



Financial Literacy--A Call to Business Educators

By Matt White, 2010 OBTA President



The number one problem in today's generation and economy is the lack of financial literacy. Alan Greenspan, Former Federal Reserve Chairman

Financial literacy education has been a part of my personal mission in business education since I began my professional teaching career a few short years ago. To this day, I am still very concerned about the level of financial literacy of the average student, whether secondary or post-secondary. Alan Greenspan's quote above underscores the critical state of financial literacy in the United States at present. As we progress through one of this generation's greatest economic depressions, credit card debt continues to mount, identity theft increases every day, and individuals remain relatively uninformed about important financial matters affecting their daily lives.

Through numerous professional development activities and getting involved with research on the subject of financial literacy, I have become an advocate for quality financial literacy education at all levels of formal education. While many students continue to be ill-prepared in terms of financial literacy, as business educators, we are doing a disservice to our students if we do not find ways in which to weave financial literacy throughout our courses. Here are just a few ideas I have found to be effective in courses I have taught in recent years:

- ◆ Accounting and finance courses: Numerous traditional accounting concepts lend themselves to financial literacy education. For example, the concept of time value of money in a traditional accounting course can be translated into the financial literacy education concepts of long-term savings and the cost of long-term debt. Simple adjustments to the curriculum and added discussion included with each concept help students to not only understand accounting and financial concepts, but also to better grasp financial literacy concepts in an effort to allow them to make better personal financial decisions.

- ◆ Computer applications courses: Again, there are a number of financial literacy concepts that can be taught in conjunction with computer applications, such as Microsoft Excel. Once students understand the basics of Excel, have them prepare a personal budget spreadsheet that details their own income and expenses on a monthly basis. Upon completion of the budget, students can track their actual income and expenses and perform analysis of the variances by using formulas and Excel graphing tools.

- ◆ Business law courses: Many legal problems are due to the lack of financial literacy knowledge. For example, bankruptcies, property foreclosures, and identity theft cases often result in legal action in some form. Use lessons on these issues to help students better understand each of these legal matters as well as provide instruction on how to avoid these all-too-common pitfalls.

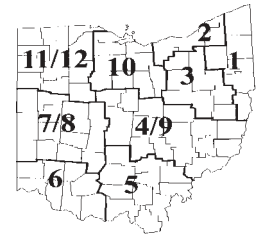
- ◆ Introduction to business courses: Introduction to business is quite simply financial literacy for business owners. Tailor your instruction and discuss the personal financial relationships involved in owning a business and relate each of the concepts on both a business and personal level. For example, when discussing forms of business ownership, discuss the advantages and disadvantages of each form of business from both a business perspective and from a personal financial perspective. Chances are your students will learn much more about business ownership this way, and they will also come away with a better grasp of many financial literacy concepts.

For those of you lucky enough to teach personal finance or business economics courses, keep doing what you do.

(continued on page 3, Financial Literacy)

Cleveland/Akron Conference
October 21-22, 2010

SECTIONS REPORTING IN . . .



Section 1/2--Stephanie Sak Cleveland Area Business Teachers Association

Sections 1 and 2 will not be planning a fall meeting. You ask why. Well, the upcoming OBTA conference, of course, offering a large variety of sessions and workshops for you to attend. So make sure to mark your calendars for Thursday, October 21 and Friday, October 22, 2010. Hope to see you all at the Hilton Hotel.

The planning committee would love to have a winter and spring 2011 meeting, but we need your input. Please e-mail Stephanie at CABTA@cox.net with any ideas for possible workshops or speakers that you feel will help you in your classroom for next year. This is your organization, and we want to fulfill your needs for staying up to date on the constant changes in business.

If you would be interested in helping in Section 1 or Section 2/CABTA as a team member, please contact Stephanie at CABTA@cox.net.

Section 7/8--Roger and Vicki Fulk

Plans are being developed for a spring or early summer business field trip for area business teachers and guidance counselors.

