Stossel in the Classroom: 2009 Edition

Grades: High School and Advanced Middle School (Grades 7-12)
Subject Areas: Social Studies, Current Events, Civics/Government, Political Science, Economics, and Journalism
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For additional educational videos, links and activities: http://stosselintheclassroom.org
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Global Warming Debate

Segment Length: 8 minutes

Lesson Description: The Global Warming segment shows that there are in fact real debates over global warming. One debate is about whether or not human activity is the cause. Another debate is about who gets to decide that the debate is over.

Objectives: Students will be able to:
- Discuss the debate over global warming
- Analyze the positions of the proponents and opponents in the debate
- Explain an alternate theory to the cause of global warming
- Assess the claim that the debate about global warming is over

Terms:
- IPCC – Intergovernmental Panel on Climate Change

Preview Questions:
- What is global warming?
- What are going to be its effects on earth? On us?
- What is causing global warming?
- What do you do that contributes to it? How do you know?

Discussion Questions:
- What do some people say is causing global warming?
- How far should government go to limit or restrict our activities that it deems leads to global warming?
- If there is overwhelming evidence that global warming is a trend that will worsen and that we are causing it, why are people such as John Stossel questioning it?
- Do you believe the debate is really over on global warming? Why or why not?
- What’s the best way to win an argument?
- If evidence of a global warming crisis is so strong, why aren’t those who believe willing to take on “the deniers” directly and show how their arguments fail?
- What might be the motivations for the scientists who speak out as proponents of the existence of a global warming crisis? For scientists who speak out as opponents?

Discuss These Lines from the Video:
- There is another side to the story and scientists who have tried to tell it are often threatened.
- Most populations of polar bears are stable or increasing.
- Children are frightened.
- Some say irreversible consequences are thirty years away, that won’t affect me.
- 86% of Americans say global warming is a serious problem.
- A new scientific study shows that for the
first time they’re finding polar bears that have actually drowned.

- The real inconvenient truth is that carbon increases came after temperature rose, usually hundreds of years later. Temperature went up first.
- The debate’s over.
- Climate changes, it always has.
- We have holocaust deniers. We have climate change deniers. And to be honest, I don’t think there’s a great deal of difference.
- Deniers are confusing the issue and delaying solutions.
- Is this what the global warming debate has come to, one side saying, “Shut up, dissent must not be heard”?
- Lots of good scientists don’t agree that it’s mostly our fault and don’t agree that it’s going to be a catastrophe.

Quotes for Discussion:

- We simply must do everything we can in our power to slow down global warming before it is too late. The science is clear. The global warming debate is over. – Arnold Schwarzenegger
- The threat posed by humans to the natural environment is nothing compared to the threat to humans posed by global environmental policy. – Fred L. Smith
- The warnings about global warming have been extremely clear for a long time. We are facing a global climate crisis. It is deepening. We are entering a period of consequences. – Al Gore
- The whole aim of practical politics is to keep the populace alarmed—and hence clamorous to be led to safety—by menacing it with an endless series of hobgoblins, all of them imaginary. – H. L. Mencken.
- I’d say the chances are about 50-50 that humanity will be extinct or nearly extinct within 50 years. Weapons of mass destruction, disease, I mean this global warming is scaring the living daylights out of me. – Ted Turner
- The urge to save humanity is almost always a false front for the urge to rule. – H. L. Mencken
- As someone who lived under communism for most of his life, I feel obliged to say that I see the biggest threat to freedom, democracy, the market economy and prosperity now in ambitious environmentalism, not in communism. This ideology wants to replace the free and spontaneous evolution of mankind by a sort of central (now global) planning. – Vaclav Klaus

For more global warming quotes go to: www.notable-quotes.com/g/global_warming_quotes.html

Activities:

- Research the history of climate change, from the ice age until now. Develop a timeline on poster board. What conclusions can you draw based on that research? How does that affect your view about global warming?
- Thomas Sowell has observed that there are several key elements that people he referred to as “the ideological crusaders of the twentieth century” have in common:
  - Assertion of a great danger to the whole society, a danger to which the masses of people are oblivious.
  - An urgent need for action to avert impending catastrophe.
  - A need for government to drastically
curtail the dangerous behavior of the many, in response to the prescient conclusions of the few.

- A disdainful dismissal of arguments to the contrary as either uninformed, irresponsible, or motivated by unworthy purposes.

- Apply Sowell’s observations to global warming. This can be a group project, in which each student in a group of four researches and reports on one of the elements.

- Use the internet to look up this headline: “31,000 scientists reject ‘global warming’ agenda.” Research this issue and make an oral report or write an essay explaining its significance.

- One of the points John Stossel makes in the video is that there are two sides to the global warming story. Think about what was discussed in the video. We were told that polar bears were drowning and also that the polar bear population was stable or increasing. Research the reports on drowning polar bears. You will find that there are different explanations for the drowning polar bears. Report to the class on those differing explanations.

- One solution proposed by global warming proponents is to establish a system called “Cap & Trade.” Research the cap and trade proposals to see how they would work. Who decides the level of emissions that companies would be allotted? How would they affect businesses and us consumers? What would be the costs? If global warming is caused by humans, is it worth enacting cap and trade legislation? Is it worth enacting cap and trade legislation if global warming isn’t caused by humans? Is there enough evidence to make that decision now?

- In an article on the internet, Al Gore says “Nobody is interested in solutions if they don’t think there’s a problem. Given that starting point, I believe it is appropriate to have an over-representation of factual presentations on how dangerous it is, as a predicate for opening up the audience to listen to what the solutions are, and how hopeful it is that we are going to solve this crisis.” Review the interview and explain what he means by “it is appropriate to have an over-representation of factual presentations on how dangerous it is.”

- Food prices are increasing worldwide and the United States is taking a lot of the blame. The reason? Ethanol. Ethanol is a product made from corn and is being used as an additive to gasoline to reduce the amount of gasoline used and the amount of carbon dioxide emitted by cars. Research the ethanol issue. How does ethanol production affect the cost of various types of food? Is it beneficial to reduce the amount of gas used while increasing the costs of food? Who is being hurt the most by the increase in food prices? Who supports the use of ethanol? Why?

- Review some of the many presentations (including audio and PowerPoint presentations) from The Heartland Institute’s 2008 International Conference on Climate Change.

