

THE BEST OF “STOSSEL IN THE CLASSROOM”

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Written By: Rob Schimenz (2009-2010), Tawni Hunt Ferrarini (2008) and Allen Mogol (2007)

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STEREOTYPES

Segment Length: 6:01 minutes

Lesson Description:

An experiment with blue-eyed and brown-eyed children shows how bias can make it harder for kids to succeed. Conversely, students tend to do better at tasks when their expectations to succeed are higher.

For Discussion:

1) One suggestion in the video is that “mindset matters.” When students are told they are good at a subject, their behavior is affected and they do better on tests than when they are told they are not good at that subject.

a) The teacher in the video says about her experiment, “I set them up to fail and they failed.” Others were set up to succeed, and they succeeded. Explain why the teacher’s impression of the students impacted their test performance. Why do other people’s perceptions of you influence your behavior?

b) Give an example from your own life that supports the theory that perceptions matter and they influence behavior. Describe a time when you or someone else has been set up to either succeed or fail.

c) If mindset matters, how can this help you when dealing with others?

2) Stereotypes can cause us to jump to conclusions without gathering enough facts to make an informed decision.

a) Describe when a stereotype has caused you to have a wrong impression about someone, or caused someone else to have a wrong impression about you.

b) Has this wrong impression changed your behavior or the behavior of the other person? What was gained and what was lost? Did what was gained cover the losses? Explain. What advice would you give to others when forming impressions about people?

Activities:

1) Conduct library or Internet research to learn about experiments that test stereotypes. Explain how stereotypes can be used to discriminate and negatively impact performance. What can you find out about experiments that ask people to make judgments about others based on gender, male or female? Plan and conduct your own research by showing photos of people of each gender, and asking others which person will likely perform best in:

a) a job as a scientist

- b) a job as a parent
- c) in math
- d) in a sport
- e) working with other people

Summarize what you discover:

1) Research and write a paper about a time in history in which a certain group was stereotyped, and describe what happened. Has progress been made in reducing that stereotype? How did that progress occur?

An experiment with blue-eyed and brown-eyed children shows how bias can make it harder for kids to succeed. Conversely, students tend to do better at tasks when their expectations to succeed are higher.

FOREIGN AID

Segment Length: 6:20 minutes

Lesson Description:

After rich nations sent billions of dollars in aid to Africa, individual Africans were poorer than before. Is there a better way to help the poor?

For Discussion:

- 1) Some people think that most of the world's problems, such as inferior education, poverty and disease would be solved if only rich governments would give poor governments more money. Others suggest evidence that government to government aid makes problems worse.
 - a) Millions of dollars have been given to African governments. But the receiving nations are still poor. Why?
 - b) In the video, John Stossel suggests that giving money to private charities will help more people than giving money to governments in Africa. What evidence does Mr. Stossel provide to suggest that the receiving governments are corrupt? How does this corruption affect business people and consumers in Africa?
 - c) Property rights allow individuals to buy, sell and get income from their land, labor, capital, businesses and ideas. Why do government corruption and insecure property rights hinder economic growth? Use the video clip to explain why the fear that property will be confiscated reduces individuals' incentives to invest in their businesses, start new ones and discover new ways of doing things.
 - d) When there is political instability, government corruption and insecure property rights, explain why (i) domestic savers will look to other countries to find places to save and (ii) foreign investors will be reluctant to invest in the country.

- 2) According to the story, "Africa is full of governments that steal money." Countries and people who donate to charity want to make sure the money they give goes where they want it to go, mainly to help the people who need it.
 - a) Who is held accountable for allocating foreign aid given to the various governments of African countries? Explain why the government officials who receive the aid have incentive to channel it to their own family and friends and to support special interest groups at the expense of the unorganized, widely dispersed members of the general population. What happens if foreign aid funds are not used

effectively to reduce poverty?

b) Who is held accountable for allocating charitable funds in private organizations? How can the individuals contributing to those private charities know how their foreign contributions are being used? What happens to charitable giving if there is evidence that donated funds are not used effectively or in the fashions advertised?

c) How do you feel when you give money to charities that help people who are poor, hungry, sick and in need? What will happen to your amount when you donate to a specific organization if you see that it is not getting results? Aside from giving money, what other things can you give?

Activities:

1) What can each person do to help the poor, either in one's own community or around the world?

2) Describe what is meant by the following quote: "Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for life."

3) Discuss the value of teaching those in other countries about better farming and food storage and distribution, either instead of, or in addition to, sending money.

4) Hold a classroom debate about what role the United States should play in trying to address world hunger, reduce poverty, improve health and nutrition and protect the environment. While researching the facts in print and electronic newspapers and magazines, be sure to consider:

a) the money and non-money alternatives

b) weighing the benefits against the costs of each alternative

c) choosing the alternative with the highest net benefit (benefit less cost)

5) Research what countries rule by law and permit their citizens to own their own property and use it securely. Find examples of how one of these countries or the United States has used each of the following, either successfully or unsuccessfully, to improve the welfare of its citizenry:

- a) free trade within the country
- b) free trade between the country and other countries
- c) economic sanctions or incentives
- d) public opinion

UNINTENDED CONSEQUENCES

Segment Length: 5:54 minutes

Lesson Description:

Through a lively discussion about the debate on bicycle helmets, this lesson explores the benefits, costs and unintended consequences of federal, state and local laws created by well intended people.

Concepts:

Decision-Making

Incentives

Opportunity Cost

Trade-offs

Unintended Consequences

Objectives:

Students will:

1. Understand that people respond predictably to positive and negative incentives.
2. Identify the opportunity cost of and incentives behind a decision.
3. Recognize that laws are created by well-intended people with specific goals in mind.
4. Realize that all decisions have secondary effects and some have unintended consequences.
5. Highlight the importance of integrating secondary effects and unintended consequences into decision-making.

Preview Questions:

Why do some state laws require some cyclists to wear bicycle helmets?

Does your state have a helmet law? When do you choose to wear a helmet when riding a bike?

Discussion and Analysis Questions:

1. We live in a world of trade-offs. When we decide to act in one way, we choose not to act in another. The value of the second best alternative or act when a decision is made is called its opportunity cost. Wearing a helmet while riding a bicycle comes at a cost: the cost of *not* wearing a helmet while riding a bike. Using this information, identify the opportunity cost of each of the following acts:

- a. Wearing a seat belt.

- b. Volunteering to work at a community home on a Saturday morning.
- c. Choosing to buy a \$200 pair of sneakers.
- d. Studying for a test on a Friday night.

2. How many of you always wear helmets when you ride bikes? Does everyone wear a helmet while riding a bike?

a. Individuals balance benefits against costs, choosing those acts that promise the highest benefits for them at the lowest costs. People with different preferences and perceptions of benefits and costs will respond to different incentives in different ways, choosing different things. In the video clip, Ian Walker reports that the number of active bicyclists wearing helmets is on the rise while the number of people actually biking is falling. Use a discussion of costs and benefits to explain why wearing helmets for some active bicyclists makes sense, while it does not for others.