Contact information: roger.fulk@wright.edu or fulkv@sidney.k12.oh.us.

Section 10--Kristi Glanz

E-mails have been sent to Section 10 members concerning the possibility of meeting this spring or summer. If you did not receive the e-mail and are interested in meeting with fellow OBTA members, please contact Kristi Glanz at glanz635@bright.net or phone 419.618.0484.

Section 11/12--Shawn Orr

Contact information: Shawn Orr at sorr@daviscollege.edu.



Soaring Into "Emerging Technologies"

Section 3--Rob O'Donnell

Contact information: smiley63@adelphia.net

Section 4/5/9--Matt White

Contact information: MCWhite@itt-tech.edu or whitenc@prodigy.net.

Section 6--SWOBTA--Heather Phillips

Section 6 will hold its spring meeting Tuesday, May 11th. We will discuss recruitment strategies and future planning. The meeting will be held at Parker's Blue Ash Grill and serve as both a business meeting and a social hour to provide members the opportunity to network and share ideas.

Contact information: heather.phillips@uc.edu.

OBTA Membership Benefits

- * Professional organization membership
- * Networking with professional colleagues
- * OBTA website: www.obta-ohio.org
- * Annual professional development conference
 - * Annual refereed journal:
The Ohio Business Technology Educator
 - * Beacon: three issues
 - * BIAC member presentations
 - * BIAC student recognition
- * Distinguished Teacher recognition
- * OBTF grant opportunities

Dougherty Resigns Board as 2nd Past President

Matthew White, 2010 OBTA President

It is with great regret that I announce the resignation of Joy Dougherty, 2nd Past President, from the OBTA Executive Board. Joy has served on the officer team of our organization for the past four years. However, heightening personal and professional commitments have made it necessary for her to resign the remainder of her term at this time. As an organization, we wish Joy the very best in her future endeavors, and we thank her for her service to OBTA.

What Do New Teachers Want From Their Professional Association?

By Matthew White, 2010 OBTA President

Recently I visited with a group of young student teachers in business and marketing teacher education. We discussed their preferences as they pertain to professional organizations. This discussion revealed some very insightful elements. Here is a list of the top 10 preferences these new, young professionals expressed:

- o Resources on the latest trends in the study of business
- o Instructional methods that are fun and relevant to student learning – the focus here is on how to teach the latest technologies – remember, young people today are early adopters of technology and already know how to use the technology and simply need simple instructional methods to implement these technologies in their classrooms
- o Cutting edge and fun learning activities at conferences
- o Connections with local teachers
- o Resources to develop collaborative teaching relationships
- o Resources to allow for peer feedback on lessons and teaching techniques
- o Organizational action relative to maintaining and increasing business education
- o Convenient access to conference locations and professional development sessions
- o Job placement services
- o Social online networking with other educators

As an organization, it is important to consider these desires of new teachers in an effort to sustain the mission of OBTA and to also strengthen membership. Furthermore, by expanding our horizons to include more up-to-date operating strategies, we help to bring these new professionals to the organization and build their professional association involvement earlier in their teaching career.

Throughout 2010 and into the future, the leadership of OBTA will begin to review these elements and determine their appropriateness as they relate to both the vision and mission of the organization.

As such, we are happy to announce the implementation of our first new initiative from this list—Join the OFFICIAL Facebook Group for OBTA—An Association for Business Technology Educators! From your Facebook profile, search “OBTA—An Association for Business Technology Educators” and click “Join Group” – It’s that simple. This group will provide frequent updates on events and issues pertinent to the field of business technology education and provide a social networking forum for members to share teaching ideas, creative lesson plans, and ask questions of their fellow colleagues. JOIN TODAY!

Financial Literacy (continued from Page 1)

Make the learning experiences you provide rich in content so that students come away from your courses ready to conquer the uncertainties of a complex financial world.

As you can see, nearly every course taught by business educators can be adapted to include both core course content and financial literacy content. With a little creativity and lesson preparation, you can become a stronger business educator who goes beyond the acceptable to the extraordinary and who makes their students stronger individuals when faced with financial decision making.