- What are some other explanations for global warming? Summarize them and present them to the class.
Running the Country

Segment Length: 2 minutes

Lesson Description: This video clip features John Stossel arguing that the role of the president is not to run the country. The people, he says, run the country. This lesson may be used to illustrate Enlightenment ideas on which our government is based.

Objectives: Students will be able to:
- Identify features of a federalist system
- Compare and contrast the terms “running the country” and “running the government”
- Explain the impact of Enlightenment thinking on the creation of American government
- Assess the benefits of a system of limited government

Terms:
Enlightenment – an extension of the Scientific Revolution, during which time philosophers emphasized the use of reason to explain the purpose and best form of government.

Federalism – a system of government based on the sharing of power between national and state and local governments.

Free Market – an economic system in which the provision of products and services is generally arranged by buyers and sellers without interference by government. Often linked with the term “laissez-faire.”

Limited Government – a term used to explain the restricted powers of government: limited constitutionally, limited to securing people’s natural rights, and limited powers, duties, and responsibilities.

Natural Rights – the concept propounded by John Locke in his Second Treatise of Government that all individuals are born with certain “inalienable” natural rights: life, liberty, and property.

Preview Questions:
- Who runs the country? Who runs the government? Who runs you?
- Why do we have government? How much power does the government have? How much power should it have?

Discussion Questions:
- Why does it bother John Stossel when he hears the term “run the country”?
- What’s the difference between “run the country” and “run the government”?
- What is the role of government?
- We often hear the term “federal government.” What does that mean? What’s the difference between the federal government and a federalist system of government?
- What is the role of the president? Of Congress? What about the governor?
- During the Enlightenment, John Locke wrote about Natural Rights. What are
those natural rights? How does protection of these natural rights ensure our freedom?

- How does our free market economic system coincide with our system of limited government?
- Has government gone beyond protecting our natural rights? If so, in what ways?
- Has the idea of natural rights and limited government become outdated? If so, what kind of government should we have?

Discuss These Lines from the Video:

- The politicians are so important that if they’re not in power America stops?
- America is really run by millions of free people.
- Most of the best stuff in life has nothing to do with government. (Ask students to relate that to their lives.)
- Government doesn’t create new musicals... or produce today’s miracle drugs.... Government doesn’t build the machines that make the cars or supply America with its amazing variety of food, shelter, and clothing.
- Most of life, and the best of it, keeps happening regardless of whether this or that politician’s in charge.
- Good government keeps the peace and creates conditions that allow these good things to flourish.
- Presidents can do dumb things that make our lives worse.

Quotes for Discussion:

- The issue today is the same as it has been throughout all history, whether man shall be allowed to govern himself or be ruled by a small elite.” – Thomas Jefferson
- Too bad the only people who know how to run the country are busy driving cabs and cutting hair. – George Burns
- Congress has not unlimited powers to provide for the general welfare, but only those specifically enumerated. – Thomas Jefferson
- If a nation values anything more than freedom, it will lose its freedom; and the irony of it is that, if it is comfort or money it values more, it will lose that too. – William Somerset Maugham

Activities:

- Create a video presentation of people simply enjoying their lives.
- Use a song or song lyrics to show some examples of “the best stuff in life.”
- Write an essay that explains how the U. S. Constitution limits the powers of government.
- Research and report on U. S. Supreme Court cases that relate to issues of
  - Individual, natural rights (e.g., Korematsu v. U.S., Kelo v. City of New London)
  - Disputes between the national and state governments (e.g., Gibbons v. Ogden, Gonzales v. Raich)
- Amendment IX of the United States Constitution: The enumeration in the Constitution, of certain rights, shall not be construed to deny or disparage others retained by the people. Research Supreme Court cases based on this amendment. What were the issues and arguments? How were the cases decided?
- The purpose of government is to protect the individual rights of its citizens. Since rights can be assaulted within a country or outside of it, the government must deal
with either threat. This requires an army for defense of the country, and a police system to protect the individual citizens from other individuals within the country. (www.importanceofphilosophy.com) Using current events articles, demonstrate how the government has dealt with one such threat.

- Research the ideas of Thomas Hobbes and John Locke. Write an essay that explains their differing views. Which ideas promote the most freedom? Whose ideas do you believe are better to live by? What can we do to ensure that those ideas are promoted by people who run for office?

- The United States government was designed with a system of checks and balances, also known as a separation of powers. The idea, propounded by Enlightenment philosopher Baron de Montesquieu, was to ensure that one branch of government would not become too powerful and that the rights of citizens would not be usurped by the will of the majority. Each branch of government was given certain limited powers.

- Research the system of checks and balances. Report to the class on: The powers of each branch of government How the system of checks and balances works, giving examples Supreme Court cases that have dealt with separation of powers issues

Resources
For detailed information about the Declaration of Independence:
http://www.ushistory.org/Declaration/
To view the U.S. Constitution online
http://www.usconstitution.net/const.html
The Federalism Project of the American Enterprise Institute

Books:
- Leviathan, by Thomas Hobbes
- On Liberty, by John Stuart Mill
- Second Treatise of Government, by John Locke
- The Federalist Papers
- The Wealth of Nations, by Adam Smith

For an explanation on the separation of powers and examples of constitutional conflicts
http://www.law.umkc.edu/faculty/projects/ftrials/conlaw/separationofpowers.htm

Constitutional Rights Foundation – for lessons, programs
http://www.crf-usa.org/Foundation_docs/Foundation_lesson_declaration.htm

To view comparative data on freedom throughout the world, and to view a comparative world map

The Cato Institute focuses on principles of limited government, individual liberty, free markets and peace
http://www.cato.org

For a discussion of the role of philosophy in government
http://www.importanceofphilosophy.com/Politics_ProperGovernment.html

Leonard Read, I, Pencil: My Family Tree as told to Leonard E. Read. Complete online essay.
www.econolib.org/LIBRARY/Essays/rdPncl1.html
**Debt and Responsibility**

**Segment Length:** 5 minutes

**Lesson Description:** In an era of lessening personal responsibility, we tend to disparage those who try to hold us accountable for our actions. This segment shows the importance of being accountable and the adverse effects when we aren’t.

