sheet.
4. Objectives (By Number): Enter the numbers of the interim-performance objectives covered by the monitorial sheet. Process and task level objectives should not be entered in this area of the form.
5. Time Interval: Specify the beginning and ending dates for the industrial activities covered on the particular monitorial sheet.

### B. Line Item Information:

1. Objectives: Enter the number(s) of the process/task level objectives implemented to bring about the behaviors specified in the interim-performance objectives noted in A-4 above. Do not specify interim-performance objectives at the line item level.
2. Estimated Time: Enter the estimated time for completion of each process/task objective. This should be noted in terms of days to the nearest tenth. One day is equivalent to the instructional activity period for the given curriculum area for a single group of students.
3. Actual Time: Same as #2 above in terms of actual days and tenths of days utilized to carry out the line item objective.
4. Date Completed: Date of completion of the instructional activity.
5. Teacher's Initials: Initial each line item to signify completion of the instructional activity.

### C. Additional Information:

1. Objectives Not Covered (List By Number): List those process/task objectives not implemented in the instructional activities for the given interim-performance objectives.
2. Objectives Altered or Added (List By Number; State Adjusted Objective on Back of Sheet): Complete as specified.



UNIT V

ORAL COMPOSITION

## OVERVIEW: ORAL COMPOSITION

There is a great need for accurate communication today, and the English classroom is a good place to develop the communication skills." One skill that is widely neglected in English classes is speaking. Speaking is important to high school students, for it is a vital and necessary part of self-expression. Too often oral communication in the classroom consists of teacher-centered "discussions" and stilted, boring reports. Students can see no relevance to their world in these fabricated speaking experiences.

An oral composition unit integrates the interests of the students with research skills and practical speaking experiences. It gives the young people a chance to face their peers and expound upon issues of concern to them. Such a unit is handled exactly the same way as a written composition unit. The students will choose a topic, do research, outline a composition, and prepare a bibliography. Instead of writing an actual report, they will prepare a talk to present to the class.

The purposes of this unit are varied: first, it will build the student's confidence in speaking before groups; second, it will provide opportunities to use reference sources from a library; third, it will prove the value of organization and planning in composition; fourth, it will bring worldly relevance into the education process; fifth, it will provide outlets for self-expression on a higher level than many young people normally use.

In this oral composition unit, the teacher will guide, not dominate. The students will have group sessions, even group reports, in which the exchange of ideas will create a lively atmosphere in the classroom. This exchange of ideas is a first step toward communication. If young people

can openly discuss issues in a student-centered atmosphere, and if they can organize their thinking, then they are en route toward being better communicators.

People fail to get along because they fear each other.  
They fear each other because they don't know each other.  
They don't know each other because they have not properly  
communicated with each other.

-Martin Luther King, Jr.

## UNIT: ORAL COMPOSITION

- 1-0-0 At the end of the oral composition unit, the students will demonstrate (4,5, 10,11) their ability to present effectively their ideas of self-expression through organization, creativeness, and perseverance at a 70% accuracy of a teacher-made student performance chart.
- 1-1-0 During several class periods the teacher will emphasize the importance of obtaining good organization throughout the oral composition program as evidenced by the project monitorial system.
- 1-1-1 View film: "Discussion In Democracy" Black & White, 10 minutes. (Coronet).
- 1-1-2 Spend time in classroom reviewing Readers' Guide.
- 1-1-3 Spend time in library using Readers' Guide.
- 1-2-0 During several class periods, the teacher will assign certain individuals to give oral presentations concerning power mechanics as evidenced by the skills acquired in their speaking and listening unit.
- 1-2-1 Spend forty-five minutes in library choosing a subject and checking out appropriate materials.
- 1-2-2 Spend time in classroom reading materials from the library.
- 1-2-3 Give oral presentations concerning topic, not over two minutes in length.
- 1-2-4 Students evaluate presentations by using handout sheet.
- 1-3-0 During several class periods, the teacher will define the term "discussion" and explain to the students the different types of discussion as evidenced by the project monitorial system.
- 1-3-1 Explanation of the five-step discussion plan
- A. Definition of terms
  - B. Analysis of the problem
  - C. Suggested solution
  - D. Choice of the best solution
  - E. Plan for putting the solution into operation
- 1-3-2 Explanation of the round table discussion
- A. Need a leader to keep the discussion going.
  - B. Include everyone present.
  - C. Use in committees.
  - D. Follow the discussion plan.
  - E. Participate informally.
- 1-3-3 Explanation of the panel discussion
- A. Takes place in front of an audience
  - B. Need a leader.
  - C. Follow an outline.
  - D. Need about four to six members on panel in front of an audience.
  - E. Begin with short talks on various phases of the topic.
  - F. Follow with informal discussion concerning questions raised.

- 1-3-4 Explanation of the debate type discussion
  - A. Need to have opposing teams.
  - B. Need to follow a rigid pattern in the order of speaking.
  - C. Need to have speakers come to a speaker's stand to give opening remarks.
  - D. Need to appoint a chairman to state the question in debate and introduce the speakers.
  - E. Need to relate the object of debate as a contest of skill.
  - F. Need to have a panel of judges to determine the winner.
- 1-3-5 Assign oral reports concerning these types of discussions.
- 1-4-0 During several class periods, the teacher will explain the proper technique for compiling a resource unit as evidenced by the project monitorial system.
  - 1-4-1 Pick broad categories to produce more variety.
    - A. People
    - B. School life
    - C. Civil rights
    - D. Religion
    - E. Local politics
    - F. Military
    - G. Higher education
    - H. Drug problems
    - I. National politics
    - J. Conservation
  - 1-4-2 Assign detailed note-card summary reports of magazine articles pertinent to somewhat more specific subject areas.
    - A. Automobiles
    - B. Space
    - C. World hunger
    - D. ESP
    - E. War
    - F. Cinema
    - G. Skin diving
    - H. Power mechanics
    - I. Pro-football
    - J. Racing
    - K. Railroads
    - L. Radio
    - M. Highway safety
    - N. Machine safety
  - 1-4-3 List sources by making bibliography cards. (Use handout)
  - 1-4-4 Explain the topic and sentence outlines for use in organizing thoughts. (Use filmstrip)
  - 1-4-5 How to paraphrase on a note card. (Use blackboard and handout)

1-1-2

## THE READERS' GUIDE \*

Some of the most interesting and up-to-date material on your subject will be found in magazines. In order to locate such material, you should use one of the guides to periodical literature found on the reference shelf.

Best known and most useful of these library aids is the READERS' GUIDE TO PERIODICAL LITERATURE. It is published semimonthly from September to June, and monthly in July and August. Begin with the current issue and continue with the bound volumes for recent years until you have found the information that you want.

Articles in the READERS' GUIDE are arranged alphabetically by author and by subject. When you have found the subject related to your research problem, run down the list of titles until you find those which seem most likely to answer the questions in your mind.

Entries in the READERS' GUIDE contain numerous abbreviations. A key to the names of the magazines and to the abbreviations used may be found at the front of each volume of the guide. A sample entry follows:

Answers for armchair pilots. H. Wilson. Diags.

Flying 49:34 † J1 '51

This entry means that an article with diagrams entitled "Answers for Armchair Pilots," written by H. Wilson, appeared in the magazine Flying, volume 49, page 34 and following, the July, 1951, number.

\* The New Building Better English 12

## 1-2-1 Hints for choosing a topic\*

- A. Consider yourself. Choose a topic about which you know a great deal or in which you feel a vital interest or a desire to know more.
- B. Consider your audience. Choose a subject in which your listeners are interested or in which you are sure you can make them take an interest.
- C. Analyze the occasion. Be sure that your subject is in good taste for the particular time and place. At a football rally, for example, you would not encourage people to study for exams!

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## 1-2-2 Limiting the subject\*

After you have chosen a topic, select one phase of it to develop. Anyone can speak on a general topic, but only an authority on some small phase of a broad area increases your confidence and at the same time enables you to offer new and unusual information to your listeners.

## Deciding on a purpose\*

There are three general purposes for speaking:

- A. To inform. Here you give the how or the what of a topic, with the aim of getting your listeners to believe something.
- B. To persuade. Here you give the why, with the aim of getting your listeners to do something.
- C. To entertain. Here you merely try to give your listeners enjoyment.

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## 1-2-4 Evaluation\*

The following questions provide a good basis for analysis.