I urge each of you to join in and become advocates for financial literacy education. The Council for Economic

Education (CEE) echoes this call in stating their organizational goal of, “Monitor[ing] progress in advancing economic and personal finance education such that all stakeholders—teachers, university educators, school administrators, policy-makers, business leaders, and advocates—have the tools they need to promote the economic and financial literacy of our nation’s youth.” CEE and numerous other non-profit and business organizations provide a variety of free and low-cost teaching resources to business educators—take advantage of these excellent sources! Through your individual efforts and the combined efforts of OBTA—An Association of Business Technology Educators, let’s work to make Ohio’s financial literacy efforts stronger than ever!

Don't Forget!

BIAC Commendations Available

The OBTA Business and Industry Advisory Council wants to remind you to nominate an outstanding graduating high school senior or a post-secondary student who completes a program in Business Education for the Business and Industry Achievement Commendation. These graduates will receive an Achievement Commendation certificate, a letter of recognition, and a small gift from OBTA's Business and Industry Advisory Council.

OBTA members are encouraged to take advantage of this simple and easy opportunity to recognize an outstanding student and your school.

To nominate a student, please provide your name, the student's name, the school address/city/zip, and the date needed. Contact Vicky Hammer at victoria.hammer@uc.edu. Information and nomination forms may also be found on the OBTA website at www.obta-ohio.org.

2009-2010 Business and Industry Achievement Commendations

(as of April 19, 2010)

Student	OBTA Member	School
Michael Srofe	Debra Baas	Great Oaks Mariemont HS
Marcel Dougerty	Felicia McMiller	Bedford HS
Ashleigh Owens	Shunda Wright	Bedford HS
Andrea Fleck	H. Roger Fulk	Wright State University--Lake Campus
Oumar Tall	Jane Briggs	Eastland Career Center

\$1000 Scholarship Available for Graduate or Junior/Senior Undergraduate Business Education Major

Do you know a junior or senior undergraduate or graduate student majoring in business education? If so, would he or she benefit from receiving a \$1,000 scholarship? If you know a deserving recipient, recommend him or her for the 2010 OBTA Scholarship. Application forms are available online at www.obta-ohio.org. The deadline for application submission is **July 15, 2010**.

In addition to a general information form, the applicant must submit a resume that includes a description of skills related to business education, educational achievements, community activities, and work experience. Two letters of recommendation, an official transcript indicating a minimum cumulative 3.0 GPA, and a photograph in JPEG format must also be included with the application. The final required document for submission is a 300-500 word computer-generated essay on "Why I am entering the Business Education field."

Please think about your students and consider recommending one of them for the 2010 OBTA Scholarship. The scholarship will be awarded at the Akron/Cleveland Professional Development Conference in October.



OBTA Teacher/Educator of the Year Award Nominations

Nominations are now being accepted for the OBTA Distinguished Service Awards. In addition to accepting nominations from each OBTA section, nominations may be submitted by any active OBTA member. This means you can nominate a colleague who might be in another section.

Contact Matthew White at MCWhite@itt-tech.edu for further information. You may also log on to the OBTA web site at www.obta-ohio.org for the nomination forms. Nominations are due by July 15, 2010.

Membership

Log on to www.nbea.org for current membership form and a list of benefits. Benefits include membership in NCBEA.

NCBEA Conference



Obtain Teaching Ideas at MBEI-OPOLY!

~Christy Culver, NCBEA Liaison

You are invited to the 2010 North Central Business Education Association (NCBEA) and Minnesota Business Educator, Inc. (MBEI) joint fall conference September 23-24 in Minneapolis, Minnesota. Visit www.ncbea.com for details.

Your National Business Education Association (NBEA) membership benefits include membership in NCBEA and the eight-state annual conference opportunity. Plus, receive publications of *Business Education Forum*, *Keying In*, and the *NBEA Yearbook* that offer excellent teaching ideas and business education research with your membership. Not a NBEA member, contact me at culverc@mtc.edu for details.