**Objectives:** Students will be able to:
- Explain the advantages and disadvantages to having credit cards.
- Differentiate between responsible and irresponsible spending
- Assess the unintended consequences of a person purchasing more than he or she can afford
- Discuss the importance of responsible behavior and spending

**Terms:**
- **Bankruptcy** – a legal declaration that a debtor (one who owes money) is unable to pay what is owed to creditors, often banks, credit card companies, and stores.
- **Debt** – that which is owed to a creditor, such as a mortgage owed to a bank or a credit card bill for goods or services purchased.
- **Opportunity Costs** – The cost of an alternative that must be forgone in order to pursue a certain action. Put another way, the benefits you could have received by taking an alternative action. ([www.investopedia.com](http://www.investopedia.com))
- **Unintended Consequences** – The unanticipated effect of actions.

**Preview Questions:**
- Do you have a bank account? Save money?
- What do you do when you want something and you don’t have the money?
- Have you ever loaned someone money? Ever have a problem getting your money back?
- What would you think about a friend who didn’t pay you back?

**Discussion Questions:**
- What are some ways we have debt? (loans from friends, credit cards, mortgages, car loans...)
- What are the opportunity costs of spending on credit? [choosing to consume now, requires you to forgo future consumption of other goods (what you are giving up...the opportunity cost) in order to pay down the interest]
- Why does Rick Doane believe his company does good?
- Do you know anyone who owns a
business? What would happen if their customers didn’t pay their bills?

- In what ways does using a credit card help consumers? In what ways can having credit cards cause problems for consumers?
- What can be some unintended consequences of people not paying their bills?
- Is there a connection between paying your debts and being a responsible person?
- Is there a connection between being a responsible student and doing your school work?

**Discuss These Lines from the Video:**

- The people who are conscientious and pay their bills on time wind up paying a higher price because of the bad debts of those few who don’t pay on time.
- Some people increase their credit card debt right before filing bankruptcy.
- It’s your job to take care of you.
- Part of the problem is the new world of easy credit, like the credit card offers that come in the mail.
- Think about how loans used to be extended....There was shame attached to not paying back your debts.
- I want it, I want it, I want it, I want it right now. There’s some stupidity to buying stuff with money you don’t have.
- Still much of what is owed is never paid.
- America was built on debt, but the system works because lenders assume most people will pay the money back. If they don’t, it makes it tougher for all of us to get that mortgage, finance the car, or build a business.
- Bill collectors do us all a favor; they help make the system work.

**Quotes:**

- Conventional wisdom is that we’re all hooked [on credit cards] and struggling. The reality is, in fact, quite different and less frightening. – Liz Pulliam Weston
- You want 21 percent risk free? Pay off your credit cards. – Andrew Tobias
- It is not only for what we do that we are held responsible, but also for what we do not do. – John Baptiste Moliére
- Knowing is not enough; we must apply. Willing is not enough; we must do. – Johann von Goethe
- I hate this shallow Americanism which hopes to get rich by credit, to get knowledge by raps on midnight tables, to learn the economy of the mind by phrenology, or skill without study, or mastery without apprenticeship. – Ralph Waldo Emerson
- Nothing so cements and holds together all the parts of a society as faith or credit, which can never be kept up unless men are under some force or necessity of honestly paying what they owe to one another. – Cicero
- Remember that credit is money. – Benjamin Franklin
- You cannot escape the responsibility of tomorrow by evading it today. – Abraham Lincoln
- It is not enough to have a good mind. The main thing is to use it well. – Rene Descartes

**Activities**

- One problem credit card holders face the huge amount of interest they pay
because they make the minimum monthly payment. Go to www.bankrate.com/brm/calcl/MinPayment.asp or www.csgnetwork.com/creditcardmincalc.html and use the credit card minimum payment calculator. Assume you have a $5,000 credit card balance at 13% APR, with a minimum payment percentage of 3% or $25, whichever is higher.

a. Making minimum monthly payments:
   1) how long it would take you to pay off the balance?
   2) how much interest you would have paid by the time you pay off the balance?

b. Recalculate your payback time and total interest by doubling your minimum payment amount factor.
   1) how long it would take you to pay off the balance?
   2) how much interest you would have paid by the time you pay off the balance?

c. Develop a chart of the payback times and interest paid

d. What conclusions can you draw from this experiment and what lessons have you learned about the problems associated with making minimum monthly credit card payments?

- While many businesses and lawyers advertise in newspapers and on the internet encouraging people to use their services to file bankruptcy, they often don’t tell consumers the negative, unintended consequences associated with that. Using Dave Ramsey’s website, (www.daveramsey.com/the_truth_about/bankruptcy_3018.html.cfm) write a report on the ramifications of filing bankruptcy.

- Create a poster advocating personal responsibility in spending, or in any other area. Develop a catchy slogan that you want your audience to remember.

- Do you always take responsibility for your actions? In school, teachers stress to their students that they should always take responsibility for their actions. Write an essay explaining an event that occurred in which you took responsibility for your actions, even though there might have been a way to avoid doing so.

- More than 50% of US consumers pay off their credit cards each month. What about the others? How much debt do they carry? What percentage of credit card holders make late payments? Remember, if you are presented with averages, they can be misleading. For clarification, read Liz Pullam Weston’s article “The Truth About Credit Card Debt,” which can be found at http://moneycentral.msn.com/content/Banking/creditcardsmarts/P74808.asp.

Resources:

For the history of credit cards and current consumer credit statistics
http://www.directlendingsolutions.com/Sitemap.htm

For a good explanation of the law of unintended consequences
http://www.econlib.org/library/Enc/UnintendedConsequences.html

A good source for building good character and responsibility in students
**Prediction Markets**

**Segment Length:** 9 minutes

**Lesson Description:** Based on the Intrade website, this segment shows a relationship between predicting and gambling, questions the legality of some gambling and illegality of other gambling venues, and the similarities between futures markets and predicting the next American Idol winner.

**Objectives:** Students will be able to:
- Explain how crowds can more accurately predict the future than “experts”
- Compare and contrast gambling and predicting the future
- Argue from a perspective that betting on the future should or should not be legal

**Preview Questions:**
- What are some reasons polls and surveys are taken? Why do people try to predict? Who’s more likely to be right about an issue, an expert or a group of average people?