3. The intended consequences or benefits of safety rules are most often realized right away. However, their unintended consequences are not; they're usually felt over time. Discuss the intended and unintended consequences of each of the following:

- a. The Food and Drug Administration passing a law requiring child safety caps on medications.
- b. Some parents constantly striving to keep their homes as clean as possible.

Multiple Choice Questions

1. Unintended consequences of safety rules are
- a. rare.
 - b. seldom realized.
 - c. common.
 - d. always realized.

Answer: C

2. The effectiveness of well-intended laws may be *reduced* when they
- a. have unintended consequences.
 - b. are followed.
 - c. are enforced through even-handed means.
 - d. are created by well-intended and educated people.

Answer: A

3. Many individuals

- a. rarely consider the immediate and direct consequences of an act.
- b. always consider the indirect effects of their actions and decisions because they can easily be observed over time.
- c. often forget or ignore the indirect effects of their actions and decisions because they only become observable over time.
- d. act on impulse only.

Answer: C

4. What is the opportunity cost of wearing a seat belt?

- a. The value of not wearing a seat belt.
- b. The cost of installing a seat belt in a car.
- c. The future cost of maintaining the seat belt in the car.
- d. The fine paid for not wearing a seat belt.

Answer: A

Activities:

1. Visit the National Center for Statistics and Analysis (NCSA) Home Page at <http://www.nhtsa.gov/>. Conduct a search on the words “Motorcycle Helmet Laws.” Describe the benefits as well as the intended and unintended consequences of motorcycle helmet laws. Use your research to explain why some states have repealed their helmet laws, in part, because of the unintended consequences.

2. 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.

- a. Why was the U.S. Food and Drug Administration (FDA) created? What is the FDA’s drug safety initiative? Visit the FDA home page at: <http://www.fda.gov/> to find out the answers to these questions.
- b. How do the FDA’s drug safety regulations influence the drug prices charged by U.S. pharmaceutical companies? The FDA tells consumers

that they should think seriously before purchasing drugs in other countries over the Internet regardless of price. Why?

c. How does any rise in price influence some people's decisions to purchase pharmaceutical drugs over the Internet from companies located outside of the U.S.? Why are many people willing to make these purchases in light of the dangers?

d. Do the benefits of the FDA's involvement in the U.S. pharmaceutical drug industry outweigh the costs? Why or why not?

e. 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 will pharmaceutical companies respond to this involvement? What are the unintended consequences? Explain your position by answering these questions and using the answers provided to a through d.

FOOD DONATION

Segment Length: 3:49 minutes

Lesson Description:

There are many not-for-profit establishments that provide meals to the poor and other individuals. But health departments across the United States are holding these organizations to the same regulatory standards as profit-driven restaurants. This lesson explains why and explores the unintended consequences of doing so.

Concepts:

Incentives

Opportunity Cost

Unintended Consequences

Objectives:

Students will:

1. Understand that incentives matter and people respond to incentives.
2. Recognize that decisions have intended and unintended consequences, costs and benefits.
3. Appreciate that laws are created by well-intended people with specific goals in mind.
4. Realize that unintended consequences should be considered when decisions are made even though they can be easily forgotten or ignored.

Preview Questions:

Why do people serve community meals to the poor? Should the soup kitchens that provide meals to the poor be required to follow the same health, food and safety standards as restaurants? Should they be closed if they can not meet those standards? Why do you think soup kitchens find it difficult to meet all standards? Where would the poor or distressed people eating there find some meals if the community kitchens closed?

Discussion and Analysis Questions:

1. Many individuals across the United States benefit from the work of the volunteers and people working in soup kitchens.
 - a. What needs are members of community- or faith-based organizations trying to meet by offering these meals? What incentive do they have to provide them?
 - b. What costs do these organizations face when supplying these meals?

- c. How are the costs of providing the meals covered?
- d. Should not-for-profit organizations and profit-driven restaurants meet the same health, food and safety standards set by local health departments or the U.S. Food and Drug Administration? Explain.
- e. What are the intended and unintended consequences of closing soup kitchens because they can not meet those standards?

2. Soup kitchens and other community organizations across the U.S. serve free or reasonably priced meals to the poor. They are often staffed by volunteers and organized by not-for-profit organizations such as churches.

- a. Why do poor and hungry people value community meals?
- b. Opportunity cost is the value of the benefits of the next best alternative that could have been chosen, but was not. According to the video clip, some of the visitors faced a less than desirable alternative to eating at the community kitchens. What is this alternative?
- c. Explain why these visitors may want to eat at community kitchens rather than eat at the second-best alternative described in b above even if the kitchens pose some health risks according to the government.

3. The Center for Food Safety and Applied Nutrition, a center within the U.S. Food and Drug Administration (FDA), and local health departments regulate the activities of people and establishments providing meals to others.

- a. Why do you think the FDA and health departments came into existence? That is, what were the intentions of those individuals behind their creation? What problem or problems were they trying to solve?
- b. Some soup kitchens did not meet the FDA's regulations. What were the unintended consequences of creating these regulatory agencies and enforcing their rules? Specifically, what were the unintended consequences on the not-for-profit organizations running the soup kitchens and the people they served?
- c. According to the video, how are these well-intended officials working at these regulatory agencies addressing these unintended consequences?

Multiple Choice Questions:

- 1. The decisions of today have
 - a. only intended consequences that lie in the future.
 - b. only unintended consequences that lie in the future.
 - c. intended and unintended consequences that lie in the future.

d. no impact on the future.

Answer: C

2. Some individuals either eat in the soup kitchens or consume the discarded food found in dumpsters. For these people, what is the opportunity cost of eating a community meal?

- a. The community meal
- b. A meal at a fast food restaurant
- c. A meal at home
- d. The dumpster meal

Answer: D

3. When the perceived benefits of an act are expected to rise above their costs, people will move forward with an activity. When they expect costs to rise above benefits, people will do the opposite and step back. Holding all other factors constant, this explains why:

- a. Soup kitchens will close when the costs of meeting health codes and food standards rise significantly.
- b. The poor will eat at soup kitchens when the meals are bad and pose serious health risks.
- c. Soup kitchens will close when the costs of meeting health codes and food standards fall significantly.
- d. The poor people lobby and force all soup kitchens to incur all costs associated with following the same federal and state laws concerning health, food and safety as restaurants.

Answer: A

4. People make the best decisions when they
- a. consider the benefits, costs, secondary effects and unintended consequences.
 - b. regularly ignore the opportunity cost of an act and only consider its money cost.
 - c. only consider the benefits and ignore all other factors.
 - d. forget that decisions made today have intended and unintended consequences that lie in the future.