NBEA Conference

Plan now to attend the NBEA Conference in New Orleans from April 19-23. First time attendees can apply for a stipend (application available at the NBEA website). Applications have a December 2010 deadline.



Soaring Into “Emerging Technologies”

2010 OBTA Akron/Cleveland Conference Highlights!

- > The Hilton Hotel, 3180 West Market Street, Akron, Ohio 44333
- > Fun, exciting, and educational concurrent workshops
- > Interactive computer workshops at ITT’s new facility
- > College credit available from Ashland University
- > Clambake at Akron’s Wolfcreek Winery on Thursday, October 21
- > More information and details in the next edition of the Beacon

More to come! Don’t miss this one!

Call for Workshop Presenters--Deadline Extended

If you would like to be a concurrent workshop presenter at the 2010 OBTA Professional Development Conference, please send a short description of your presentation to Felicia McMiller via e-mail at fmcmliller@bedford.k12.oh.us, by Friday, June 4, 2010.

We appreciate your participation!

Attention OBTA Section Leaders!

Silent Auction baskets created by each section for our 2010 OBTA Professional Development Conference will have a theme of “The Solar System” this year!

Put your creativity to work and donate a basket to benefit our scholarship fund.

Remember--the sky’s the limit!

Thank you for your creativity!

First-Timer's Reflection on 2009 Conference

James Patrizi, Westlake High School

I would like to take this opportunity to thank OBTA for receiving the first time attendee's stipend award. Given the sacrifices that a lot of professional organizations have had to make within the past few years, it says a lot about OBTA--that they are willing to offer a first-time attendee stipend to those individuals willing to further their professional development. I joined OBTA for the first time this past summer, and I am proud to be a member of an organization that strives to continue excellence in our business classrooms through all of their efforts. The annual conference is a way for our profession to come together and swap teaching strategies, success stories, and maybe even pitfalls that will only better serve us in the classrooms.



As business educators, we teach within a very delicate curriculum. I cannot think of any other courses of study that can be affected so dramatically by changes in legislation than the ones we are currently in. What drove me to business education was a passion for the subjects' areas (business law, accounting, and financial literacy to name a few), along with the ability to authenticate the lessons within the classroom to produce meaning outside of its walls. The concepts and topics discussed within our lesson plans will carry real-life significance when our students leave our buildings and experience the real world.

Thinking back to my experience at the OBTA conference this past October, I recall two break-out sessions that caught my eye and allowed me to expand upon my teachings in the classroom. Ralph Lindeman's session on the Technology to Reduce Risk in Investment Portfolio: An Application for the Classroom, along with Peak Six's session on its new website (WeSeed), showed me that I could show my students the meanings behind the symbols and numbers we may see when watching the Stock Market's progress. By going in-depth on all of the variables and factors involved, I have been able to introduce students to a world that they did not previously know. In some cases, students who originally thought the markets were boring actually enjoyed the activities and projects that I learned from the conference. Peak Six's session on its website, WeSeed, showed me an additional resource that my students could use to research and choose stock they may be interested in. When some of my students were unsure of stocks within a particular area of the market, I directed them to the WeSeed site, and they were able to choose the companies that appealed to them.

The OBTA Conference proved to be a very valuable professional development opportunity for me and allowed me to grow as a business educator. I look forward to the October 2010 conference in Akron.

Creative Ideas From:



Frances Stuck, R. G. Career Center at Fairless High School

Inventor Project

I have a list of people who have been important in the world of information technology. Students draw a name and then prepare a PowerPoint and a poster that they present to the class giving us information on when the person was born, where they studied, what they invented, why the invention is important to information technology, and other interesting facts that they may find.



Great Escape

Students plan a vacation for four. They have to prepare an itinerary, a budget, and put it all together in a PowerPoint to convince us to take this vacation.