- A. Was the subject well chosen and properly limited?
- B. Did the first sentence of the introduction get the attention of the audience?
- C. Was the purpose of the oral presentation evident? What was the purpose?
- D. Were the general statements or main ideas kept at a minimum so that they could be completely supported? How many were there?
- E. Was there adequate support for each main idea?
- F. Were the main ideas arranged in an order that was easy to follow?
- G. Was the conclusion satisfactory?
- H. Did bodily activity aid or hinder the communication of the ideas that the voice was expressing?
- I. Was the voice full of life, and did it have variety in pitch, rate, and loudness?
- J. How would you rate this speech: excellent, good, fair?

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1-3-1

## THE DISCUSSION OUTLINE \*

1. Definition of terms. Much time can be saved in formal discussion by having the meaning of all words in question clearly understood at the outset by all members of the group. Sometimes very limited definitions will have to be imposed; in other cases, broader and more flexible meanings can be adopted.
2. Analysis of the problem. After terms have been defined, the problem must be analyzed: What caused it? What is its past history? What contributing factors make it what it is? How important is it? Answers to these and similar questions will aid the group in understanding the problem.
3. Suggested solutions. At this point each discussant contributes every solution that he can think of, not with the idea that any one of them is the best, but with the idea of presenting for consideration every possible solution.
4. Choice of the best solution. After shifting the pros and cons of each, the group now decide which solution has the most merit. The solution that they choose may be "best" because it is the most immediately feasible, because it is the most economical, because it benefits the largest group concerned, because it has the best long-range possibilities, or because of any other factor. Few solutions meet all these requirements.
5. Plan for putting the solution into operation. If they can do so, the discussion group should plan to put the solution into operation.

The type of question will determine whether the plan will involve direct, concerted action or only passive acceptance.

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## 1-4-3 Compiling a working bibliography

A bibliography card for a book contains the following information:

- A. The author's name (last name first)
- B. The title of the book (underlined)
- C. The edition (if other than the first)
- D. The place of publication
- E. The name of the publisher
- F. The date of publication
- G. A brief statement of the contents
- H. The call number of the book
- I. The name of the library

Example of a bibliography card for a book

<p>Macpherson, Tom  <u>Dragging and Driving</u>. New York: Putnam, 1960.</p> <p>796.7  M  School library</p>
--

A bibliography card for a periodical or an article follows the same general rules as do bibliography cards for books.

- A. The title of the article is put in quotation marks.
- B. The title of the periodical is underlined.
- C. The volume number and year are given.
- D. The page or pages on which the article occurs are given.

Example of a bibliography card for an article

<p>Cannon, Grant  "Nitrogen Will Feed Us." <u>Atlantic Monthly</u>, CXCII  (September, 1953), 50-53.</p>
--

## Bibliography Cards

A

"Education," World Book Encyclopedia (1952 edition), Encyclopedia  
V, 2196-2207.

B

Jones, Vernon. Youth Decides. Evanston, Illinois: Book  
Row, Peterson, and Company, 1952.

C

Riseman, David. "Where is the College Generation Magazine  
Headed?" The Atlantic, CCVII (April, 1961),  
39-45.

D

Rhodes, Charles. Guides to Choosing Colleges. Pamphlets  
(1962), Washington: Fox Publishers, pp. 46-  
52. (or all)

Notes

Slug

The Man

"Everything about this man is exaggerated, his  
voice is too loud, his color is too flushed, his  
gestures too sweeping, his comments too noisy"

Swing, p. 66.

From Book.

## SUPPLEMENTARY ACTIVITIES

## A. Discussion in vocabulary usefulness

1. Why do we have words at all?
2. Is it possible to think without using words?
3. How do we learn what words mean, other than by using the dictionary?
4. How can a broad vocabulary be a key to success?
5. Why is communication important?
6. How does your vocabulary reflect your attitude?

## B. Surveying a student dictionary

1. How to find a word
2. How to use the dictionary for spelling
3. How to use the pronunciation guide
4. How to use the definitions
5. How to read the etymologies
6. How to use the synonyms and antonyms
7. How to use the usage notes

## C. Possible words to be analyzed by the students

accept - except	advice - advise
affect - effect	to - too - two
there - their - they're	corps -corpse
brake - break	quiet - quite - quit
counsel - council - consul	meet - meat
coarse - course	of - off
forth - fourth	sit - set
write - right - rite	alley - ally

**D. Speed Game**

Assign certain words to members in the class. First student to find that word and give the correct definition is the winner.

**E. Using New Words**

Students are assigned new words in class. Then they must look up that definition and make up a sentence using the word correctly in that sentence.

## SUPPLEMENTARY ACTIVITY

Steps to follow in presenting a talk:

1. Read each statement.
2. Arrange them in chronological order.

Make an outline  
Choose topic  
Make bibliography  
Take notes  
Practice  
Collect materials  
Present talk

List in chronological order the three basic elements of a good talk:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