Answer: A

Activities:

1. Have you ever volunteered in a soup kitchen? Why or why not? Do you think you could work at a restaurant in the future? Whether volunteering your time at a soup kitchen or working at a restaurant, teens should try to be healthy and safe on the “job”. This benefits the worker or volunteer and the person being served. Visit the U.S. Department of Labor’s Occupational Safety and Health Administration’s (OSHA) Teen Safety Website at: <http://www.osha.gov/SLTC/youth/restaurant/index.html> . Describe two hazards you face and explain how to prevent them in the following areas:
 - a. Food preparation.
 - b. Serving food.
 - c. Cleaning up.

2. Should health authorities close soup kitchens if they can not meet the same health, safety and food standards as restaurants? Why or why not? Are there special considerations? Explain.

3. Some churches and community organizations actively encourage their visitors to volunteer in preparing, serving, and cleaning up after meals. If they do, the visitors can take some food home. If they volunteer with regularity and consistency, they may receive some money for their efforts.
 - a. Why would these types of organizations offer this incentive program in addition to providing one meal to each visitor?
 - b. What type of visitor behavior is the organization trying to encourage?
 - c. What incentive do the visitors have to volunteer?
 - d. What incentive do the visitors have to volunteer with regularity and consistency?
 - e. How does this regular volunteer effort benefit the visitor in the active workforce?

MEDIA SCARES

Segment Length: 5:49 minutes

Lesson Description:

This lesson helps students understand how perceptions of risk can influence behavior. It explores how students can assess risks. It encourages them to research risks in order to shape as well-informed perceptions of these risks as time will allow before acting.

Concepts:

Benefits

Risks

Perceptions

Unintended Consequences

Objectives:

Students will:

1. Understand that a choice, usually, is not between a high-risk option and a risk-free one. Rather, it is a trade-off among actions, all of which involve some risk.
2. Realize that our perceptions of risks and benefits influence our behavior.
3. Find that analyzing risks can help them make informed decisions and minimize the likelihood of unwanted side effects.
4. Discover that all actions have intended and unintended consequences even if the unintended consequences are forgotten and ignored.

Preview Questions:

What are you or someone else you know currently worrying about that is connected to the media? Should you worry about all things or just the right things reported by the media and others?

Discussion and Analysis Questions:

1. One suggestion in the video is that “risk matters.” When students perceive an activity as risky, they sometimes respond by adjusting their behavior. Use evidence from the video to answer the following questions:
 - a. Provide two examples from the clip that illustrate that an individual’s perception of the risks associated with an activity matters. Describe how these perceptions influence behavior. What motivates the people in the video to accept the risks of certain activities and reject others?

- b. When do perceived risks influence your behavior? Explain why you choose to accept some risks or not others.
- c. Describe a time in which the media shaped people's perceptions of terrorist risks. How did this media reporting then influence the behaviors of some of the members of the viewing audience? Now describe a time in which the media influenced your behavior or the behavior of someone you know.

2. Our perception of risks without any context can cause us to jump to conclusions without gathering enough information about actual risks within the relative context. Considering the context and its relative risks can lead us to make an informed decision about a situation.

a. Consider the bird flu example. Describe how the media influenced the members of the viewing audience's perceptions about the risks of getting the bird flu. Now explain how these perceptions influenced behavior. Discuss what happened to the demand for the bird flu shot during the media hype.

b. Based on the number of reported cases, what was the actual risk of contracting the bird flu in the U.S. at the time of the video's taping? What do you think about this number? Do you think all the media attention justified? How would the demand for the bird flu shot have changed if individuals had researched this topic and gathered reliable statistics on bird flu in the U.S.? Explain.

c. Now compare the risk of contracting the bird flu *relative* to the regular flu using information gathered from the video. With this additional information on relative risks, now describe how you think anyone concerned about getting the flu may have behaved.

d. Did the media scare and its reaction to the bird flu scare have any unintended consequences? List them. What was gained and what was lost? Did the gain(s) cover the loss(es)? Explain.

3. Consider the video presentation on a house with a pool or a house with a gun.

a. If prior to viewing the video you perceived a house with a gun relatively more dangerous for a child than a house with a pool, raise your hand. If your hand is raised, explain why you continue to think or thought this way. Why do those with hands not raised disagree? As everyone watched the video and paid attention to researched information on the relative risks, did opinions change or stay the same? Why or why not?

- b. What do the statistics on reported deaths of children associated with guns versus pools suggest? Which is statistically riskier for a child – a house with a pool or one with a gun?
- c. What do you think about these statistics? Do they give the media reports more credibility? Why or why not?
- d. Is there a difference between your pre-video perception and what is suggested by the statistics? What about some of your classmates' perceptions?
- e. Does any difference matter if parents are concerned about the dangers associated with letting their children play at houses with or without pools or guns? Explain why or why not.

4. Explain why you should worry about the right things and not all things. Describe in your answer what is meant by the right things and what is meant by all things.

Multiple Choice Questions:

1. The media has incentive to report on which of the following?
 - a. Anything, without concern for what the majority of viewers value or find interesting.
 - b. Scientific findings, regardless of whether details and statistics attract and keep viewers' interest.
 - c. Subjects related to the dry or routine aspects of the viewers' lives.
 - d. Issues that attract and hold the attention of the majority of viewers.

Answer: D

2. Josephina is concerned about the health risks getting the regular flu and the bird flu, but she has only enough medical coverage and money to get one vaccine. She
 - a. can get both the bird and regular flu vaccine.
 - b. must choose one or the other vaccine.
 - c. must go without both vaccines.
 - d. should choose the vaccine with the highest money cost and lowest risk of contracting the targeted disease.

Answer: B

3. Many personal, business, political and social decisions are based on which expectation(s)?

- a. Benefits only.
- b. Costs only.
- c. Risks only.
- d. Benefits, costs and risks.

Answer: D

4. Which of the following is true with regards to recent advances in medical technology?
- a. They only improve the quality of life and they have no health risks.
 - b. They involve little or no risk to the individual's life or health.
 - c. They never fail while under development or when used by individuals.
 - d. They continually involve risks of success and failure over the course of their development and use.

Answer: D

Activities:

1. The video clip states: "Visual image is so much more powerful than the percentage. The picture is worth 1,000 ratios." Illustrate what is meant by this statement by applying it to the discussion of the dangers associated with youth drinking and driving.

2. Complete the Science NetLinks© Risks and Benefits: E-sheet posted at: <http://www.sciencenetlinks.com/Esheet.cfm?DocID=118>. (Note: This E-sheet, from a Science NetLinks© lesson, guides students through an online exploration of the risks and benefits associated with cell phone use while driving. Instructions for a final writing activity are provided as well.)

3. The Gun Control Debate: Where Do You Stand and Why? Write an essay that takes a position on the gun control debate. This should be a well informed position that is fully researched and not just influenced by the media or others' opinions. Here are some guidelines on steps you can follow to complete your research and essay:

- a. Before doing any research, answer the following questions after discussing the topics with your classmates: Why do you think gun control prevents or does not prevent gun crime? Why do some individuals believe that more guns lead to more gun violence? Describe how you and others came to form opinions on gun control.