*Donna Birkby
Avon Lake High School*

I tell the students I will be retiring in five years from the current year and that they have to write me a letter congratulating me (minor reason). They must include what they are doing, where they live, what they have done since having me as a teacher, etc. It helps the students think about their future, apply writing skills, and format a letter.

Stephanie Sak, ECOT

Real Life Opportunity

If you are having your students fill out an application form and practice for interviewing, why not ask your local McDonalds for help. A McDonalds' manager in my area was going to work with me in allowing my students to fill out a McDonalds online application form for crew worker. The students would put their first and last name in the first name spot and the school's name in the last name's spot for identification purposes. It is a great real life process for the students. After the application is filled out, the applicant is asked to answer 35 pre-interview questions. The questions are great. Once the application is filled out, it is sent to the McDonalds you have specified. The manager has to then print out the application form for you. Have the manager come and help explain the interview process and the purpose of the application form.



An alternative to this project: I created a pdf of a three page application I picked up at McDonalds. Then I went to the website and chose the questions I liked best. I placed the questions in a word document for the students to write their answers.

Internet and PowerPoint Project



Have your students look up two or three colleges of their choice using the internet. Have them locate some of the following information... school location, size, cost, student body, types of services the school offers, hotels, shopping, and restaurants near the school, and anything else you can think of. Next, have the students use this information to create a PowerPoint presentation comparing the schools and explain which school he/she would like to attend. Lastly, part of the assignment is to have the students present the presentation. You might want to invite their parents to the presentation. You ask, why the parents? Some might not know their child is interested in attending a particular school.

Excel, Internet and PowerPoint Project

Your students have just graduated from college. They would like to go on a trip to celebrate. Place the students in groups of 2, 3, or 4. They have \$10,000 between them to spend on a vacation spot. Have the students pick a name of a vacation spot from a hat, (ie., France, Brazil, Japan, Africa Great Britain, Disney World). Using an Excel spreadsheet, have the students plan their budget for the trip: cost of transportation, hotel, food, site seeing, gifts to bring home, etc. Next, the students should search the internet and find the cost of these items, make notes of what they are going to visit, where they will possibly eat, and any other interesting information about where they are going. Using the data they have found, put it in the spreadsheet and have them examine how close they are to the budget. With all this information, have them put together a PowerPoint of their vacation spot, explaining where they are going, sites they will visit, and the calculated cost.



Heather Phillips University of Cincinnati, Raymond Walters College

Have bad weather and your class is cancelled or school is closed? Going to a professional development conference and can't meet with your class?

Use PowerPoint narration to narrate your presentation and send it to your students. This is an inexpensive method to deliver course content and can be viewed and listened to from home.



Podcasting with Audacity

Christy Culver, Marion Technical College

Would you like to supplement your classroom material? Prepare or motivate students for learning new content? Provide high-level overviews for online, blended, or traditional class formats? Do you want to learn how to record instructional audio that students can listen to on your learning management site or download to their iPods, phones, or other handheld mobile devices . . . making audio content available anytime, anywhere.

In 2004 former MTV video jockey Adam Curry and software developer Dave Winer developed the first Podcast. The term Podcast is derived from iPod and Broadcast = Podcast. How do you create a podcast you ask? I know what you're thinking . . . sounds complicated, sounds expensive, and sounds technical. The truth is, creating or listening to podcasts couldn't be easier or cheaper. If you have a computer, a microphone, and an Internet connection, you already have all the equipment you need. Well almost; you also need software to record. Check out Audacity, a free software used for recording and editing sounds.

Why not create a book review, document a field trip, list classroom news, have students practice interviews and evaluate each other, incorporate a guest lecturer, or just add the cool factor to your course material! Email me at culverc@mtc.edu, and I will share my step-by-step handout for recording, editing, and using Audacity.

Installing Audacity

1. **Download** Audacity to your computer. **Audacity** is a free audio editing program available at <http://audacity.sourceforge.net/>. The file you downloaded is an install file. Do whatever the operating system requires to install it; take the defaults.