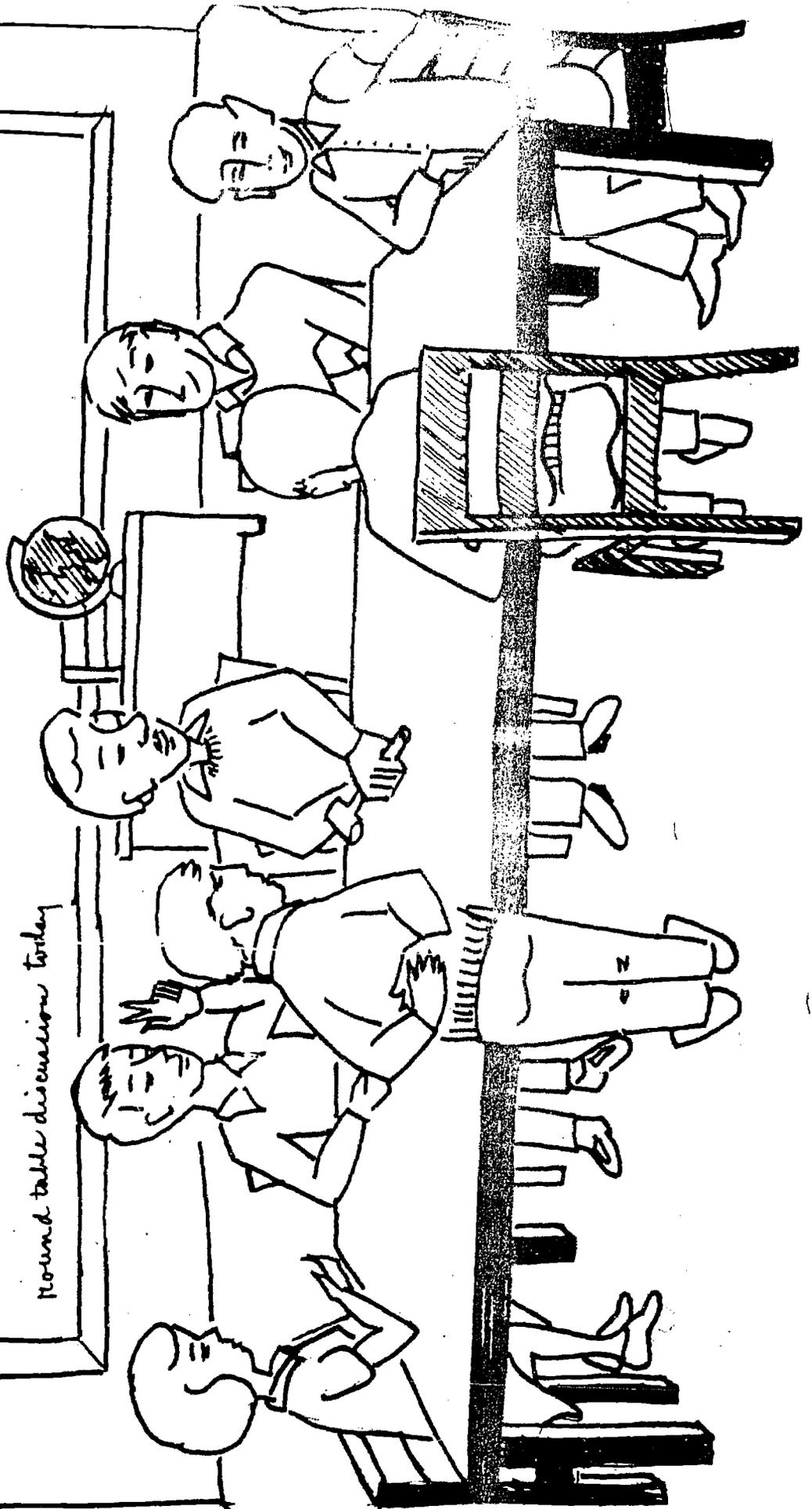
INSTRUCTIONAL MATERIALS

EVALUATIVE MATERIALS

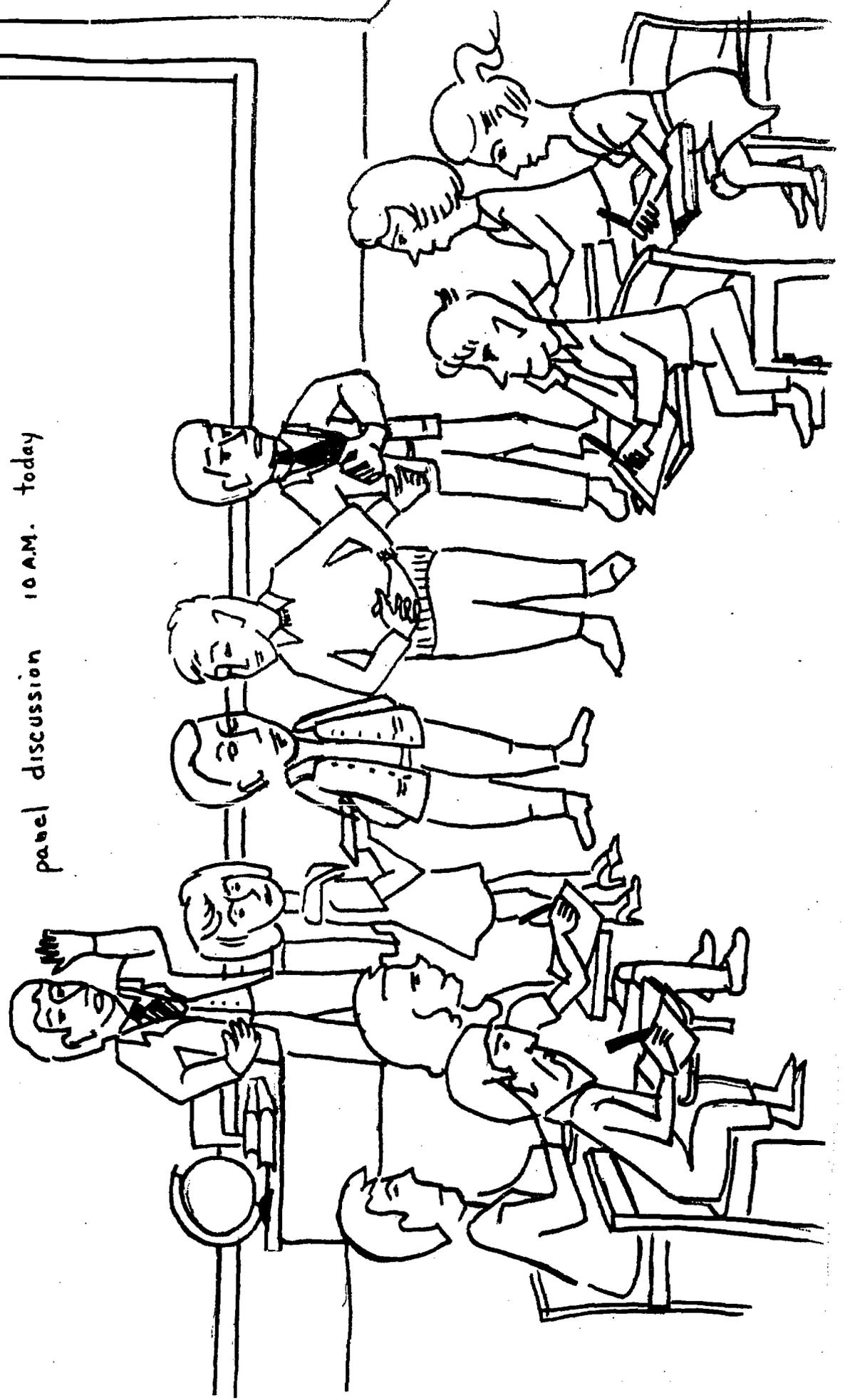
BIBLIOGRAPHY

1-3-2

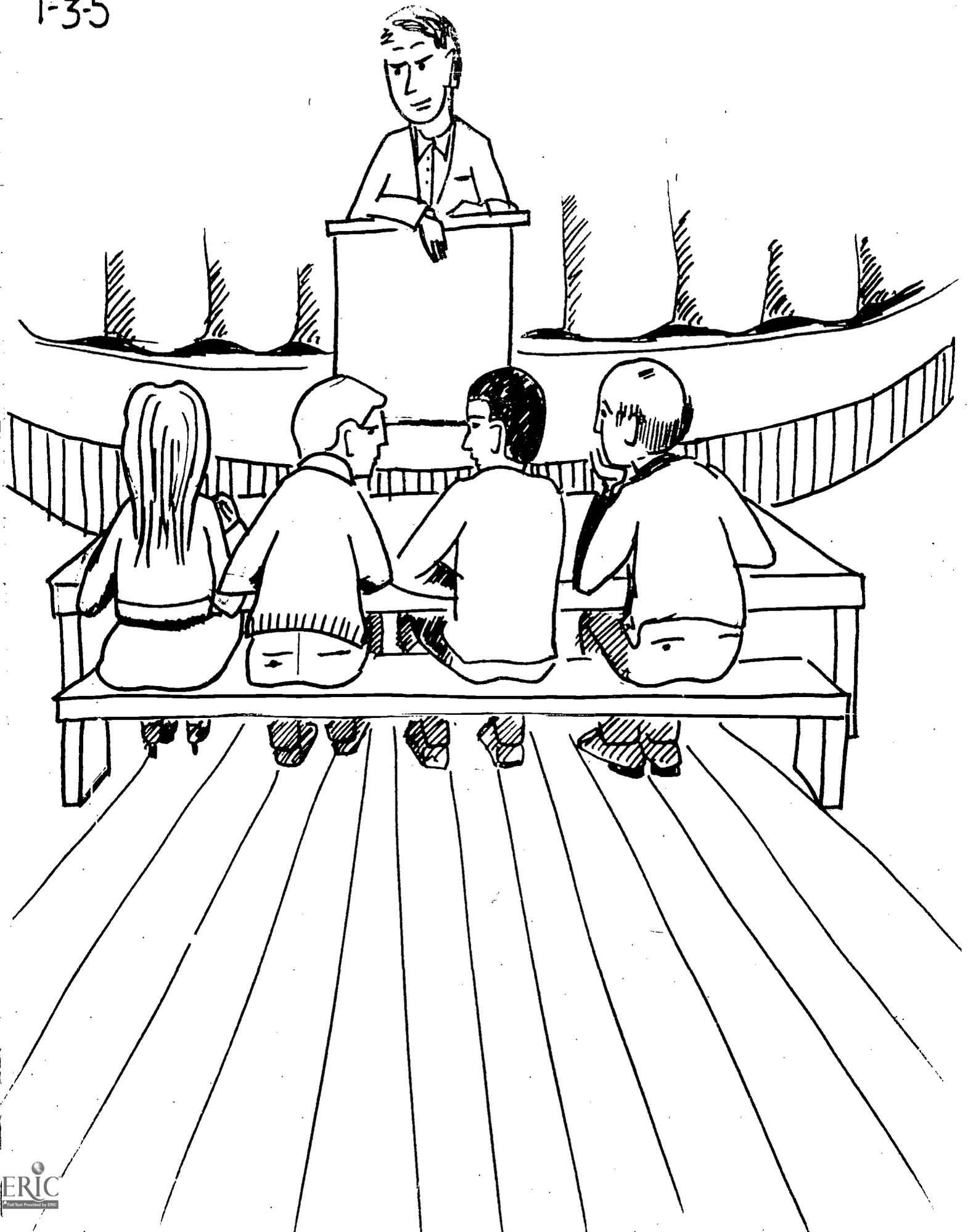
Round table discussion today

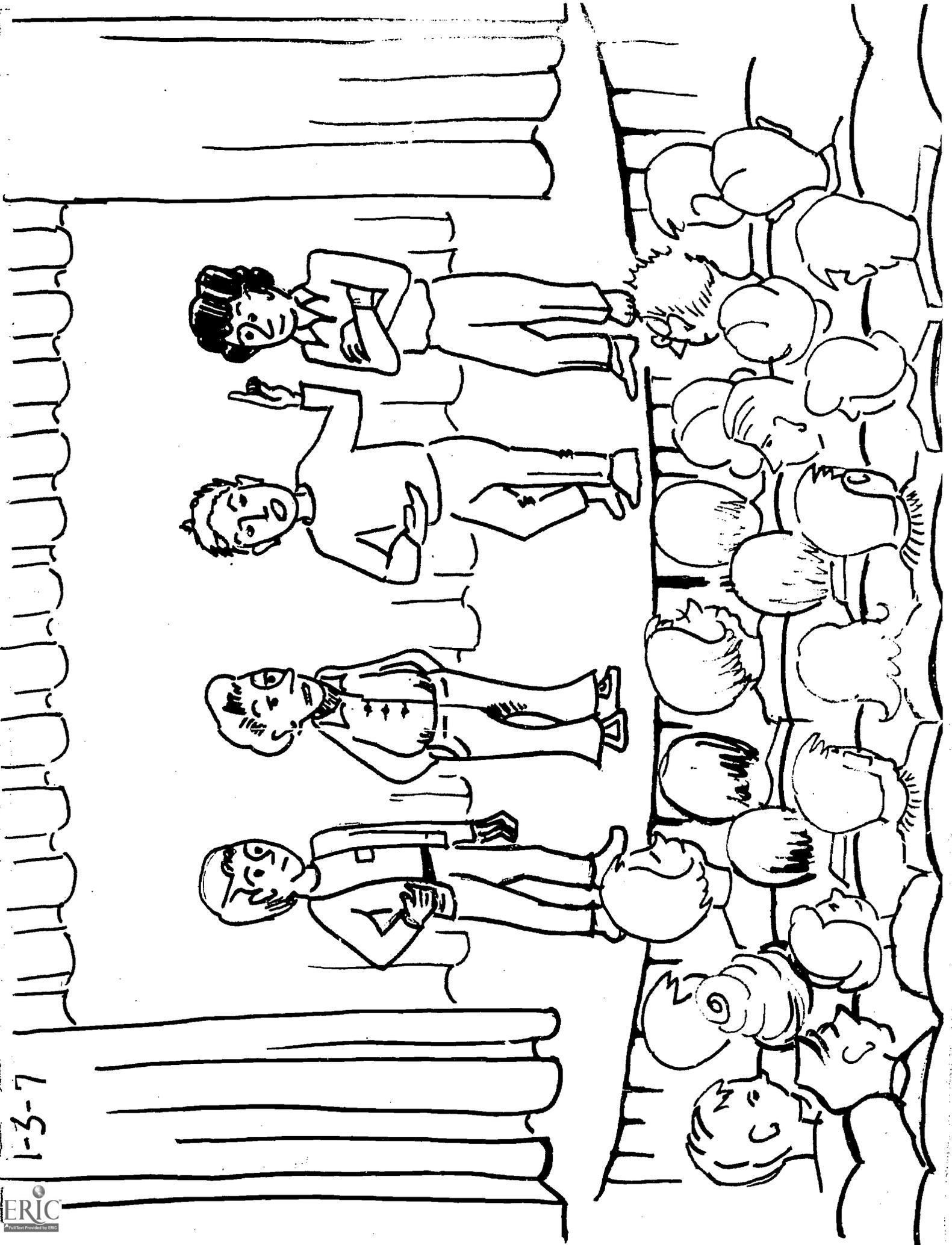


panel discussion 10 A.M. today



1-3-5





1-3-7

## MATERIALS NEEDED

- 1-1-1 Projector and film  
Film: "Discussion in Democracy"
- 1-1-2 Handout
- 1-1-3 Library services
- 1-2-1 Library services and handout
- 1-2-2 Books from the library and handout
- 1-2-4 Handout
- 1-3-1 Handout
- 1-4-2 Notecards (4 x 6)
- 1-4-3 Handout and notecards (3 x 5)
- 1-4-4 Filmstrip: Kit # 39
- 1-4-5 Blackboard

## BIBLIOGRAPHY

- Deboer, John J. The New Building Better English 12. White Plains, New York: Row, Peterson and Company, 1958.
- Hodges, John C. and others. Harbrace College Handbook. New York: Harcourt, Brace and World, Inc., 1962.
- John, Mellie and others. The New Building Better English 9. Evanston, Illinois: Harper and Row, Publishers, 1964.
- John, Mellie and others. The New Building Better English 10. Elmsford, New York: Row, Peterson and Company, 1962.
- Warriner, John E. and Francis Griffith. English Grammar and Composition, Complete Course. New York: Harcourt, Brace and World, Inc., 1963.
- Warriner, John W. and others. English Grammar and Composition 11. New York: Harcourt, Brace and World, Inc., 1963.

## DIRECTIONS FOR COMPLETING MONITORIAL SHEET

### A. Heading Information:

1. Class: Enter the name of the Interest-Based Curriculum Area, eg. Math For Industry.
2. Teacher: Enter name of teacher. If more than one teacher is involved, give the name of the teacher managing the instructional activity.
3. Date: Enter the date of submission of the monitorial sheet.
4. Objectives (By Number): Enter the numbers of the interim-performance objectives covered by the monitorial sheet. Process and task level objectives should not be entered in this area of the form.
5. Time Interval: Specify the beginning and ending dates for the industrial activities covered on the particular monitorial sheet.

### B. Line Item Information:

1. Objectives: Enter the number(s) of the process/task level objectives implemented to bring about the behaviors specified in the interim-performance objectives noted in A-4 above. Do not specify interim-performance objectives at the line item level.
2. Estimated Time: Enter the estimated time for completion of each process/task objective. This should be noted in terms of days to the nearest tenth. One day is equivalent to the instructional activity period for the given curriculum area for a single group of students.
3. Actual Time: Same as #2 above in terms of actual days and tenths of days utilized to carry out the line item objective.
4. Date Completed: Date of completion of the instructional activity.
5. Teacher's Initials: Initial each line item to signify completion of the instructional activity.

### C. Additional Information:

1. Objectives Not Covered (List By Number): List those process/task objectives not implemented in the instructional activities for the given interim-performance objectives.