- b. Visit the U.S. Department of Justice's (DOJ) Bureau of Justice Statistics's website to view the Key Crime and Justice Facts at a Glance page: <http://www.ojp.usdoj.gov/bjs/glance.htm> - firearm. Use the page to research the firearm crime trends. Summarize the DOJ report on the trends.
- c. Expand your search on the topic of gun control and gather more facts. Sum them up.
- d. Do the statistics and facts surprise you? Why or why not? Does the DOJ data change your opinion on the topic? Does the data change the opinions held by some of your classmates? Why or why not?
- e. In a short essay, present both sides of the gun debate. Use the statistics and other facts to form an opinion on which side of the debate has more credibility. Explain why you give more weight to the evidence presented on one side versus the other.

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 -- <http://www.investopedia.com>

Unintended Consequences – actions of people have unanticipated effects.

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 Molière
- 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 is the huge amount of interest they pay because they make the minimum monthly payment. Go to <http://www.bankrate.com/brm/calc/MinPayment.asp> or <http://www.csgnetwork.com/creditcardmincalc.html> and use the credit card minimum payment calculator. Assume you have a \$5000 credit card

balance at 13 percent APR, with a minimum payment percentage of 3 percent 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, (http://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 percent 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

<http://www.goodcharacter.com/ISOC/Responsibility.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 / 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 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 Sen. 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

http://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

<http://www.clubforgrowth.org/index.php>

For information about actual earmarks

http://earmarks.omb.gov/2008_appropriations_home.html

<http://www.usaspending.gov/>

COSTS OF “FREE” HEALTHCARE

Segment Length: 6 minutes

Lesson Description:

Is greed and profit the problem with health care 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 health care in Canada
- compare and contrast the health care systems of the United States and Canada
- estimate the effects of the implementation of a government-sponsored national health care system in the United States

Preview Questions:

Should you have to pay for your own health care 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 health care 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 health care 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 health care 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 4 months
- People line up for care, some of them die, that what happens
- Most Canadians do like their free health care
- 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 health care 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 health care 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 health care. 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. Health care 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 health care as it does in Canada, shouldn’t it be sure it’s spending taxpayer money responsibly? If you were a bureaucrat in government health care 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 / 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 Health care 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 health care to explain why students and others should understand and identify secondary effects and possible unintended consequences.
- Think about the type of health care 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 health care in America. Review their websites and take notes about their positions. Using poster board or a slide show, compare and contrast their views.

VOTE OR DIE!

Segment Length: 4:59 minutes

Lesson Description:

Should everyone who is eligible to vote, vote? Does it matter if voters are uninformed? What are the ramifications of uninformed voters? This segment looks at the idea that all eligible voters should vote regardless of their knowledge.

Concepts & Key Terms:

Elitism – The belief that certain persons or members of certain classes or groups deserve favored treatment by virtue of their perceived superiority, as in intellect, social status, or financial resources.

Informed Electorate – Citizens who have the necessary information to protect their own interests when voting. The voting public who actually can vote knowing what is best for them.

Objectives:

Students will be able to:

- discuss the arguments in favor of and against the concept that all eligible voters should vote.
- formulate why it is important to have “an informed electorate.”
- evaluate the arguments in favor of and against the concept that all eligible voters should vote.

Preview Questions:

- Does everyone who is eligible vote? Why might some people who are eligible to vote not vote?

Viewing Guide:

Print out Viewing Guide worksheet on next page to use as an accompaniment to the video with your student(s). Viewing Guide worksheet answer key follows.

Student Name _____
Class/Section _____
Date _____

Stossel in the Classroom
VOTE OR DIE!
Viewing Guide

1. We keep hearing how important it is for everyone to vote, that voting is your _____.
2. The organization Headcount registered over _____ people.
3. What about Puff Daddy's _____ or _____ campaign?
4. _____ made fun of it.
5. Maybe it's not fair to pick on kids at a _____.
6. The public's knowledge of _____ is shockingly low, said Bryan Caplan.
7. We always hear it's our civic duty to vote. This is very much like saying, it's our civic duty to give _____.
8. It's so _____ to say only some people should vote.
9. The bottom line is, if you don't know what you're doing, you're not doing the _____ a favor by voting.
10. Democracy works best when people _____ themselves.

Answers to Viewing Guide:

1. civic duty
2. 100,000
3. vote, die
4. South Park
5. rock concert
6. politics
7. surgery advice
8. elitist
9. country
10. educate

Discussion and Analysis:

1. The term “vote or die” is said to be a false choice? Why? Is it really a false choice?
2. Why would South Park creators make fun of Puff Daddy’s Vote or Die message?
3. What about the people who didn’t know how many states or senators there are? Should they vote?
4. Why do some people suggest that if you aren’t an informed voter, then you shouldn’t vote?
5. Do you know who Joe Biden is?
6. More people knew Judge Judy than Supreme Court Justice Ruth Bader Ginsburg. Why?
7. John Stossel says that democracy works best when people educate themselves. Is that true? Why / Why not? What do they need to be educated about?
8. What are some reasons people choose one candidate over another candidate?
9. What if you don’t agree with the candidates running for office? What should you do then?

Discuss These Lines from the Video:

1. Let your opinion be heard, you’ve gotta make a choice.
2. There are 51 states in the U.S.

3. Isn't knowledge important to voting?
4. There are a lot of uninformed voters out there.
5. Maybe it's their civic duty not to vote because they don't know anything.
6. It's so elitist to say only some people should vote.

Quotes for Discussion:

- "Voting is a civic sacrament." – *Theodore Hesburgh*
- "Half of the American people never read a newspaper. Half never voted for president. One hopes it is the same half." – *Gore Vidal*
- "I don't feel responsible for things I didn't vote for." – *Byron Dorgan*
- "Bad politicians are sent to Washington by good people who don't vote." – *William E. Simon*
- "You've got to vote for someone. It's a shame, but it's got to be done." – *Whoopi Goldberg*
- "Elections are won by men and women chiefly because most people vote against somebody rather than for somebody." – *Franklin P. Adams*
- "People aren't as stupid as the politicians think. More and more of us are laughing off our 'civic duty' to vote, rejecting the role of compulsory constituent." – *Bob Black*
- "No matter who you vote for, the government always gets in." – *Anonymous*
- "If you're listening to a rock star in order to get your information on who to vote for, you're a bigger moron than they are." – *Alice Cooper*
- "It is no crime to be ignorant of economics, which is, after all, a specialized discipline and one that most people consider to be a "dismal science." But it is totally irresponsible to have a loud and vociferous opinion on economic subjects while remaining in this state of ignorance." – *Murray Rothbard*
- "To make democracy work, we must be a nation of participants, not simply observers. One who does not vote has no right to complain." – *Louis L'Amour*

- "It's very important to vote. People died for this right." – *Lenny Kravitz*

Activities:

1. Produce a public service announcement (PSA)—either serious or humorous—about voting. You may take any position you want, providing you advocate strongly for the position you take. The PSA may be presented as a video (TV spot), audio (radio spot), PowerPoint presentation, or on a storyboard. The PSA may be a group or individual project.
2. What percentage of people voted in the last presidential election? How many people was that? How about previous presidential elections? Has the trend been up or down? Create a chart of the percentages of eligible voters who have voted in past elections.
3. Why might some people not vote? Is it true that people who don't vote have no right to complain? Write an essay in which you explain your views on this topic.
4. What was the case *Roe v. Wade*? What was significant about it? Why is it still a major political issue? Survey your classmates about this topic. Is it controversial? Why / Why not?
5. Take the American Civic Liberty quiz (www.americancivilliteracy.org/resources/quiz.aspx). How did you do? What questions did you get wrong? How did your results compare with others who took the test (see Report Card and Major Findings).
6. Read Bryan Caplan's *The Myth of the Rational Voter: Why Democracies Choose Bad Policies*. What's the main point he makes? What are the bad policies he writes of? Why do people choose those policies? What makes them bad?