**Discussion Questions:**
- Should people be allowed to bet on American Idol, Grammy, and Emmy winners?
- Intrade promotes itself as “The Prediction Market where you can buy and sell ‘shares’ in financial, political, weather and other important subjects.” Is it a really a predictions market or just another online gambling website?
- What’s the connection between gambling and making predictions?
- The video showed that on the show Who Wants to be a Millionaire, the audience was right 91% of the time. Does that surprise you? Why or why not?
- In the video, there was a discussion of Intrade being used by the government to predict where or when the next terrorist attack might take place, but there was so much outrage that the idea was abandoned. Is this a good way to predict a terrorist attack?
- Relate the idea of predicting terrorist attacks to the quote: “The best way to predict the future is to invent it” (Alan Kay).
- Will using Intrade help predict a terrorist attack or cause one?
- How is Intrade different from polling companies such as Gallup or Zogby?
- According to the U. S. Department of Justice, online gambling is illegal. Is betting on Intrade gambling?
- What are some similarities and differences between Prohibition (19th Amendment) and prohibiting online gambling?

**Discuss These Lines from the Video:**
- Intrade.com lets people bet on the future
When I found out that we could actually trade on politics it was like, what, why have we been investing in stocks all along?

Because so many people are betting their own money on Intrade, the prices here have become reliable predictors of future events.

Crowds of bettors are often right when people on television are not.

When I think of crowds, I think of mobs.

Crowds of people can be incredibly intelligent.

These are potentially tremendously useful tools for improving our national security.

The Intrade market data is used by the navy, it’s used by the Federal Reserve, but still there’s confusion as to how your [U. S.] government would treat Intrade.

We’re pretty sure that what we’re doing is legal.

The state actually sponsors gambling in the form of lotteries.

There is no worse form of gambling in the world than lotteries.

So state lotteries are encouraged but electronic prediction markets are forbidden?

Quotes for Discussion:

Gambling undermines the moral fiber of society. – Gordon B. Hinckley

Vices are simply the errors which a man makes in search after his own happiness. Unlike crimes, they imply no malice toward others, and no interference with their persons or property. – Lysander Spooner

[Gambling] is the child of avarice, the brother of iniquity and the father of mischief. – George Washington

A wise and frugal government, which shall restrain men from injuring one another, which shall leave them otherwise free to regulate their own pursuits…. This is the sum of good government.

– Thomas Jefferson

Those who have knowledge, don’t predict. Those who predict, don’t have knowledge.

– Lao Tzu

Gambling is a disease of barbarians superficially civilized. – Dean Inge

I predict future happiness for Americans if they can prevent the government from wasting the labors of the people under the pretense of taking care of them.

– Thomas Jefferson

I heartily accept the motto, ‘That government is best which governs least.’

– Henry David Thoreau

Men, it has been well said, think in herds; it will be seen that they go mad in herds, while they only recover their senses slowly, and one by one! – Charles Mackay

Trying to predict the future is like trying to drive down a country road at night with no lights while looking out the back window.

– Peter F. Drucker

A bookie is just a pickpocket who lets you use your own hands. – Henry Morgan

If you bet on a horse, that’s gambling. If you bet you can make three spades, that’s entertainment. If you bet cotton will go up three points, that’s business. See the difference? – Blackie Sherrod

The gambling known as business looks with austere disfavor on the business known as gambling. – Ambrose Bierce

Sir, I do not call a gamester a dishonest man; but I call him an unsociable man, an unprofitable man. Gaming is a mode of transferring property without producing any
intermediate good. – Samuel Johnson

Activities:

- Research and report on gambling regulations and laws in your state. What forms of gambling are legal? What forms are illegal? What’s the difference?
- In 1841, Charles Mackay wrote *Extraordinary Popular Delusions and the Madness of Crowds*, which includes fascinating accounts of the speculative bubbles known as Tulipomania, the South Sea Bubble, and the Mississippi Scheme, among other activities such as alchemy and witch hunts. The title seems to contradict the premise behind *The Wisdom of Crowds*, but does it really? Read the first three chapters of *Extraordinary Popular Delusions and the Madness of Crowds*. Then write a comparative essay.
- Research state lotteries. How many states run lotteries? How much money do they make annually from them? How many states allow other types of gambling? Produce a slide show presentation or a chart on posterboard that includes the information you have found.
- According to the U. S. Department of Justice, online gambling is illegal. Research the term “gambling” and read the “Unlawful Internet Gambling Enforcement Act of 2006.” Based on your reading, do you believe betting on Intrade is illegal? Write a persuasive essay explaining your conclusion.
- This video segment makes the case that betting on the future has benefits.

Government’s sponsorship of lotteries implies that gambling is good. An important role of education is to have students look at various sides of issues. Internet search “compulsive gambling is a disease” and “compulsive gambling is not a disease.” Using credible sources, report on your findings.

- How does Intrade work? How can people actually make money? Look at the current contracts on Intrade.com. In the transportation category is a contract listed as space travel. Research the company listed and its plans. Do you think people who bet on the contract will win? What did you find in your research that causes you to say that?

- John Stossel says that Intrade is a futures market, just like those commodities markets where people make trades betting on the future price of oil, gold, pork bellies…. Research commodities markets. What is bought and sold? How is it done? How does Intrade work? What are the similarities and differences between Intrade and commodities markets?

Resources:

- For students: assistance in writing a book report

- For teachers: assistance in teaching students how to write book reports
  [http://www.webenglishteacher.com/bookreports.html](http://www.webenglishteacher.com/bookreports.html)
Federal Spending

Segment Length: 6 minutes

Lesson Description: Federal legislators seem to have no limits to spending tax dollars. This segment will explain the controversy surrounding Congressional earmarks, often criticized as pork-barrel spending by legislators to help them win re-election by gaining the support of their constituents.

Objectives: Students will be able to:
- Explain the terms pork-barrel spending and earmarks
- Differentiate between the national debt and the budget deficit
- Appraise the value of earmarks to legislators

Terms:
**Budget Deficit** – The amount of money by which spending exceeds revenue in a given year.

**Earmarks** – Funds allocated by Congress for specific projects that legislators support for their home state or congressional district.

**National Debt** - The total amount of money the federal government owes to holders of debt instruments such as treasury bills, notes, bonds, and savings bonds, among others. This debt can be viewed as an accumulation of budget deficits minus budget surpluses.

**Pork / Pork-Barrel** – a metaphor for funding of a government project that provides benefits such as the creation of jobs for a specific state or locale.

**Unfunded Liability** – commitments made in the past or currently to pay for something in the future less the amount to be paid in taxes to fund those commitments.

Preview Questions:
- If your parents kept spending money on you to keep you happy, without regard to their income, what would eventually happen to them?
- What if it were an elected official, spending the government’s money on you?
Would you be more or less likely to vote for a candidate who ran for office promising to provide more to you?