2. **Download** the **LAME encoder file**. See instructions at <http://audacity.sourceforge.net/help/faq?s=install&i=lame-mp3>

3. Unzip the downloaded LAME file.

4. It is very important that you know *exactly* where you saved the lame_enc.dll or LameLib file. Reason: The very first time you try to export an MP3 file from Audacity, it will ask you: **Where is the LAME encoder file**: You must navigate to where the Audacity file is only the first time.

FYI . . . If you do not follow steps 3 and 4, you will not be able to export MP3 files from Audacity, but you will not have a chance to do Step 5 until you have some audio to export.

Fun Names



Here are some more names to use in your projects that make the students smile, laugh, or just wonder where you came up with such names. Even fifth grader, Cara Birkby (Donna's daughter) and her friends contributed to this list. Some names you may recognize from a recent commercial.

- | | |
|--------------|--------------|
| Dr. Pepper | Ciara Mist |
| Justin Case | Joe Kerr |
| Cara Little | Noah Lott |
| Mac Aronie | Rob A. Bank |
| Landen Kort | Anita Ride |
| Pete Moss | Harry Butt |
| Parker Carr | Cam Era |
| Hammond Eggs | Holly Wood |
| Jim Matts | Junior Klass |
| Harry Leggs | Ferris Wheel |

www.obta-ohio.org

Do you have some 'fun names'? E-mail them to Susan Bobey at sabobey@msn.com.

2010 Publication Guidelines

The Ohio Business Technology Educator

Manuscripts for *The Ohio Business Technology Educator* are now being accepted. Authors should note that articles in the journal may also be published on the Web. All manuscripts must be submitted no later than July 1, 2010, for consideration for the next issue. Manuscripts may vary in length; however, the typical manuscript is approximately 2,500 words. Manuscripts, in Microsoft Word, must be submitted both electronically (as a .doc, .docx, or .rtf file format) as well as in hard copy form.

Topics of the manuscripts may be related to a variety of areas concerned with education for business. The discipline's status, teaching and learning, research, curriculum, methods, computers and technology, and administration are frequent topics; articles should fit general categories of theory, research, and/or practice. All artwork should be submitted on disk in camera-ready format for duplication. Each piece of art should be printed on a separate sheet of paper for submission with the hard copy document.

The latest edition of the *Publication Manual of the American Psychological Association* (APA) should be followed. For the purpose of these manuscripts, the 5th edition is preferred since the 6th edition of the manual contains minor printing errors, and a revised copy is not yet in circulation at the time of this writing.

This is a scholarly, refereed journal. Manuscripts will be reviewed, evaluated, and possibly accepted for publication. Manuscripts not accepted for publication will be returned to the author (or first-listed author on a coauthored manuscript). The committee, under the direction of the Interim Editor, consists of secondary school educators from Ohio, postsecondary educators, and other important professionals.

Attach to the manuscript your complete name, title, position, school or agency name and address, telephone number, and e-mail address. Provide complete information for all coauthors.

Please submit manuscripts or direct questions to: INTERIM EDITOR, Matthew White, ITT Technical Institute, 3781 Park Mill Run Drive, Suite 1, Hilliard, OH 43026, (614) 579-0870 (cell), MCWhite@itt-tech.edu.

Membership Update

The 2010-11 membership form is on page 11. Membership renewals will be mailed in late May. As we enter a new membership year, we wanted to answer several questions we have been asked.

I am a lifetime member, why do you still send me a renewal form? Please help us keep our records current by updating or confirming your contact information. Just indicate lifetime member on the form.

I'm not able to renew this year, but I have moved or some of my information changed. Please help us keep our records current by updating your address and other information.