Resources:

American Civic Literacy Program, sponsored by the Intercollegiate Studies Institute has an online quiz, video lectures, Our Fading Heritage: Americans Fail a Basic Test on Their History and Institutions

<http://www.americancivilliteracy.org/>

Project Vote Smart says it provides voters access to abundant, accurate, and relevant information:

<http://www.votesmart.org/>

The article “Not voting and proud: Don’t throw away your life; throw away your vote” by Brian Doherty, is a short but interesting article defending non-voters:

[HTTP://WWW.REASON.COM/NEWS/SHOW/32846.HTML](http://www.reason.com/news/show/32846.html)

Book:

The Myth of the Rational Voter: Why Democracies Choose Bad Policies by Bryan Caplan

MAGIC POLITICIAN/ “RINKONOMICS”

Segment Length: 7:15 minutes

Lesson Description:

Who do we vote for? Why? This segment takes a look at some of the promises politicians make, and what we expect from our elected officials.

Concepts & Key Terms:

Spontaneous Order - an order that emerges as result of the voluntary activities of individuals.

Central Planning - a system in which decisions about what will be produced, how much will be produced, and for whom it will be produced is decided by government officials.

Objectives:

Students will be able to:

- discuss politicians’ promises, as they relate to their goal of getting elected.
- explain the concept of spontaneous order.
- illustrate how the self-interest of individuals coincides.

Preview Questions:

- What would you do if you were the president? What changes do we need in America? What’s “right” for our country? How is a skating rink similar to society?

Viewing Guide:

Print out Viewing Guide worksheet on next page to use as an accompaniment to the video with your student(s). Viewing Guide worksheet answer key follows.

Student Name _____

Class/Section _____

Date _____

Stossel in the Classroom
MAGIC POLITICIAN/ “RINKONOMICS”
Viewing Guide

1. According to David Boaz, voters would have to believe that every politician is some combination of _____, _____, and _____.
2. According to John Stossel, politicians tell us _____.
3. People believe that if the president were a good man, he'd get everybody _____.
4. _____ don't create jobs, _____ do.
5. Most of our lives are self-directed. Economists call this _____.
6. On the ice-rink, skaters' _____ - _____ coincide, they want to be free, but not crash.
7. Economist Russ Roberts points out that spontaneous order, not government, guides most of _____, we just don't think about it.
8. Under the central planning of communism, planners never could anticipate the myriad _____ of different people. There were constant shortages.
9. Soviets waited in line an average _____ every day.
10. The political class acts as if they must direct life. And when there are problems, it must be politicians who _____.

Answers to Viewing Guide:

1. Superman, Santa Claus, Mother Teresa
2. what we want to hear
3. job
4. presidents, entrepreneurs
5. spontaneous order
6. self-interest
7. life
8. wants
9. two hours
10. solve them

Discussion and Analysis:

1. Why does the video begin with the song “Do You Believe in Magic”?
2. Why do politicians promise to give things to voters?
3. Based on the video, what are some promises politicians made to voters?
4. What do you think about the scene with Hillary Clinton and the Christmas gifts? How is the government like Santa Claus? How is it not like Santa Claus?
5. Who pays for what the politicians promise? From where does government get its money?
6. What is the purpose of government?
7. If you wanted to find out what the role of the president is, where would you look?
8. If every president since Richard Nixon promised to lead America to energy independence, why are we still not energy independent?
9. John Stossel says that “presidents don’t create jobs, entrepreneurs do.” Is he correct? What examples can you cite to defend your answer?
10. Skating at the roller rink is used as an example of spontaneous order. Skaters’ self-interests coincide: they want to be free, but not crash. How does that affect their behavior? Can you cite any examples from your experiences?
11. John uses Esperanto as an example of a centrally-planned language. There was even a clip from *Incubus*, a black and white movie from 1965.

Have you ever heard of Esperanto? Why do you think it hasn't worked out?

12. Why did central planning not work out well in the Soviet Union? Why couldn't government accurately predict what people want?

Discuss These Lines from the Video:

1. The politicians are going to fix America. They're going to give us great free healthcare, fix the education system, lower gas prices, keep us safe.
2. It's kind of an instinctive reaction: Government should do more on healthcare. Government should do more for children. But a president can't fix all the problems in your life.
3. If the president were a good man, he'd get everybody a job.
4. Even the Olympian [Brian Boitano], with his vastly greater knowledge, can't make the skating better by being a boss.
5. Much of life would be a drag if a leader directed everything.
6. Spontaneous order, not government, guides most of life, we just don't think about it.
7. Yeah, it kind of ruins the fun of it. Like people bossing you around. I don't want to do it then if someone's telling me what to do. It's not going to be fun. What's the point of coming then?
8. Central planning doomed [communism] because planners never could anticipate the myriad wants of different people. There were constant shortages. Soviets waited in line an average two hours every day.
9. The political class acts as if they must direct life. And when there are problems, it must be politicians who solve them.

Quotes for Discussion:

- "Our spontaneous action is always the best. You cannot, with your best deliberation and heed, come so close to any question as your spontaneous glance shall bring you." – *Ralph Waldo Emerson*

- "We are born charming, fresh, and spontaneous and must be civilized before we are fit to participate in society." – *Judith Martin*
- "Life is a series of natural and spontaneous changes. Don't resist them—that only creates sorrow. Let reality be reality. Let things flow naturally forward in whatever way they like." – *Lao Tzu*

Activities:

1. Research the powers and duties of the president. How have those powers and duties changed over time? Present this information on a timeline, either on paper, poster board, or in a PowerPoint slide show presentation.
2. Research job creation in America. Report on how jobs are created, and the number of jobs created in the private sector and in the public sector. Use poster board or a slide show to present your findings.
3. Every president since Richard Nixon promised to lead America to energy independence. So why are we still not energy independent? Where does our energy come from? Why? What types of energy do we use? Is it important for America to be energy independent? Why / Why not?
4. Research Esperanto. When was it first proposed as a universal language? Is it still in use? What is the prognosis for future use? What do you think about this issue?
5. Imagine that you have just been elected president. What do you want to do? What limits are there to your power? Can you implement any changes you want? Should you be able to? What new laws would you implement, and why. How would you go about persuading the American public and the elected legislators to go along with your plans? Develop a new Constitution, Bill of Rights, or Declaration of Independence to reflect what you think are the most important points of law. In addition, what would you say at news conferences and speeches to the American public and to Congress? How would you pay for your plans?
6. Lao Tzu believed that over-regulation can upset the spontaneous order of free markets and destroy a nation's economy: "The more restrictions and limitations there are, the more impoverished men will be." He said the wise ruler knows that through "non-interfering, men spontaneously increase their wealth." Research Lao Tzu, and Confucius and Han Fei Tzu, two other well-known Chinese philosophers. Compare and contrast their philosophies.
7. Create a PowerPoint presentation of people coming together in a spontaneous order.