Why would a candidate want to give you more? Where does the money come from?

Are there any limits to as to what government can spend money on?

Discussion Questions:

What is the focus in this debate over federal spending?

What is it called when the government plans to spend more money than it takes in? Should it spend more than it takes in?

A budget deficit adds to the national debt. How much do you think the national debt is now? [Write this number on the board: $9,655,461,577,656.43. This was the national debt as of August 31, 2008. Ask them to tell you how much money that is. Then tell them that the debt has been increasing at an average of 1.92 billion dollars per day. Have them calculate the current national debt.]

Why would a senator oppose earmarks? Why would a candidate run for office promising to give you less? Shouldn’t he be worried about losing his next election? Why or why not?

What’s the difference between professional politicians and citizen-legislators? Which might be more willing to favor earmarks? Why?

Why might earmarks be called “pork-barrel spending” by opponents?

Wouldn’t a legislator be more popular if he or she supported other legislators’ “pet projects”?

When the Senator Coburn says that the oath legislators take “is to defend the Constitution and do what is in the best interest of the country as a whole,” what is he implying about all or some of the earmarks requested by members of Congress?

Just because these earmarks are criticized, does that necessarily mean they are wasteful or unhelpful?

Why don’t we see more people—legislators or average citizens—opposing earmarks?

According to the Office of Management and Budget, in fiscal year 2008, there were 11,510 earmarks totaling $16,569,863,000 in appropriations. How many earmarks on average did each congressional district receive?

When Senator Coburn asks why we would continue to do things that shackle our grandchildren, what does he mean?

What does he mean by the term “unfunded liability”? Why might an unfunded liability be a problem for the country?

Discuss These Lines from the Video:

Does anyone ever say ‘enough’ to the big shots?

I’d say they spend like drunken sailors except sailors spend their own money.

Congressmen often spend your money on pet projects for their state.

I don’t need a senator from Oklahoma telling me what’s good in Missouri or telling the senator from Washington what’s good for the state of Washington.

What is good for the goose is good for the gander. Your project may be next.

The greatest moral issue of our time today is: Is it morally acceptable to steal opportunity and future from the next generation.

Congress steals your money, he says, to
spend it on things like a North Carolina Teapot Museum.

- I’ve come to warn the Senate, if you want a wounded bull on the floor of the Senate, pass this amendment.
- I’m not a very good politician because I’m obviously irritating a whole lot of people.
- Maybe Coburn’s willing to rock the boat because he’s not a professional politician. He’s an obstetrician who goes home every week to see patients.

**Quotes for Discussion:**

- In general, the art of government consists in taking as much money as possible from one party of the citizens to give to the other. – Voltaire
- Congress has every right to prioritize how money is spent as the executive branch does. If not, then you turn over a huge authority to embedded bureaucrats in the executive branch. – U.S. Senator Judd Gregg
- Earmarking - in which members of Congress secure federal dollars for pork-barrel projects by covertly attaching them to huge spending bills - has become the currency of corruption in Congress. – U. S. Representative Jeff Flake
- Earmarks are unpopular in a media sense, [but] it’s one of the ways Congress exercises its purse strings under the Constitution. – U. S. Senator Gordon Smith
- A government which robs Peter to pay Paul can always depend on the support of Paul. – George Bernard Shaw
- If you have been voting for politicians who promised to give you goodies at someone else’s expense, then you have no right to complain when they take your money and give it to someone else, including themselves. – Thomas Sowell
- The point to remember is what the government gives it must first take away. – John S. Coleman
- Some earmarks are good, some bad, but we’re going to make sure the public knows about them. – U.S. Representative Steny Hoyer
- Nothing is easier than spending the public money. It does not appear to belong to anybody. The temptation is overwhelming to bestow it on somebody. – Calvin Coolidge
- Giving money and power to government is like giving whiskey and car keys to teenage boys. – P.J. O’Rourke

**Activities:**

- Your senator decides to oppose pork-barrel spending and votes against all earmarks, including those that come to your state and congressional district. You know people who benefit from those earmarks. It’s an election year and you want to get involved in politics. Do you help to re-elect your senator or work on the campaign of the senator’s opponent? In an essay, explain your decision.
- Develop a pie chart of federal spending for the current year.
- Ask students to volunteer for extra credit to debate earmarks. Half the student-volunteers should be responsible for arguing in favor of keeping the practice of congressional earmarks and the other half arguing against keeping the practice. Students should research information in support of their side, including examples to support their position. Each team should be allotted a specific amount of time to present its position. After the initial presentation, each team should
have a brief rebuttal period. After the rebuttals, the floor should be opened to other students who want to speak. At the end of the debate, have the class vote for or against continuing the practice of earmarks.

- When people take out loans or use credit cards and maintain a monthly balance, they have accumulated debt and they pay interest on that debt. The same is true of the federal government. How much did the federal government spend this year? How much did it take in? What was this year’s budget deficit? How much is the national debt? What is the interest on the national debt? Report to the class on poster board or in a slide show presentation.

- In the video, John Stossel refers to Abraham Lincoln as a citizen-legislator, who criticized the “voracious desire for office....” Write a report about Abraham Lincoln, ending with his election to the presidency. Why did he criticize the desire for office on the part of politicians?

- John Stossel referred to Senator Tom Coburn as “Dr. No.” Senator Coburn is not the only federal legislator with that nickname. Congressman Ron Paul of Texas is also known as “Dr. No.” Research their careers before they ran for office, what they have done as members of Congress, what they have done to earn the nickname “Dr. No,” and why they do it.

- In groups, students can work to formulate a set of criteria that could be used to evaluate earmarks to determine if, on an individual basis, they should or should not be approved. Students should research some earmarks and use them as examples when reporting on the criteria they have developed.

- Contact your congressional representative’s district office. What earmarks are designated for your congressional district? How much money is spent on each? Find out what the government and the taxpayers get for the money.

**Resources:**

To see the latest figures on the national debt:

- www.brillig.com/debt_clock/

For an explanation of federal spending, deficits, and debt:

- http://www.federalbudget.com/

For a list of members of Congress who do not request earmarks for their district or state:


For information about actual earmarks:

- http://www.usaspending.gov/
Swimming and Lawsuits

Segment Length: 4 minutes

Lesson Description: The “Diving Boards” segment shows how, in an effort to eliminate risks, we may really be creating unintended consequences such as limiting opportunities for people to learn safe behavior and increasing risk.