Why should I renew my membership? OBTA is an inexpensive way to stay connected with other Ohio business teachers. The conference is a great way to network. The location moves around the state, so if it's not convenient to attend one year, hopefully it is more convenient the following year. Local chapters meet several

times a year and receive some money from the state organization to help fund local meetings and activities. All members receive the directory in May (watch for yours to arrive soon!), a copy of the Journal (a refereed journal in which all members are invited and encouraged to publish), and the Beacon several times a year. The Beacon keeps you updated on OBTA activities and provides teaching suggestions from your peers. OBTA awards (open to members only) offer you the opportunity to be recognized by your peers and your institutions, and the opportunity to nominate your students and peers for scholarships and awards.

What can I do to help OBTA? There is a trend of declining memberships across many professional organizations. We are only as strong as our membership. Get involved! Participate in your local chapter, submit articles for the Beacon, publish in the Journal, encourage a peer to join, and/or attend the OBTA conference.

Other membership questions? Please contact pam.rankey@uc.edu.

OBTA EXECUTIVE BOARD

We're Here for You--Contact Us

2010

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OBTA VISION

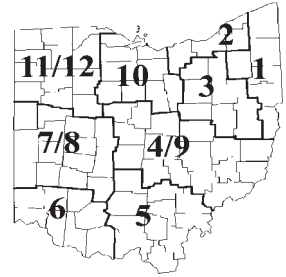
Business Education for Effective Living

OBTA MISSION

To make a positive difference
in business education by providing
professional development activities, technology-
based workshops, research, publications,
and networking opportunities.



Roger Fulk, Vicky Hammer, Pam Rankey, Joy Dougherty,
Shunda Wright, Susan Bobey, Stephanie Sak, Vicky Fulk,
Felicia McMiller, Matt White, Karen Everingham, Stella Hull



Support your professional organization . . . with your membership!

Membership applications may be found at our web site: http://www.obta-ohio.org
For additional information contact: Pam Rankey at prankey@fuse.net

2010-2011 Membership Application
O B T A—An Association for Business Technology Educators
Membership Year July 1, 2010-June 30, 2011

Please fill in all blanks below. Please print or type. Check to exclude your personal data from the directory.

Title First Name Initial Last Name
Home Address City/State/Zip
Evening/Area Code/Phone E-mail Address

School Name School Address
City/State/Zip
Day/Area Code/Phone

- Position
Classroom Teacher
Teacher Educator
Administrator
Supervisor
Other

- Institution
Elementary
Middle/Jr. High
Secondary/High School
JVS/Career Center
College/University
Tech./Community College
Private Business College
State Department
Other

- Dues Information
Professional - \$40.00 (before July 1, 2010)
Professional - \$45.00 (after July 1, 2010)
Retired - \$20.00
Student (full-time, undergraduate) - \$20.00
Life Member - NC

- Highest Degree Completed
Bachelor
Master
Specialist
Doctoral

Payment Information
Make check payable to OBTA

RETURN THIS FORM WITH PAYMENT TO:

Mrs. Stella Hull
1995 Cliffview Road
Cleveland, OH 44121-1061

OBTA Section No.
County (School)
NBEA Member

- Section 1 Ashtabula, Trumbull, Mahoning, Columbiana, Portage, and Jefferson
Section 2 Lake, Geauga, Cuyahoga, and Lorain
Section 3 Medina, Summit, Stark, Wayne, Holmes, Tuscarawas, Harrison, and Carroll
Section 4/9 Washington, Monroe, Belmont, Guernsey, Noble, Morgan, Muskingum, Coshocton, Knox, Licking, Perry, Fairfield, Franklin, Delaware, Morrow, and Marion
Section 5 Athens, Meigs, Hocking, Vinton, Jackson, Gallia, Lawrence, Scioto, Pike, Ross, and Pickaway
Section 6 Adams, Highland, Clinton, Brown, Clermont, Warren, Butler, and Hamilton
Section 7/8 Preble, Montgomery, Greene, Fayette, Madison, Clark, Miami, Drake, Mercer, Auglaize, Shelby, Logan, Champaign, and Union
Section 10 Ottawa, Sandusky, Seneca, Wyandot, Crawford, Richland, Ashland, Huron, and Erie
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