8. In *Economics in One Lesson*, by Henry Hazlitt, people tend to look only at the immediate effects of government policies, while ignoring the secondary effects. “In this lies almost the whole difference between good economics and bad. The bad economist sees only what immediately strikes the eye; the good economist also looks beyond. The bad economist sees only the direct consequences of a proposed course; the good economist looks also at the longer and indirect consequences. The bad economist sees only what the effect of a given policy has been or will be on one particular group; the good economist inquires also what the effect of the policy will be on all groups.” How might this relate to promises made by politicians?
9. In [*Human Action: A Treatise on Economics*](#) (1949), Ludwig von Mises wrote, “Human action originates change. As far as there is human action there is no stability, but ceaseless alteration...” How does this compare and contrast with people’s desires for security? Cite examples from past political campaigns.
10. Read Daniel B. Klein’s “Rinkonomics: A Window on Spontaneous Order.” Write a summary using Cornell (two-column) notes.
11. Research origins of languages. What language did your ancestors speak? How did that language develop?
12. “The Story of English” was an Emmy Award winning nine-part television series, and a book, that detailed the development of the English language. The book and the television series were written by Robert MacNeil, Robert McCrum, and William Cran. Read the book or view the video. How does this demonstrate spontaneous order?
13. The “Socialist Calculation” debate began at the end of the 19th Century. Tying the vast poverty of the industrial revolution to laissez-faire practices, Socialists, Marxians, and others argued that free markets had, in effect, failed and that a benevolent government with control over the means of production and distribution, could allocate goods more efficiently and fairly. Research this debate and explain the position of each side.

Resources:

Read Daniel B. Klein's "Rinkonomics: A Window on Spontaneous Order":

<http://www.econlib.org/library/Columns/y2006/Kleinorder.html>

Read Henry Hazlitt's *Economics in One Lesson* in PDF format:

http://www.fee.org/pdf/books/Economics_in_one_lesson.pdf

For a good, basic explanation on how to create PowerPoint presentations:

<http://www.west.asu.edu/achristie/powerpoint/howto/index.htm>

For a more detailed explanation of PowerPoint features:

<http://www.bcschools.net/staff/PowerPointHelp.htm#Intro>

For a clear, simple explanation of the Cornell note-taking system:

<http://coe.jmu.edu/learningtoolbox/cornellnotes.html>

<http://www.bucks.edu/~specpop/Cornl-ex.htm>

REBUILDING NEW ORLEANS: PRIVATE VS. PUBLIC

Segment Length: 6:31 minutes

Lesson Description:

What's happened in New Orleans since Hurricane Katrina? How much of the city has been rebuilt? This segment looks at public and private efforts to rebuild the city ravaged by Hurricane Katrina.

Concepts & Key Terms:

Spontaneous Order - an order that emerges as result of the voluntary activities of individuals.

Bureaucracy – government characterized by specialization of functions, adherence to fixed rules, and a hierarchy of authority.

Objectives:

Students will be able to:

- compare and contrast effectiveness of public and private efforts.
- explain the concept of spontaneous order.
- evaluate the contributions of private individuals and groups in the aftermath of a crisis.

Preview Questions & Activity:

- What are natural disasters? What are some examples?
- Have students work in pairs to develop a K-W-L chart about Hurricane Katrina. Students can fill in the K and W sections. After showing the video, give students a few minutes to complete the L section, prior to beginning the class discussion.

Viewing Guide:

Print out Viewing Guide worksheet on next page to use as an accompaniment to the video with your student(s). Viewing Guide worksheet answer key follows.

Student Name _____
Class/Section _____
Date _____

Stossel in the Classroom
REBUILDING NEW ORLEANS: PRIVATE VS. PUBLIC
Viewing Guide

1. One thing everyone says we need government for is to come to our aid during a _____, like a hurricane.
2. Hurricane Katrina ravaged the _____ and slammed into New Orleans.
3. In the Ninth Ward, block after block is a disaster. Why hasn't the area been rebuilt? Partly because if you want to rebuild, you have to get a _____.
4. New Orleans Mayor Ray Nagin said that people had to go through _____ different approval processes before you can get something actually built.
5. Everyone wants to make sure there's _____ and _____.
6. Harry Connick, Jr. might have said "we." He helped build these homes. It was _____ . He and others just decided that building homes was the right thing to do.
7. Celebrities pitched in. _____ has done more for this community than anyone.
8. Every house that you see that has been rebuilt, has been rebuilt because of _____.
9. The private sector does it better because there's not a lot of _____ and _____.
10. That's what made America great. The government ain't made America great, its _____ made America great.

Answers to Viewing Guide:

1. disaster
2. Gulf, Coast
3. permit
4. ten
5. checks, balances
6. spontaneous, order
7. Brad Pitt
8. volunteers
9. rules, regulations
10. people

Discussion and Analysis:

1. Why do we need government's help after natural disasters?
2. Why has much of New Orleans not yet been rebuilt?
3. Should people need permits just to rebuild their homes and churches?
Why / Why not?
4. Mayor Ray Nagin said that "governments are not built for speed." What are they built for? What is their purpose?
5. Harry Connick Jr. said that when Habitat for Humanity says "They're going to come in for a build, they build the houses. They're for real." What's his point?
6. Are you surprised that volunteers seem to be able to get more done than the government? Why are volunteers so effective?
7. What is "spontaneous order"? How does it help explain the success of volunteer organizations such as Habitat for Humanity and Malik Rahim's Common Ground Relief?
8. Why do celebrities such as Brad Pitt, Michael Moore, Bruce Springsteen, and Bonnie Raitt volunteer their time to help? How might their participation encourage others to volunteer?
9. John Stossel said that "Habitat for Humanity employed specialists who know how to fight through bureaucracy." What is bureaucracy? How might bureaucracy slow down the rebuilding process? What might happen if there were no bureaucracy?
10. John Stossel seems to take an unfavorable view of the effectiveness of government in rebuilding New Orleans. Is he justified? Why / Why not?