Terms:

Liability – responsibility for an “unreasonable” danger, with “unreasonable” often being decided by juries

Risk – the potential negative impact of a future event

Unintended Consequences – actions of people have unanticipated effects. These “secondary effects” of an action are not immediately identifiable but can be recognized over time.

Preview Questions:

- What is a risk? An unnecessary risk? What about trampolines? Diving boards? Bikes?

- Who gets to decide what risks we take are necessary or unnecessary? Should we be prevented from engaging in actions that are unsafe? What if our actions don’t put other people at risk?

Discussion Questions:

- Why did the High Falls fire department sell the land around the popular swimming hole?

- Why did the new owner erect a fence and put up “no trespassing” signs?

- What are some of the risks we take in life?

- Why do people sue when they are injured? If their injury is their own fault, should they be able to collect monetary damages?

- The Wall Street Journal column written by economist Steve Moore, was entitled, “Off the Deep End: Lawyers take Our Diving Board”. Why did he blame lawyers?

- In Steve Moore’s research, he said he found that in 30 years, they had no serious accidents related to the diving board. Does that prove anything? Does the history suggest anything about the future? Why or why not?

- What does Steve Moore say is the major source of accidents at swimming pools?

- According to Moore, how might diving boards actually improve safety?

- According to the video, what is one unintended consequence of banning diving boards at pools?

- According to John Stossel, trying to eliminate risks to kids can have an adverse effect by making them less self-protected. What does he mean?

- When people are prevented from doing something that someone thinks is unsafe, does that necessarily mean that what
they’ll be safer do something else instead?

Discuss These Lines from the Video:
- The great rituals of summer are under attack
- People will sue you for anything
- How many summer pleasures have we lost because people are afraid of being sued?
- Nationwide, the government says diving accidents are rare
- But there might be an accident—and a lawsuit—better get rid of every risk, even good ones
- The lawyers say they only sue when there are unnecessary risks or negligence, and they claim their suits make life safer
- Banning things doesn’t necessarily make us safer
- Diving boards can actually enhance the safety of a swimming pool
- Children learn by testing their limits, gauging what they can handle

Quotes:
- I believe that every individual is naturally entitled to do as he pleases with himself and the fruits of his labor, so far as it in no way interferes with any other man’s rights. – Abraham Lincoln
- The ultimate result of shielding men from the effects of folly is to fill the world with fools. – Herbert Spencer
- There is only one basic human right, the right to do as you damn well please. And with that comes the only basic human duty, the duty to take the consequences. – P. J. O’Rourke
- It is not the responsibility of the government or the legal system to protect a citizen from himself.

Activities:
- In groups, students should select a risky behavior to discuss. What are some of the unintended consequences of banning risky behavior? Explain how the secondary effects of banning that risky behavior might lead to unintended consequences.
- When do perceived risks influence your behavior? Explain why you choose to accept some risks or not others.
- Produce a PSA (public service announcement)—either serious or humorous—about a real or perceived safety issue, in which you advocate for prohibiting some activity or product. The PSA may be presented as a video (TV spot), audio (radio spot), PowerPoint presentation, or on a storyboard.
- Many people say that lawsuits are like lotteries. There’s even a book called The Lawsuit Lottery by Douglass S. Lodmell and Benjamin R. Lodmell. Read the book, then write a book report on it.
- What are some of the risks we take in life? What risks are associated with activities such as diving, driving, walking, jogging, biking, playing sports, racing, flying in a plane, taking a train, going shopping, going to school and work, climbing the stairs or taking an escalator or an elevator, or even sitting home watching TV? Research injuries resulting from some of these activities and develop a chart on poster board and report to the class.
Lawyers are often criticized. They often defend themselves by saying that everyone hates / picks on / makes fun of / lawyers until they need one. Write an essay about what John Stossel says is the proper role of lawyers and how lawyers are detrimental to society.

“We need lawyers. We need them to preserve the rule of law. We need them to defend us if others cheat us, steal from us, trample on our rights.” – John Stossel, from Give Me a Break

[Trial lawyers] deter innovation because anything new and risky exposes the inventor to dangerous legal liability. It’s safer not to try.” – John Stossel, from Give Me a Break

Many entrepreneurs take risks in developing new businesses, products, or services. Should that be limited too? What about their families if the venture doesn’t work out? What about the taxpayers if the entrepreneurs wind up broke? Ultimately, who is responsible for risk? What are the similarities and differences between taking risks in business and taking risks in life?

Ordinary decision makers often consider only the immediate direct effects of a change, whereas strategic decision makers also carefully consider indirect effects that may only become observable over time. Discuss why you should always consider the secondary effects of your actions and the unintended consequences of your choices.

Research what products and actions government has banned because it has deemed them unsafe? What were the arguments in favor of banning those products or actions? What were the arguments against banning? Some examples might be Lawn Darts, DDT, and marijuana.

The U. S. Consumer Product Safety Commission “is charged with protecting the public from unreasonable risks of serious injury or death from more than 15,000 types of consumer products under the agency’s jurisdiction.” Review some of the actions the commission has taken and report to the class.

Resources:
Consumer Product Safety Commission
http://www.cpsc.gov/

For a high school-level approach to analyzing risks and benefits

For a review of “an American legal system that too often turns litigation into a weapon”
http://overlawyered.com/
Healthcare and Profit

Segment Length: 7 minutes

Lesson Description: Is greed and profit the problem with healthcare in America? This segment takes a look at the profit motive in medicine, and shows the disconnect between health insurance and efficient medical treatment.

Objectives: Students will be able to:
- Discuss some of the problems associated with healthcare in the United States
- Analyze the impact of the profit motive in healthcare and medical innovations
- Evaluate the benefits and drawbacks of private healthcare and medical insurance

Terms:

Planned economy – unlike a free market economy, a planned economy is based on government decision-making and control. Since most planned economies are implemented by government directive, these economies have also been referred to as command economies. While fascism and communism operate planned economies, that degree of complete control is not requisite. Democratic socialist countries, also called social democracies, such as Germany and the Scandinavian countries, also have planned economies to some degree.

Preview Questions:
- Have you or anyone you know ever had problems obtaining healthcare? How good is healthcare in the United States? How can it be improved? Who’s in charge of it?