2. Objectives Altered or Added (List By Number; State Adjusted Objective on Back of Sheet): Complete as specified.



UNIT VI

POSTAL, BANKING, AND INSURANCE INFORMATION

## OVERVIEW: POSTAL, BANKING, AND INSURANCE INFORMATION

To be a knowledgeable citizen today, one must be somewhat familiar with the postal, banking, and insurance operations of his state and nation.

The purpose of this unit is to acquaint the students with the many services these businesses have to offer the public. The unit has two segments; the first is the postal service and the second concerns banking and insurance.

In the first section, postal services, the students are taught to have a profound appreciation for the history of the postal service, realizing it has not always been as easy to send or receive mail as it is today. They are taught the classes of mail in the United States, the importance of zoning, and different postage rates. In addition, they learn what materials are mailable and unmailable, plus types of freight and what items are usually sent that way.

In the second phase of the unit, banking and insurance information, the students become aware of the many duties performed by banks and insurance companies. Reading and questions (that are most relevant to the student themselves) are presented. The information is pertinent in that it contains activities the students will encounter. By correlating this unit to everyday living, the students should be better able to meet their financial needs as adults.

## Postal, Banking, and Insurance Information

- 1-0-0 (4,5, 10,11) During teacher selected intervals, the students will demonstrate their knowledge of postal, banking, and insurance information by at least a 70% accuracy score on teacher made tests.
- 1-1-0 In several class periods the teacher will discuss important functions concerning postal, banking, and insurance information.
- 1-1-1 Panel discussion: "History of Mail Transportation"  
 A. Before public mails  
 B. Beginning of public mails  
 C. Colonial days  
 D. 1700's  
 E. Civil War period  
 F. Early 1900's  
 G. Recent developments
- 1-1-2 Discuss different types of mail  
 A. First and second classes  
 B. Third and fourth classes
- 1-1-3 Freight is most important to power mechanics people. The class will discuss the types of freight, and when each is most likely to be used.  
 A. Rail  
 B. Truck  
 C. Air  
 D. Bus
- 1-1-4 Oral report on mail zones
- 1-1-5 Class makes a mural: "Classes of Mail and Postage Rates."
- 1-1-6 Students make a poster: "Important Postal Dates."
- 1-1-7 Read from several sources information on stamps through the ages; discuss.
- 1-1-8 If a student has a hobby of collecting stamps, he may give a report on it.
- 1-1-9 Invite a stamp collector to class to talk and display his stamps.
- 1-1-10 Invite a guest from the post office to speak on the United States postal service. Have him demonstrate how to obtain a money order.
- 1-1-11 Discuss mailable and unmailable matter.
- 1-1-12 Make a chart showing the ten major zones of the United States.