Discuss These Lines from the Video:

1. In the Ninth Ward, block after block is still a disaster.
2. Governments are not built for speed. Period.
3. It was spontaneous order. He and others just decided that building homes was the right thing to do.
4. Everything that we have done, we've been able to accomplish in spite of the government.
5. The private sector does it better.
6. Every house that you see that has been rebuilt, has been rebuilt because of volunteers. Not because of the government. Volunteers.
7. They had about nine different agencies that you had to go through. The average person didn't know what to do.
8. I don't think government can get totally out of the way. We can make it easier.

Quotes for Discussion:

- "Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has." – *Margaret Mead*
- "One is not born into the world to do everything but to do something." – *Henry David Thoreau*
- "I shall pass through this world but once. Any good therefore that I can do or any kindness that I can show to any human being, let me do it now. Let me not defer or neglect it, for I shall not pass this way again." – *Mahatma Gandhi*
- "We are imperfect. We cannot expect perfect government." – *William Howard Taft*
- "No matter how big and powerful government gets, and the many services it provides, it can never take the place of volunteers." – *Ronald Reagan*
- "Everybody can be great because anybody can serve. You don't have to have a college degree to serve. You don't have to make your subject and

your verb agree to serve. You only need a heart full of grace, a soul generated by love." – *Martin Luther King Jr.*

Activities:

1. Put together a slide show presentation that shows the damage done to New Orleans by Hurricane Katrina, and the rebuilding that has gone on in the city. Before and after pictures would help other students see the progress that has been made in the rebuilding process.
2. Research Habitat for Humanity. What projects are they involved in around the world? How effective are they? How many people volunteer? Are there any Habitat for Humanity programs in your neighborhood? If so, what do the programs in your neighborhood do?
3. Develop a voluntary class or schoolwide project in which students participate in a community service activity. You can contact local organizations, Volunteers of America, Habitat for Humanity, or one of many others. (See below for information on Action Teams, a program designed specifically for schools.)
4. Research Common Ground Relief, the nonprofit organization founded by Malik Rahim and others. Why was the organization started? What are its principles? Has the group been effective? What have been its results?
5. Look for articles that relate to disasters and spontaneous order. Two such articles appear in Reason magazine's August / September 2009 issue. One is "DIY Park Repairs," by Jeff Winkler, another is "Tweeting Under Fire," by Jesse Walker. How do these articles represent spontaneous order?
6. Research Grover Cleveland and the Texas Seed Bill veto. What was the issue? Why did President Cleveland veto the bill? What does it say about how the perception of the role of government has changed? What do you think about this issue?
7. Read "Not Yours to Give" by Davy Crockett. Summarize how Congressman Davy Crockett changed his views after speaking with his constituent, Horatio Bunce.
8. How has the situation in New Orleans changed since John Stossel filmed this segment? Research the progress in the Ninth Ward.
9. Mayor Nagin refers to the necessity of permits in historic districts. "Keep in mind that if you're doing any work in a historic district, you have to jump through some hoops," he said. What is a historic district?

Why are the rules different? Are there any located in your neighborhood or nearby? Why was that location designated as a historic district?

10. How much money has been spent to rebuild New Orleans? How much of that has been government money? How much in private donations?

11. Research the origin and history of “bureaucracy.” What are the characteristics of a bureaucracy?

Resources:

A good explanation of K-W-L, with a sample chart, and a chart for downloading:

http://www.tki.org.nz/r/esol/esolonline/classroom/teach_strats/kwl_e.php

Sample K-W-L chart in Spanish

<http://www.unm.edu/~devalenz/593F02/kwlspan.html>

Malik Rahim’s Common Ground Relief website:

<http://www.commongroundrelief.org/>

Habitat for Humanity:

<http://www.habitat.org/>

New Orleans Area Habitat for Humanity:

<http://www.habitat-nola.org/>

Foundation for Teaching Economics – Economics of Disasters website has lessons and activities

<http://www.fte.org/disasters/>

“Not Yours to Give” – The story of Davy Crockett’s coming to terms with the limits of government:

<http://fee.org/nff/not-yours-to-give/>

Library of Economics & Liberty has a podcast of Peter Boettke of George Mason University talking about the role of government and voluntary efforts in relieving suffering during and after a crisis such as Katrina:

http://www.econtalk.org/archives/2006/12/boettke_on_katr.html

Volunteers of America and the Major League Baseball Players Trust teamed up in 2002 to encourage high school students to get involved in their communities and help those in need. Action Teams, composed of Major League baseball players and area high school students who are selected to be

Team Captains, work together to deliver an important message to students - volunteering is cool, fun, and personally rewarding.

<http://voa.org/Default.aspx?tabid=4576>

MIDDLE CLASS

Segment Length: 6:06 minutes

Lesson Description:

Is the middle class really disappearing in America? Each day, we are confronted with reports about how middle class people are struggling to make ends meet, and how opportunities are dwindling. Is this gloom and doom true, or just a perception? This segment looks at statistical and anecdotal information about the middle class in America.

Objectives:

Students will be able to:

- discuss the positive and negative claims about conditions of the middle class in America.
- formulate a definition of middle class.
- assess the reasons for people's methods of researching, and the claims they make.
- evaluate arguments about the future of the middle class.

Preview Activity and Questions:

- Use Think, Pair, Share to have students answer the following questions:
What is the middle class? Who is in it?
- Have the students put their answers on the board.
- Why are the students' answers different? What reasons do they have for determining what middle class is?

Viewing Guide:

Print out Viewing Guide worksheet on next page to use as an accompaniment to the video with your student(s). Viewing Guide worksheet answer key follows.

Student Name _____
Class/Section _____
Date _____

Stossel in the Classroom: 2010 Edition
MIDDLE CLASS
Viewing Guide

1. For years, some people have said the middle class is _____.
2. The new CEO of _____ started out as an hourly worker. Now he's the boss.
3. Adam Shepard went to Charlestown, South Carolina. He showed up with \$25. "I arrived, and right away, I figured I need to get into a _____ _____."
4. Adam worked for a _____ company, earning \$8 an hour.
5. He saved enough to buy a _____ _____.
6. Middle class people today live like rich people did in the _____.
7. We've always said yeah, but in the old days, things were _____.
8. They said that in the 1920s, they said that in the 1950s and we say it again today. It's not that we have less money, it's that our expectations have _____.
9. Nelson Juarez said he started working at the refinery at 18 and was able to learn different _____.
10. We have a society that rewards _____ and _____. Half of the poor actually are not poor ten years later. Nobody is stuck where they start out.

Answers to Viewing Guide:

1. suffering
2. Wal-Mart
3. homeless shelter
4. moving
5. used truck
6. 1950s
7. better
8. risen
9. trades
10. hard work, merit

Discussion and Analysis:

1. What does it mean to “make it” in America?
2. What facts are offered in the video to demonstrate that the middle class is worse off than before?
3. When John Stossel asks Barbara Ehrenreich, “If you do a good job, can’t you move up?” she responds, “Well, John, that’s not easy.” Is it supposed to be easy?
4. Barbara Ehrenreich said she worked as a waitress, an aide in a nursing home, a cleaning lady, and a Wal-Mart associate. And that didn’t do it. What didn’t that do?
5. Adam Shepard said he wanted to find out if the American dream is still alive. What is the American dream? Is it still alive? How do you achieve it?
6. How is it that two different people started out to discover if the American Dream is still alive and they end up with two very different experiences?
7. Adam Shepard claims that Barbara Ehrenreich set out to fail and write a book about it. Is that possible? What about him? Couldn’t a counter-argument be that he set out to succeed and write a book about it? How is that different?
8. What about the middle class people driving their vehicles around the sand dunes? What kinds of jobs do they have? Does your family spend some of the money they earn on leisure activities? On what activities?
9. What are some products, services, activities that we associate with a middle-class lifestyle? (Examples: cable TV, family vacations, etc.)