Discussion Questions:
- What do some people say is the problem with healthcare in the United States?
- Why do so many people look to government to fix healthcare?
- Why do some Americans complain about healthcare in the U.S. while leaders from other countries come here for medical treatment?
- In the video, John Stossel seems to suggest that health insurance leads to increased medical costs. How does that happen?
- How can we avoid the problems associated with health insurance?
- What is the “profit motive”? How does profit spur innovation?
- Do you think there’s a better way of providing healthcare? How?

Discuss These Lines from the Video:
- Medicine shouldn’t be about profit. Many say that it should be about caring for people.
- Insurance is a risk pool. The people who don’t get sick pay for those who do.
- The biggest problem with insurance is that
it creates nasty incentives. It encourages us to spend more and not to think about what things cost.

- What if your car insurance covered oil changes and gas?
- Imagine how different your life would be if insurance paid for other things you need?
- The profit model is denigrated and dismissed as evil
- They have less incentive to innovate without profit
- The government used to be really good at things. We did things like defeat the Nazis.
- Government rarely does things efficiently. The private sector does everything better because they compete
- Drug companies, looking to make money, improve our quality of life and save lives
- I want companies to come up with cures for Parkinson’s, cures for cancer, cures for Alzheimer’s
- Every year, thousands of people from countries with government healthcare come to America for treatment
- This is the country of medical innovation; this is where people come when they need treatment. Literally, we’re surrounded by medical miracles.

Activities:

- Medical innovations, including the artificial legs and artificial heart shown in the video, were invented for profit in America. If profit is the motivation for people to create these devices, why do some people criticize the profit motive?
- In the video segment Cyclist Lance Armstrong, 5-time winner of the Tour de France, says, “Frankly, without Bristol-Myers Squibb, I wouldn’t be here.” Why? How did Bristol-Myers Squibb help him? Does it matter what a pharmaceutical company’s motivation is or does it only matter that they create products that save and improve lives?
- If, as John Stossel says, health insurance might be the problem, what could we do? How did people pay for medical care before health insurance? How might people paying for their medical treatment keep the cost of healthcare down?
- John Mackey is co-founder of Whole Foods Market, a chain of natural foods supermarkets which sell natural and organic foods, such as meat and poultry free of growth hormones and antibiotics. In the video segment, he said that the way we pay for healthcare is ridiculous. Does his company provide healthcare or healthcare insurance for its employees? How does Whole Food’s healthcare coverage for its employees work? Is there any information available that indicates how the employees like the coverage? Research Whole Foods employee health benefits and write an essay that answers the questions above.
- Purchasing health insurance coverage is voluntary. In this case people voluntarily pay knowing that if they don’t get sick, their money will be used to pay for those who do. A system of national healthcare, funded by taxes, would probably not be voluntary, but everyone would be covered. Should everyone be covered? What if people don’t want to? Why might people not want to be covered by a system of national health? Is it right to force people to pay into a national healthcare system? And if taxpayers are all forced to pay, and the government is responsible for healthcare, then shouldn’t the government ensure that you take care of yourself and eat healthy foods? Do you think that could lead to government regulating what food people can eat?
Shouldn’t that be a responsibility to protect the taxpayers from some people’s irresponsible eating habits? Why or why not?

- Some people think that many problems, such as getting medicinal drugs at affordable prices, can be solved only if the government intervenes and sets prices through regulation. Others argue that governments cannot solve such problems; they only make them worse. What is your position on the high price of some pharmaceutical drugs? Consider answering some or all of the following questions to form an educated opinion about both sides of the debate. What do you think?

- Should the U.S. government intervene and place a cap on the price of pharmaceutical drugs?

- What are the benefits of this involvement?

- How might pharmaceutical companies respond to this involvement?

- What might be the unintended consequences?

- Research the issues discussed in this video segment. Write a position paper that summarizes your findings and clearly answers the following question: overall, is a governmental takeover of our healthcare helpful or harmful to our society? Present your position to the class.

- Physicians for a National Health Program (http://www.pnhp.org) is a single issue organization advocating a universal, comprehensive single-payer national health program. Single-payer national health insurance is a system in which a single public or quasi-public agency organizes health financing, but delivery of care remains largely private. How would their system work? What are the advantages and disadvantages? Immediate effects and secondary effects (unintended consequences)?
Cost of “Free” Healthcare

Segment Length: 6 minutes

Lesson Description: Is greed and profit the problem with healthcare in America? This segment takes a look at the profit motive in medicine, and shows the disconnect between health insurance and efficient medical treatment.

Objectives: Students will be able to:

- Discuss some of the problems associated with healthcare in Canada
- Compare and contrast the healthcare systems of the United States and Canada
- Estimate the effects of the implementation of a government-sponsored national healthcare system in the United States

Preview Questions:

- Should you have to pay for your own healthcare or should the government pay? How about college? Housing? Food? Why? What is the difference between these that suggests government should pay for one but not the others?

Discussion Questions:

- Why do lower prices increase the demand for a product or service?
- If doctors work for the government and the government decides to pay doctors less, what is likely to happen to the supply of doctors? Why?
- Life and economics are about trade-offs. Think about this in terms of your money. Then, think about it in terms of your life. Is it a good trade-off to have a free healthcare system if the trade-off is long waits for treatment?
- What do you think about dogs getting faster medical treatment than humans?
- Why would private medical clinics be illegal in Canada?
- The woman who came from Canada to the United States to get medical care was told by the Canadian government that her surgery was elective (optional). “The only thing elective about this surgery,” she said, “was that I elected to live.” How could Canada change their system so that situations like that couldn’t happen?
- In America, health insurance companies often make decisions about people’s treatment, just like the government does in Canada. What kind of system could we develop if we wanted to be sure that all medical decisions were decided by doctors and their patients?
- Why do so many people want to see healthcare in the U.S. copy the systems of Canada and Europe?