- 1-1-13 Divide the class into two groups. Use the World Almanac and write zip codes for the following:
- A. Bloomington, Minnesota
  - B. Durand, Michigan
  - C. Wickford, Rhode Island
  - D. Navy Yard City, Washington
  - E. Kodiak, Alaska
  - F. Ruston, Louisiana
- 1-1-14 Students define and make sentences with the following. Be sure each is applied to the postal service.
- A. registered
  - B. C. O. D. (collect)
  - C. insured
  - D. special delivery
  - E. special handling
  - F. certified mail
  - G. money order
- 1-1-15 View film: "Letter Writing and Postal Service."
- 1-1-16 Read about the civil service system; have a discussion.
- 1-2-0 The teacher will administer, collect, score, and compile a short evaluation on the postal services.
- 1-3-0 The teacher will conduct several segments of this unit emphasizing banking and insurance information as documented by monitoring certain written and/or oral activities.
- 1-3-1 Learn the following vocabulary; know how to spell each.
- |                            |  |
|----------------------------|--|
| 1. bank draft              | 21. loan   |
| 2. void                    | 22. counterfeit                                  |
| 3. certified check         | 23. cashier's check                              |
| 4. bank endorsement        | 24. certified check                              |
| 5. bankrupt                | 25. traveler's check                             |
| 6. collateral              | 26. barter                                       |
| 7. restrictive endorsement | 27. mint   |
| 8. deposit slip            | 28. bills of exchange                            |
| 9. purchasing power        | 29. legal tender                                 |
| 10. inflation              | 30. monetary system                              |
| 11. interest               | 31. speculation                                  |
| 12. depositor              | 32. bonds  |
| 13. bank draft             | 33. interest                                     |
| 14. government bonds       | 34. principal (face)                             |
| 15. promissory note        | 35. time period                                  |
| 16. charge account         | 36. bank discount                                |
| 17. installment account    | 37. ticker                                       |
| 18. stockholder            | 38. ticker tape                                  |
| 19. Federal Reserve System | 39. insufficient funds                           |
| 20. mortgage               | 40. Federal Deposit Insurance Corporation (FDIC) |

- |                    |                     |
|--------------------|---------------------|
| 41. insurance      | 48. term            |
| 42. premium        | 49. limited payment |
| 43. per annum      | 50. survivor        |
| 44. beneficiary    | 51. collision       |
| 45. policy         | 52. liability       |
| 46. face of policy | 53. deductible      |
| 47. endowment      | 54. deductible      |
- 1-3-2 Students read available resources on banking and insurance.
- 1-3-3 Use handout as a guide; answer all the questions.
- 1-3-4 Discuss rules for writing checks; include:
- A. Complete stub for personal record.
  - B. Write clearly and accurately in ink.
  - C. Never attempt to alter a check.
  - D. Do not erase.
  - E. Write the payee's full name. Example: Joseph Anderson
  - F. Begin writing at the left, fill in complete dollar line as-----.
  - G. Do not make out a check to "cash" or "bearer." If lost, it can be cashed by the finder.
- 1-3-5 Have a guest speaker from the bank.
- 1-3-6 Go on a field trip to a local bank to observe its operations. Plan questions beforehand so that the experience will be educational.
- 1-3-7 Students do oral reports on "money" used in various countries.
- 1-3-8 Have a committee to make a display showing correct forms for credit instruments.
- 1-3-9 Divide the class into small groups; have them view the following film strips: (A) "Insurance" H-2  
(B) "Interest--Borrowing and Investing" H-1  
(C) "Commission--Meaning and Application" H-3
- 1-3-10 After having viewed the films, use some of the problems in them for class work.
- 1-3-11 Students read literature on cars; then go on a field trip to ask questions to the car salesmen concerning purchase.
- 1-3-12 As a class project, decide on the purchase of a car seen on field trip. Use information on banking and compute the cost.
- 1-3-13 Discuss up-keep of the car.
- 1-3-14 Two students report on the stock exchange.
- 1-3-15 Have a student or guest to display his coin collection and tell about it.
- 1-4-0 Teacher will administer, collect, score, and compile an evaluation on banking and insurance.

#### Additional Activities

- Activity 1: Vocabulary Building
- Activity 2: Checking Your References
- Activity 3: Sharing Your Thinking and Experience

## ACTIVITIES

1-3-3

## Banking and Insurance

Directions: (A) Read resources and answer the following questions on paper.

1. Where did the word "banking" originate?
2. List services that banks have available for public use.
3. List and define the different types of banks.
4. The dollar that a person deposits is not just resting there; it is working; explain how.
5. (A) What is barter? (B) When did it begin? (C) Why don't we barter today?
6. Why write checks; why not pay in silver money?
7. List ways the government makes use of credit.
8. Sam Smitz borrowed money from a local bank to purchase a new car; he signed a mortgage. What is a mortgage?
9. Where are the United States mints located?
10. When and why was the Federal Reserve System organized?
11. Why do banks charge interest on loans?
12. How many Federal Reserve Banks are there; where are they located?

Directions: (B) Read materials that will help you answer the following. Discuss.

1. What are some careers in banking?
2. Banks pay interest. Explain.
3. Why is credit expansion called the "heart" of banking?
4. If you buy a car and make a loan at the bank, you must sign a note. What does signing this note mean? Is signing your name enough; what happens if the note is not repaid?
5. Discuss the following types of insurances:
  - A. Life
  - B. Automobile
  - C. Fire
  - D. Crop
  - E. Hospital
  - F. Health and Accident
  - G. Old age and survivors

1-3-5

TREASURY DEPARTMENT  
COMPTROLLER CURRENCY—EXAMINING  
CERTIFICATE OF OFFICERS

LOANS SECURED BY REAL ESTATE

Date \_\_\_\_\_

We Certify That—

Loan No. \_\_\_\_\_

Amount, \$ \_\_\_\_\_

Maker \_\_\_\_\_

Dated \_\_\_\_\_

Matures \_\_\_\_\_

Date loan originally made \_\_\_\_\_

Date mortgage was taken \_\_\_\_\_

Secured by (describe real estate fully) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Location \_\_\_\_\_

Improvements \_\_\_\_\_

\_\_\_\_\_

Insurance \_\_\_\_\_

Prior liens \_\_\_\_\_

\_\_\_\_\_

Property:

(a) Reasonably worth, \$ \_\_\_\_\_

(b) Annual income, \$ \_\_\_\_\_

(c) Assessed valuation, \$ \_\_\_\_\_

(d) Insurance carried, \$ \_\_\_\_\_

\_\_\_\_\_

Officers \_\_\_\_\_ of \_\_\_\_\_ Bank \_\_\_\_\_

1-3-5

NATCHITOCHEs, LA., \_\_\_\_\_, 19\_\_\_\_\_

FOR VALUE RECEIVED, we the signers, endorsers, guarantors and sureties, and each of us in solido, promise to pay to the order of **THE PEOPLES BANK & TRUST CO., Natchitoches, Louisiana.**

the sum of \_\_\_\_\_ DOLLARS, \$ \_\_\_\_\_

**at THE PEOPLES BANK & TRUST CO., Natchitoches, Louisiana**

In \_\_\_\_\_ monthly instalments of \$ \_\_\_\_\_ each, and a final instalment of \$ \_\_\_\_\_, the first to become due \_\_\_\_\_ balance of instalments to be paid on the same date of each month thereafter until paid, at the office of The Peoples Bank & Trust Co., Natchitoches, La., with interest after maturity at the highest legal rate.