10. If the middle class was shrinking, would that necessarily demonstrate that those people are becoming poor? What else might be happening?

Discuss These Lines from the Video:

1. It is definitely harder to be middle class than it was a decade ago.
2. It's not that we have less money; it's that our expectations have risen.
3. [Barbara Ehrenreich] has convinced lots of people that you can't make it in America.
4. Absolutely, I think she wanted to fail – and write the book about it.
5. I made sacrifices. She didn't make any sacrifices.
6. From 1950 to 2007, the middle class family income went, in real dollars, adjusted for inflation, from \$29,000 a year to \$75,000 a year. They're making three times as much.
7. Your kids will live better than mine; your grandchildren will live better than your kids.
8. Middle class people today live like rich people lived in the 1950s.
9. We have a society that rewards hard work and merit.

Quotes for Discussion:

- "Planning ahead is a measure of class. The rich and even the middle class plan for future generations, but the poor can plan ahead only a few weeks or days." – *Gloria Steinem*
- "There are three social classes in America: upper middle class, middle class, and lower middle class." – *Judith S. Marin*
- "Planning ahead is a measure of class. The rich and even the middle class plan for future generations, but the poor can plan ahead only a few weeks or days." – *Gloria Steinem*
- "The law of liberty tends to abolish the reign of race over race, of faith over faith, of class over class. It is not the realization of a political ideal it is the discharge of a moral obligation." – *John Dalberg*
- "Public education is the key civil rights issue of the 21st century. Our nation's knowledge-based economy demands that we provide young

people from all backgrounds and circumstances with the education and skills necessary to become knowledge workers. If we don't, we run the risk of creating an even larger gap between the middle class and the poor. This gap threatens our democracy, our society and the economic future of America." – *Eli Broad*

- "It's the middle class that feels the luxury of being able to have causes." – *Orson Scott Card*
- "A moderately honest man with a moderately faithful wife, moderate drinkers both, in a moderately healthy house: that is the true middle-class unit." – *George Bernard Shaw*
- "I find in most novels no imagination at all. They seem to think the highest form of the novel is to write about marriage, because that's the most important thing there is for middle-class people." – *Gore Vidal*

Activities:

1. Research the concept of "middle class." Who decides what middle class is? Is there a general agreement on just what it means to be in the middle class? Report your findings with various explanations you find for "middle class." Why is there no definitive answer?
2. Read the book *Nickel and Dimed* by Barbara Ehrenreich. Report back to the class about what you read. How long did she work in each of the jobs she held while researching for the book? How did she live while working in those jobs? What can you tell about her desire and her efforts to succeed?
3. Read the book *Scratch Beginnings* by Adam Shepard. Report back to the class about what you read. How long did he work in each of the jobs he held while researching for the book? How did he live while working in those jobs? What can you tell about his desire and his efforts to succeed?
4. Would you rather be a rich person living in the year 1900 or a middle-class person in America today? Explain in an essay, or produce a collage slide show demonstrating those differences by juxtaposing rich people living in 1900 and middle class people living today.
5. Interview your parents and other relatives. Are their lives better or worse today than they were when they were growing up? What information can they provide that demonstrates their answer?

6. How hard is it to get a job in your community? Are any businesses hiring part-time or full-time workers? Survey neighboring businesses to find out what is required of new workers. Are any skills necessary in order to get a job? Is there on-the-job training? What is the starting pay? Are there possibilities for promotions? Raises? Do you think you could “make it” if you had to work to provide for yourself?
7. Research products and services that the typical middle-class American family can afford today that were either not available at all in 1970 or only available to the rich. Are there any products or services that were available that they could afford then but not now?
8. Read “Time Well Spent: The Declining *Real* Cost of Living in America” by the Federal Reserve Bank of Dallas. (<http://dallasfed.org/fed/annual/1999p/ar97.pdf>) The researchers decided to compare the costs of products as a function of time spent working. Use the Dallas Fed’s report to demonstrate to your class how the amount of time working to purchase goods and services has changed.
9. How many millionaires are in America? How has that number changed over the past 50 years? Why? How many of them inherited their money rather than earned it? What other statistics can you find about millionaires in America.
10. Research Barbara Ehrenreich and her past writing. Is her book in character with what she has written in the past?
11. Research the price and features of a new computer from 20 years ago. What was the cost? How much RAM and hard drive capacity did the computer have? Was the average middle class person able to afford this? What does this tell you?

Resources:

Barbara Ehrenreich’s website for her book. The website includes a teacher’s guide, frequently asked questions, and additional resources:

<http://www.barbaraehrenreich.com/nickelanddime.htm>

Adam Shepard’s website for his book. The website includes SAT vocabulary words, a reading guide, a link to his Facebook page, and more.

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

American Enterprise Institute researches and educates about government, politics, economics, and social welfare. AEI works to expand liberty, increase individual opportunity, and strengthen free enterprise:

<http://www.aei.org/>

Video panel discussion on the topic: The Myth of the Declining Middle Class:

<http://www.aei.org/video/100891>

Drew Carey and Reason.tv examine the plight of the American middle class. What do they find?

<http://reason.tv/video/show/living-large>

The article “America’s No. 1 Endangered Species: Is the middle class losing ‘its place at the table?’” by Nick Gillespie in *Reason Magazine*, has some facts to answer the question:

<http://www.reason.com/news/show/118611.html>

The comparative report: “Time Well Spent: The Declining *Real* Cost of Living in America” by the Federal Reserve Bank of Dallas, has some insightful statistics that should be very interesting to students:

<http://dallasfed.org/fed/annual/1999p/ar97.pdf>

Books:

Nickel and Dimed: On (Not) Getting By in America by Barbara Ehrenreich

Scratch Beginnings: Me, \$25, and the Search for the American Dream by Adam Shepard

Gross National Happiness: Why Happiness Matters for America—and How We Can Get More of It by Arthur C. Brooks

ADDITIONAL RESOURCES

- 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”
<http://www.civiced.org/index.php?page=stds>
- 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.commonseconomics.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.
http://www.educationworld.com/standards/national/soc_sci/index.shtml
- 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>

- A simple guide to Bloom's taxonomy
<http://www.techweb.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>
- 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 by email to custsvc@stosselintheclassroom.org , subject: resource to add.

Visit us on the web at

- <http://stosselintheclassroom.org/>