Discuss These Lines from the Video:

- What happens when there’s a free giveaway? People wait in line
- In countries where healthcare is free, governments deal with that increase in
demand by limiting what’s available

- The British National Health Service made news by promising it would reduce wait times for hospital care to fewer than 18 weeks, but that’s still more than four months
- People line up for care, some of them die, that what happens
- Most Canadians do like their free healthcare
- In America, people wait in emergency rooms too, but not like in Canada
- More than a million Canadians say they can’t find a regular family doctor
- The waiting has driven some Canadians to go to private clinics
- Want a CT scan in Canada? Vet clinics said they could get a dog in the next day. For people, the waiting list is a month

Activities:

- In the video, former President Bill Clinton said, “I think Canada is a good model for where the 21st century world needs to go.” How does the Canadian healthcare system work? What are the positive aspects of their system? The negative aspects? Do the benefits outweigh the drawbacks? Explain.
- How will this story end? It’s 10 years from now. How has healthcare in the United States changed? Who pays for it? How does the system work? Is it better than our current system, or worse?
- The Constitution was not only a plan of government, but it was designed to protect the rights of American citizens. Yet people don’t always agree about just what a “right” is. Some argue that people have a right to government-provided healthcare. Others say that there are no rights at the expense of others (or the government). For instance we have a right to free speech, but we don’t have a right to force a newspaper to publish our writing or to be provided with a microphone. More and more, arguments over rights deal with the right to something that is to be provided by the government. Healthcare is one example. What are some other examples? What do you think? If we do have a right to things from the government, who decides what they are? How does this idea of rights contrast to the idea of rights included in the Constitution?
- If the government pays for healthcare as it does in Canada, shouldn’t it be sure it’s spending taxpayer money responsibly? If you were a bureaucrat in an government healthcare system in America, would you approve an expenditure for a heart transplant for a 65-year old? What about a 75-year old? An 85-year old? How much money would you allow the government to spend on a person who was badly injured in a car accident that he caused? What about a victim of his accident who had similar injuries? Do you like your job? Why or why not?
- Dr. Robert Berry founded an insurance-free medical clinic in 2001 in Greeneville, TN. He testified before Congress in 2004, and was named the 2006 Pioneer in Medical Practice by Consumers for Healthcare Choices. Research Dr. Berry and read his testimony. What type of system does he recommend? What arguments does he use to support his idea? How do you react to his ideas? (http://www.aapsonline.org/freemarket/berry.htm)
- Use the debate over healthcare to explain why students and others should understand and identify secondary effects and possible unintended consequences.
- Think about the type of healthcare
system that would work best in America. Then, write a brief overview of how the system would work. What might be some unintended consequences of the system you designed? Revise the system if necessary. Finally, create a poster supporting the system you designed.

- Physicians for a National Health Program (http://www.pnhp.org) and the Association of American Physicians and Surgeons (http://www.aapsonline.org) are two organizations comprised of doctors who have very different views of the direction of healthcare in America. Review their websites and take notes about their positions. Using poster board or a slide show, compare and contrast their views.
Additional Resources

When this Guide is open on a PC or Mac, you can click on any of the blue hyperlinks to access the internet resources.

An expanded and up-to-date list of additional resources and internet links can be found at:
http://stosselinthe classroom.org/more_resources.html

The following resources and links provide a good starting point for your further exploration!

The Center for Civic Education posts the national standards for civics and government, as well as programs for teachers and students, such as “We the People: The Citizen and the Constitution”

EconEdLink and Thinkfinity provide online lessons for all social studies and economics standards and concepts.
http://www.marcopolosearch.org/MPSearch/Advanced_Search.asp?orgn_id=3

Common Sense Economics website includes instructor resources, student resources, including links to some economics activities and comics
http://www.commonsenseeconomics.com

EconomicsAmerica® offers a list and description of each national voluntary standard in economics. Online lessons for each standard and all concepts are offered.
http://www.ncee.net/ea/standards/

High School Economics Topics, with definitions and articles
http://www.econlib.org/library/Topics/HighSchool/HighSchoolTopics.html

Education World® posts various links to national standards in social studies, U.S. history, and civics. The site offers various activities that integrate current events into the study of these subjects.

Federal Resources for Educational Excellences provides links to teaching and learning resources in U.S. history and government, created by various federal government agencies. All resources are electronic or available to teachers at no cost.
http://www.free.ed.gov/subjects.cfm?subject_id=178

Smithsonian Education offers various resources linked to U.S. history, culture and other subjects.
http://www.smithsonianeducation.org/educators/index.html

Produced by Annenberg Media, Learner.org provides free professional development and teacher resources in many subjects.
http://www.learner.org

Free and easy to use resources, including lesson plans, worksheets, rubrics, and more, for teachers.
http://www.teach-nology.com

A simple guide to Bloom’s taxonomy
http://www.tecweb.org/eddevel/edtech/blooms.html

Discovery Education provides lesson plans and resources in many subject areas
http://school.discoveryeducation.com
For rubrics, graphic organizers, and portfolio ideas
http://school.discoveryeducation.com/schrockguide/assess.html - assessment rubrics

The Library of Economics and Liberty offers resources for students, teachers, researchers, and aficionados of economic thought.
http://www.econlib.org/

The Fraser Institute’s Economic Freedom of the World Project
http://www.freetheworld.com/

Gapminder is a non-profit venture promoting sustainable global development...by increased use and understanding of statistics and other information about social, economic and environmental development at local, national and global levels. Videos, charts, visually friendly
http://www.gapminder.org

National Council on Economic Education – EconomicsAmerica® includes economics lessons that relate directly to state standards
http://www.ncee.net/ea/index.php

The website of the Foundation for Economic Education has an online library, a searchable index of past articles from its monthly journal, and information on seminars for students and teachers
http://www.fee.org/

A global organization working to fight corruption
http://www.transparency.org

Character Education resources, lessons, character building experiences, and more
http://www.goodcharacter.com/

Free educational resources for everyone, from the Verizon Foundation
http://thinkfinity.org/

For a daily current events service and classroom videos by television producers who create and distribute programs that spark curiosity and lively classroom discussions
http://www.izzit.org

ReadWriteThink is a partnership between the International Reading Association (IRA), the National Council of Teachers of English (NCTE), and the Verizon Foundation. It provides lessons, standards, and student materials
http://www.readwritethink.org/about.html

For a wealth of resources for K-12 science educators, and standards-based Internet experiences for students
http://www.sciencenetlinks.com

Teaching resources for English teachers, includes resources, lessons, and activities
http://www.webenglishteacher.com

How to create a wiki - video
http://www.commoncraft.com/video-wikis-plain-english

How to create a wiki – slide show
http://www.slideshare.net/suesbent/how-to-create-a-wiki/

Teachers who would like to recommend websites as additional resources for future inclusion by Stossel in the Classroom may submit their suggestions at:
http://stosselinthe classroom.org/
Stossel in the Classroom: 2009 Edition
http://stosselinthe classroom.org


ABC News products: http://abcnewsstore.com