Undersigned hereby waive presentment, protest and notice of protest and all benefit of valuation, appraisement, and homestead or other exemption laws, and agree to pay all expenses incurred in collection, including 25% of the unpaid balance hereof as attorney's fees if placed with an attorney for collection after default. If any instalment hereof is not paid when due, the total amount owing hereon shall become immediately due and payable at the option of the holder hereof. Undersigned agree to pay authorized F. H. A. "late charge" (\$6 per \$1, maximum \$5) on any instalment more than 15 days past due.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1-3-5

NATCHITOCHEES, LA.

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\_\_\_\_\_ after date, for value received, we, the signers, endorsers, guarantors and sureties, and each of us in solido, promise to pay to the order of **THE PEOPLES BANK & TRUST CO., Natchitoches, Louisiana**

**DOLLARS**

**BY THE PEOPLES BANK & TRUST CO., NATCHITOCHEES, LOUISIANA**

with interest at the rate of 8% per annum from \_\_\_\_\_ until paid, and also attorney's fees if placed in hands of an attorney after maturity, actual or precipitated, which fees are fixed at 25% of principal and interest.

The makers, endorsers, guarantors and sureties of this note hereby waive presentation for payment, demand, notice of non-payment, protest and notice of protest, all pleas of division or discussion, and consent that time of payment may be extended without notice thereof.

Should an application for receivership or adjudication in bankruptcy be made by or against any party to this note, or should any such party suspend, ask a respite, make an assignment or become insolvent, then, and in that case this note shall, at the option of the holder, immediately become due and exigible.

At any time after the maturity, actual or precipitated, of this note, the said Payee shall have the right, at its option, to apply to the payment thereof any amount that any of the parties thereto may have on deposit with it or in transit to or from it, and all stocks, bonds, notes and other property belonging to any of such parties, in transit to or from or on deposit with said Payee or in its possession, whether placed with it for that purpose or any other, shall, at the option of the said Payee, stand pledged for the payment thereof. And the payee is further authorized to sell any securities attached thereto, at public or private sale, without recourse to judicial proceedings, and to make any transfers of stock or other property that may be required to effect such sale, and to apply the proceeds thereof to the payment of this note, including interest, costs and attorneys fees that may be incurred, and the remainder, if there be any, to the payment of any other indebtedness, whether matured or not matured. The holder of this note shall have the right to purchase the pledged securities at their market value as above provided.

The failure to exercise or delay in exercising any and all of the options given herein shall not release any party hereto or impose on Payee any obligation in favor of any party hereto, nor shall it operate as a waiver of any such options or rights.

NO

DUE

\$ \_\_\_\_\_

(Identification of Transaction—Indicate Mortgage on Residence or Other Security Interest)

**Notice To Customer Required By Federal Law:**

You have entered into a transaction on \_\_\_\_\_ which may  
(Date)  
result in a lien, mortgage, or other security interest on your home. You have a legal right under federal law to cancel this transaction, if you desire to do so, without any penalty or obligation within three business days from the above date or any later date on which all material disclosures required under the Truth in Lending Act have been given to you. If you so cancel the transaction, any lien, mortgage, or other security interest on your home arising from this transaction is automatically void. You are also entitled to receive a refund of any downpayment or other consideration if you cancel. If you decide to cancel this transaction, you may do so by notifying

**THE PEOPLES BANK & TRUST CO.**  
P. O. Box 578  
NATCHITOCHEs, LOUISIANA

by mail or telegram sent not later than midnight of \_\_\_\_\_ . You may  
(Date)  
also use any other form of written notice identifying the transaction if it is delivered to the above address no later than that time. This notice may be used for that purpose by dating and signing below.

I hereby cancel this transaction.

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Customer's signature)

~~~~~

**EFFECT OF RESCISSION.** When a customer exercises his right to rescind under paragraph (a) Sec. 226.97 of Regulation Z and Sec. 125 of the Act, he is not liable for any finance or other charge, and any security interest becomes void upon such a rescission. Within 10 days after receipt of a notice of rescission, the creditor shall return to the customer any money or property given as earnest money, downpayment or otherwise, and shall take any action necessary or appropriate to reflect the termination of any security interest created under the transaction. If the creditor has delivered any property to the customer, the customer may retain possession of it. Upon the performance of the creditor's obligations under this section, the customer shall tender the property to the creditor, except that if return of the property in kind would be impracticable or inequitable, the customer shall tender its reasonable value. Tender shall be made at the location of the property or at the residence of the customer, at the option of the customer. If the creditor does not take possession of the property within 10 days after tender by customer, ownership vests in the customer without obligation on his part to pay for it.

I acknowledge receipt of 2 copies of this NOTICE OF RIGHT OF RESCISSION and NOTICE OF EFFECT OF RESCISSION.

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)

White Copy, Bank; Canary Copy, Customer; Blue Copy, Customer; Pink Copy, Attorney.

**DISCLOSURE STATEMENT OF LOAN**

Loan Number \_\_\_\_\_ Date \_\_\_\_\_

Borrowers (Name and Address)

\_\_\_\_\_  
\_\_\_\_\_

Net Proceeds ..... \$ \_\_\_\_\_ Annual Percentage Rate \_\_\_\_\_ %

Other Charges: Payable in \_\_\_\_\_ consecutive monthly  
installments as follows:

Credit Life Insurance ..... \$ \_\_\_\_\_

Property Insurance ..... \$ \_\_\_\_\_

..... \$ \_\_\_\_\_

..... \$ \_\_\_\_\_

Amount Financed ..... \$ \_\_\_\_\_

Finance Charge ..... \$ \_\_\_\_\_

Total of Payments ..... \$ \_\_\_\_\_

**DUE DATE OF PAYMENTS**

|       |                                             |       |
|-------|---------------------------------------------|-------|
| FIRST | OTHERS SAME DAY OF<br>EACH SUCCESSIVE MONTH | FINAL |
|       |                                             |       |

**AMOUNT OF PAYMENTS**

|       |        |       |
|-------|--------|-------|
| FIRST | OTHERS | FINAL |
|       |        |       |

**INSURANCE**

In compliance with Public Law 91-508, in connection with your application for a loan, a routine inquiry may be made which will provide certain information concerning your general reputation, financial history, personal characteristics and mode of living. In addition, should you request Credit Life and/or Disability Insurance the Insurer may also request a similar report. Upon your written request, within a reasonable time, additional information as to the nature and scope of either or both of these reports will be provided you.

PROPERTY INSURANCE, if written in connection with this loan, may be obtained by borrower through any person of his choice. If borrower desires property insurance premium to be included in this loan, the cost will be \$ \_\_\_\_\_ for a term of \_\_\_\_\_ months.

It being understood that such property insurance is to be maintained for the full term of the loan and the borrower shall be responsible for obtaining such insurance for the remaining term of the loan after expiration of initial term of insurance.

CREDIT LIFE insurance is not required to obtain this loan. No charge is made for credit life insurance and no credit life insurance is provided unless the borrower signs the appropriate statement below:

The cost of Credit Life Insurance will be \$ \_\_\_\_\_ for the term of the loan. For the purpose of acquiring such insurance, I hereby state my age to be \_\_\_\_\_ years as of my nearest birthday. (Co-maker or endorser \_\_\_\_\_ states age as \_\_\_\_\_ years.)

It being understood that no credit life insurance is available or applicable in the event actual age is over 65 years. In the event of misstatement of age and applicant is over 60 but under 65, only the amount of insurance that could be purchased with the above premium shall be payable.

I DO NOT want Credit Life Insurance

I desire Credit Life Insurance

DATE \_\_\_\_\_ SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_ SIGNATURE \_\_\_\_\_

REBATE FOR PREPAYMENT IN FULL. If the loan contract is prepaid in full by cash, a new loan, refinancing or otherwise before the final installment date, the borrower shall receive a rebate of precomputed interest computed under the Rule of 78's.

DEFAULT OR DELINQUENCY CHARGES. Each installment shall bear interest at the rate of 8% per annum from date of maturity until paid.

In the event this transaction is within the Louisiana Direct Vehicle Loan Act or Motor Vehicle Loan Act, any installment in default 10 days or more shall bear delinquent charge of \$5.00 or 5% of the amount of the installment whichever is less. On other loans, a service fee of \$.50 will be charged if the payment is 3 days late and \$1.00 if 10 days late. The borrower acknowledges that such late charges may be deducted from his payment.

**SECURITY**

This loan is secured by \_\_\_\_\_

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT

Witness \_\_\_\_\_

Borrower \_\_\_\_\_

1-3-5

### TELEPHONE REFERENCE CHECK FORM

**CAUTION:** Do not call applicant's present employer without permission of the applicant.

Date \_\_\_\_\_ 19\_\_\_\_

Person Contacted<sup>o</sup> \_\_\_\_\_ His Title or Position \_\_\_\_\_

Company Name \_\_\_\_\_ Address & Phone \_\_\_\_\_

"Hello, Mr. \_\_\_\_\_, this is \_\_\_\_\_ (name of telephone interviewer)  
of \_\_\_\_\_ (interviewer's company name). I wish to verify information given by \_\_\_\_\_  
\_\_\_\_\_ (applicant's name) who is applying for a job with us."

**ASK THESE QUESTIONS**

**WRITE INFORMATION BELOW**

1. "He states he was employed by you from \_\_\_\_\_ to \_\_\_\_\_

1. Yes \_\_\_\_\_ No \_\_\_\_\_

Is that correct?"

If no, actual dates: from \_\_\_\_\_ to \_\_\_\_\_

2. What were his duties?

2. \_\_\_\_\_

3. What were his starting and leaving earnings?

3. \_\_\_\_\_ (starting) \_\_\_\_\_ (leaving)

4. What percentage of his earnings were commissions?

4. \_\_\_\_\_ (starting) \_\_\_\_\_ (leaving)

5. (If Auto Sales) How many units did he average a month?

5. \_\_\_\_\_ (new) \_\_\_\_\_ (used)

6. How did he compare to your other men on earnings and sales?

6. \_\_\_\_\_ (below?) \_\_\_\_\_ (average?) \_\_\_\_\_ (above?)

7. Why did you let him go?

7. \_\_\_\_\_

(asked and answered: "Why are you letting him go?")

Then he was not one of your better men?

Would you have kept him if \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

THE PEOPLES BANK & TRUST CO.  
P. O. Box 578  
NATCHITOCHEs, LOUISIANA 71457

Name and Address

\_\_\_\_\_  
\_\_\_\_\_

Date \_\_\_\_\_

Race, color or minority group

Age of Applicant, date of birth

\_\_\_\_\_

Description of property.

\_\_\_\_\_  
\_\_\_\_\_

Description of improvements.

\_\_\_\_\_  
\_\_\_\_\_

Descriptions of improvements to be made.

\_\_\_\_\_  
\_\_\_\_\_

Appraised value of property and improvements \$ \_\_\_\_\_

Appraised value of improvements to be made \$ \_\_\_\_\_

Net Proceeds \$ \_\_\_\_\_

Annual Percentage Interest Rate \_\_\_\_\_ %

Terms of Loan \_\_\_\_\_

Monthly, Annual, or other payment \$ \_\_\_\_\_

Date Loan is approved.  
\_\_\_\_\_

Date of disapproved.  
\_\_\_\_\_

Reason loan is disapproved  
\_\_\_\_\_  
\_\_\_\_\_

COMMENTS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Loan Officer

## Activity 1: Vocabulary Building\*

Directions: Choose the correct definition from each group that best defines the column on the left.

- |                                               |                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| bodily injury insurance<br>(public liability) | <ol style="list-style-type: none"> <li>1. Insurance that pays for damages caused by the insured's automobile to other person's property</li> <li>2. Insurance that pays for injuries caused by the insured's automobile to persons not riding in his car</li> <li>3. Insurance that pays for injuries suffered by persons riding in the insured's automobile</li> </ol>                                          |
| collision insurance                           | <ol style="list-style-type: none"> <li>1. Covers damages to the insured's automobile</li> <li>2. Covers damages caused by the insured's automobile to the property of others</li> <li>3. Covers damages for personal injury caused by the insured's automobile</li> </ol>                                                                                                                                        |
| comprehensive coverage                        | <ol style="list-style-type: none"> <li>1. Insurance that includes all types of protection available to automobile owners</li> <li>2. Automobile insurance that combines fire and theft coverage with hail, falling objects, windstorms, glass breakage, and similar causes of damage</li> <li>3. Insurance that protects the insured against any possible loss due to an accident with his automobile</li> </ol> |
| deductible clause                             | <ol style="list-style-type: none"> <li>1. A provision stated in a collision insurance policy, making the insured responsible for paying part of the damages himself</li> <li>2. A reduction in the premium charged for collision insurance because of a good driving record</li> <li>3. A provision of collision insurance whereby the insured agrees to pay any damages exceeding a certain amount</li> </ol>   |

medical payments  
coverage

1. Pays medical expenses for anyone injured by the insured's automobile
2. Pays for medicines used to treat victims of an automobile accident
3. Pays medical expenses of the insured and passengers in his automobile

property damage  
insurance

1. Insurance that pays for damages to property other than an automobile
2. Insurance that pays for damages caused by the insured's car to any type of property
3. Insurance that pays for damages to the insured's car

\* General Business for Everyday Living

## Activity 2: Checking Your References\*

1. What are some of the risks automobile owners face?
2. What responsibilities will an insurance company assume for an automobile owner?
3. What are the most common types of insurance coverage available to automobile owners?
4. Which type of automobile insurance is of most importance to the automobile owner? Why?
5. Bodily injury insurance is always stated in two figures such as \$10,000 - \$20,000. Explain the meaning of these two figures.
6. In what size units is medical payments insurance purchased?
7. What is the main difference between collision and property damage insurance?
8. Under a deductible clause in a collision insurance policy, what responsibility is assumed by the car owner?
9. What types of losses are included in comprehensive coverage?
10. What are five factors that affect the premium rates of automobile insurance?
11. Why are women drivers, 25 years of age or under, not charged additional premiums as men drivers in this age bracket are?
12. Why might the premium rates for automobile insurance vary within a state?
13. What things should a driver do when he has an automobile accident?
14. What type of information should be written down when an accident occurs?
15. Why is it important for the insured to report an accident to his insurance company as soon as possible?
16. How have traffic accidents increased our cost of living?

\*General Business for Everyday Living

**Activity 3: Sharing Your Thinking and Experience\***

1. Would automobile insurance still be needed if everyone drove carefully? Why?
2. Why do you think some states require automobile owners to carry bodily injury (public liability) insurance? Is it required in your state? If so, what is the amount required?
3. After bodily injury insurance protection, which type of automobile insurance do you think it is most important to have? Why?
4. What reasons can you give for the increase in premium rate (a) when a car is used for business purposes? (b) when a car is driven by a male driver under 25 years of age?
5. Why do you think medical payments coverage is usually purchased in units of \$500, while bodily injury protection is often purchased in \$10,000 - \$20,000 and even \$50,000 - \$100,000 units?
6. Have any of your friends or acquaintances lost their driver's licenses or had them suspended because of traffic violations? Discuss.
7. Do research and conduct a panel discussion: "Youth Drivers vs. Older."

\*General Business for Everyday Living

INSTRUCTIONAL MATERIALS

EVALUATIVE MATERIALS

BIBLIOGRAPHY

# BANKS AND BANKING IN THE UNITED STATES



Federal Reserve Banks - Federal Reserve banks, bankers' banks, do not deal with the public. Regular banks join the System by purchasing Federal Reserve bank stock.



National Banks - National banks, of which there are nearly 5,000, must join the Federal Reserve System. These banks primarily perform commercial services.



State Banks - State-charted banks, which number about 9,000, perform many services. State banks may or may not choose to join the Federal Reserve System.

## SERVICES OF BANKS



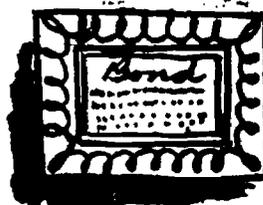
Commercial services include handling savings and checking accounts and lending money to business and individuals at a current rate of interest.



Savings services provide a safe place for deposits of money, and pay a low rate of interest on investments made from these deposits.



Trust services refer to those involving administration of an estate left in trust to a minor or another person incapable of caring for it.



Investment services include underwriting stocks and bonds that are offered by corporations for sale to the public.

Materials Needed

- 1-1-3 Materials for making a mural
- 1-1-4 Materials for making a poster
- 1-1-8 Guest from the post office and supplies
- 1-1-12 Materials for class chart
- 1-1-13 World Almanacs from the library
- 1-1-14 Film: "Letter Writing and Postal Service"
- 1-2-0 Handout: Evaluation
- 1-3-1 Vocabulary list may be typed and given; or write it on the board.
- 1-3-3 Handout
- 1-3-5 Guest speaker from the bank and supplies
- 1-3-6 Transportation for field trip
- 1-3-8 Materials for committee work
- 1-3-9 Film strips: (A) "Insurance" H-2  
(B) "Interest-Borrowing and Application" H-3  
(C) "Commission--Meaning and Application" H-3
- 1-3-11 Transportation for field trip
- 1-4-0 Handout: Evaluation

SUPPLEMENTARY MATERIALS

**Films:** "The Pony Express

"Your Postal Service" (B & W, 18 mins) - The inner workings  
of the United States Post Office.

"Science of Money"

## BIBLIOGRAPHY (Special Reports)

- 332  
A Armbuster, Dorothy. Pennies and Millions.
- 323  
A Arnold, Joseph Irwin. Building Our Life Together.
- 383  
B Barclay, Lillian. They Dreamed and Dared.
- Berry, Mary. Young Teens and Money.
- 332  
B Black, Hillel. Buy Now, Pay Later.
- 737.4  
B Boehm, David A. Coinometry.
- 383.2  
C Cetin, Frank. Stamp Collecting.
- 382.2  
P Douglas, Patrick. The International Guide to Stamps and Stamp Collecting.
- 383  
F Floherty, John J. Make Way for the Mail.
- Griffen, Al. The Credit Jungle.
- Illustrated Encyclopedia of World Coins.
- 332.4  
L Leeming, Joseph. From Barter to Banking.
- 383  
M McSpadden, Joseph J. How They Carried the Mail.
- 383  
M McSpadden, Joseph J. The Pony Express.
- 383.2  
P Post Office Dept.: U.S. Postage Stamps of the United States.
- 332.4  
S Sobol, Rose and Alvin Schwartz. Stock and Bonds Hobbies.
- 383  
T Thorp, Prescott H. Stamp Collecting, Why and How.
- 383  
Z Zarchy, Harry. Stamp Collector's Guide.

1-2-0

## Evaluation: Postal Service

Directions: Answer the following in complete sentences.

- I. Name the four classes of mail and explain what materials each includes.
  
- II. Why do we have postal zones?
  
- III. Describe three ways you can help the post office to serve you better.
  
- IV. List the types of freight.
  
- V. Write an interesting composition, "History of the United States Mail."

1-4-0

Banking and Insurance  
Evaluation

- I. Define and make complete sentences with the following:  
(20 point question, 2 points each)
  - A. void -
  - B. bankrupt -
  - C. collateral -
  - D. promissory note -
  - E. mortgage -
  - F. ticker tape -
  - G. principal (face) -
  - H. traveler's check -
  - I. interest -
  - J. government bonds -
- II. List five rules for writing checks.
- III. Discuss some of the risks automobile owners face.
- IV. What type of automobile insurance coverage is most important to the automobile owner? Why?
- V. Explain how traffic accidents have increased our cost of living.
- VI. What things should a driver do when he has an automobile accident?
- VII. What is installment credit?
- VIII. List three ways charge accounts differ from installment credit.
- IX. What two things does a buyer have to know in order to determine the cost of installment credit?
- X. What are three advantages of borrowing from a bank?
- XI. Bonus question: Find the interest on each of the following loans:

|    | PRINCIPAL | RATE | TIME               |
|----|-----------|------|--------------------|
| A. | \$200.00  | 6%   | $\frac{1}{2}$ Year |
| B. | \$450.00  | 6%   | 1 Year             |
| C. | \$800.00  | 4%   | $\frac{1}{2}$ Year |
| D. | \$380.00  | 5%   | 4 months           |
| E. | \$250.00  | 7%   | 2 months           |

## Bibliography

## Books

- Armbruster, Dorothy M. Pennies and Millions. Garden City, New York: Doubleday and Company, Inc., 1962.
- Barclay, Lillian Elizabeth. They Dreamed and Dared. Austin, Texas: The Steck Company, 1941.
- Black, Hillel. Buy Now, Pay Later. New York: William Morrow and Company, 1961.
- Cetin, Frank. How Is Your Hobby Collecting? New York: G. P. Putman's Sons, 1962.
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- Jensen, Lee. The Pony Express. New York: Grosset and Dunlap, 1955.
- Leasing, Joseph. From Barter to Banking. New York: D. Appleton-Century Company, 1940.
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- Sobol, Rose and Donald. Stock and Bonds. New York: Franklin Watts.
- Thorp, Prescott Holden. Stamp Collecting, Why and How. New York: Scott Stamp and Coin Company, 1932.
- United States Post Office Department. Postage Stamps of The United States. Washington, D. C.: United States Printing Office, 1957.
- Walker, Joseph. How They Carried the Mail. New York: Dodd, Mead and Company, 1930.
- Zachy, Harry. Stamp Collector's Guide. New York: Alfred A. Knopf, 1959.

## Encyclopedias

"Banking," Encyclopedia Britannica (1966 ed.), III, 92-116.

"Postal Service in the United States," Colliers Encyclopedia (1957 ed.), XVI, 240-242.

"Post-Office Services," World Book Encyclopedia (1972 ed.), XV, 622-632.

"Zones," World Almanac, 1971, Pp. 411-443.

## DIRECTIONS FOR COMPLETING MONITORIAL SHEET

### A. Heading Information:

1. Class: Enter the name of the Interest-Based Curriculum Area, e.g. Math For Industry.
2. Teacher: Enter name of teacher. If more than one teacher is involved, give the name of the teacher managing the instructional activity.
3. Date: Enter the date of submission of the monitorial sheet.
4. Objectives (By Number): Enter the numbers of the interim-performance objectives covered by the monitorial sheet. Process and task level objectives should not be entered in this area of the form.
5. Time Interval: Specify the beginning and ending dates for the industrial activities covered on the particular monitorial sheet.

### B. Line Item Information:

1. Objectives: Enter the number(s) of the process/task level objectives implemented to bring about the behaviors specified in the interim-performance objectives noted in A-4 above. Do not specify interim-performance objectives at the line item level.
2. Estimated Time: Enter the estimated time for completion of each process/task objective. This should be noted in terms of days to the nearest tenth. One day is equivalent to the instructional activity period for the given curriculum area for a single group of students.
3. Actual Time: Same as #2 above in terms of actual days and tenths of days utilized to carry out the line item objective.
4. Date Completed: Date of completion of the instructional activity.
5. Teacher's Initials: Initial each line item to signify completion of the instructional activity.

### C. Additional Information:

1. Objectives Not Covered (List By Number): List those process/task objectives not implemented in the instructional activities for the given interim-performance objectives.
2. Objectives Altered or Added (List By Number; State Adjusted Objective on Back of Sheet): Complete as specified.



DIRECTIONS FOR COMPLETING TEST RESULTS FOR INTERIM  
PERFORMANCE OBJECTIVES

A. Heading Information:

1. Class: Enter the name of the Interest Based Curriculum Area, eg. Math for Industry.
2. Teacher: Enter name of teacher. If more than one teacher is involved, give the name of the teacher managing the instructional activity.
3. Date: Enter the date of submission of the result sheet .

B. Line Item Information:

1. Interim Performance Objective Number: Enter the code number for the interim performance objective for which data are reported.
2. Expected Proficiency Level: Enter proficiency level specified in the interim performance objective.
3. Date Tested: Enter date of testing for the specified interim performance objective.
4. Group Average: Enter the average for the student group tested. Use the same statistic as specified in the interim performance objective proficiency level (see number 2 above), eg., if 70% is the proficiency level then group average should be specified in terms of percent correct response.
5. Number of Students Tested: Enter the number of students measured for the specified interim performance objective.
6. Number of students meeting the Objective: Enter the number of students that scored at or above the expected proficiency level as specified in number 2 above.

Example: Upon completion of this topic, students will show a basic knowledge of fractions and the terminology involved by scoring 70% on a teacher made test.

TEST RESULTS FOR INTERIM PERFORMANCE OBJECTIVES

Class Math For Industry Teacher Tom Melain Date 7/31/72

| Interim Performance Objective Number | Expected Proficiency Level | Date Tested | Group Average | Number of Students Tested | Number of Students meeting the objective |
|--------------------------------------|----------------------------|-------------|---------------|---------------------------|------------------------------------------|
| 1-0-0                                | 70%                        | 7/28/72     | 68%           | 30                        | 17                                       |

