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Unit organization of four topics in business education

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Boston University
UNIT ORGANIZATION OF FOUR TOPICS 
IN BUSINESS EDUCATION 

by 
Aune Elsie Heino 
(B.S.Ed., State Teachers College, Salem, 1941) 
submitted in partial fulfilment of the 
requirements for the degree of 
Master of Arts 
1947
Approved

by

First Reader  Roy C. Biddle
Professor of Education

Second Reader  John L. Rowe
Associate Professor of Business Education
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CHAPTER I
INTRODUCTION

Scope of This Study

The Problem.-- This master's paper is an attempt to apply the principles underlying the unit method \(^1\) to the teaching of an elementary course in business education in the ninth grade.

Since there is a trend to postpone vocational subjects to the later years of secondary and post-secondary schools, the business subjects offered in the earlier years should be considered as part of the program in the basic education of all the pupils. The fact should not be overlooked that half the pupils entering high school do not complete their secondary school education and that some elementary vocational information should be provided before they leave school. This vocational phase was the original objective of teaching general business training, but the changing social and economic order is gradually bringing about a change in the educational objectives to include exploratory, guidance, and personal-use values.

One of the problems discussed by educators is the organization and departmentalization of basic business education

for all pupils, but no attempt is being made here to investigate that issue.

Selection of the units. The four topics — filing, business papers, business reference books, and insurance — were selected for unit organization because of their close relation to the everyday experiences of the prospective consumer and citizen, and of their orientation and guidance value in the field of business.

Filing is not limited to business offices. Everyone has important papers to keep, such as receipts, money order stubs, income tax records, letters, recipes. It saves time and energy if we keep our materials in a systematic order so that they can be found quickly when needed. The knowledge of a few elementary rules in alphabetizing and indexing is helpful when using library facilities, referring to the telephone directory or other reference books, setting up a personal file, and in countless other instances. Some of the pupils may gain an interest in the work of the file clerk or the general office worker.

Business papers play a large part in everyday living. Pupils should have some understanding of the importance of reading and filling out business forms. It is a commonly

\[1/\] The writer is indebted to Professor Mary E. Connelly of the College of Practical Arts and Letters, Boston University, for her gracious cooperation in supplying materials and in offering helpful suggestions for these units.
accepted fact that in making one business transaction there is involved a system of "paper work." Orientation and personal-use values can be derived from this unit.

The topic, reference books, was selected because of its personal-use and general background information. Most of the pupils are already acquainted with dictionaries, directories, and atlases that have been used in other classes or in the home. A working knowledge of reference books will be useful in school studies or other research work. This topic could be correlated with the work in the English class.

Life insurance, a form of investment, is protection against loss, and is of interest to thrifty and intelligent people. Pupils should have some fundamental information on the common forms of insurance - life, health and accident, property, and some miscellaneous forms. The development of sound social and economic attitudes will help prepare tomorrow's citizens to take their place in society.

The Method.-- These units were constructed according to the principles of unit organization presented in Fundamentals of Secondary-School Teaching, the text used in the course, The Unit Method in the Secondary School, which was offered at Boston University School of Education during the second semester of the school year 1946-47. The writer is also indebted to Professor Roy O. Billett for helpful suggestions and criticisms on the unit method received in the Seminar in
Secondary Education.

The Local Situation

These units are related to Belmont because the local junior high school is one of the schools in metropolitan Boston that offers a course in general business training. Also, the cooperation of the school in providing detailed information about the school and the pupils was another factor in selecting Belmont.

The Town.-- Belmont is a growing residential community located seven miles west of Boston. Of its 28,866 inhabitants, 82 per cent is native born; the 17 per cent of foreign born is chiefly from Canada, Italy, Eire, and the British Isles. The predominant occupations of the town's people as listed in the 1940 Census classification are clerical and sales 28 per cent, professional and semi-professional workers 16 per cent, and proprietors, managers, officials 14 per cent.

The School.--\(^1\) Belmont Junior High is one of the newer schools in the town. The enrollment is approximately 900, a decrease of about 300 of the previous year. The school has an active guidance department and provides instruction in occupational information and course planning in the eighth grade prior to the pupil's entrance to the ninth grade where

\(^1\)Data relating to the school and the class were supplied by the Junior High School, Belmont, Massachusetts.
the elective system is begun. The majority of the pupils enroll in the language elective program in preparation for education beyond the secondary level.

The Group For Whom These Units Were Planned

The Class.-- These units were planned for, but not presented in, the ninth-grade junior business training class of 43 girls. This group is equally divided into two sections, each class meeting 40 minutes a day for two semesters. The classroom has ample blackboard space, and the bulletin boards are kept in use by the pupils. In addition to the Crabbe, Salsgiver text, General Business, the work is enriched by the use of abundant supplementary materials including other textbooks, trade publications, free pamphlets, pictures, and mimeographed information. Outside speakers, films, and visits are included.

Chronological Ages.-- The range in chronological ages as of October 1, 1946, was from 13 years 2 months to 15 years 10 months, and a median age of 14 years 1 month.

Intelligence and Achievement.-- The California Test of Mental Maturity taken in March, 1946, when these pupils were in the eighth grade showed a range of 70 to 120, and a median score of 99.

The Iowa Every-Pupil Test was taken in May, 1945, in the seventh grade. In terms of grade level, reading ability ranged from 4.0 to 9.9, and a median of 7.0. The vocabulary
grade level ranged from 4.2 to 11.0 with a median of 7.6. In work study skills the range was from 5.2 to 8.3 with a median of 6.5. The language skills ranged from 4.1 to 11.0 with a median of 7.3. The range in arithmetic skills was from 4.7 to 9.3 with a median of 6.4.

The curriculum. — The pupils electing this subject plan to take the business or home economics curriculum in the high school. The required subjects for these pupils are English, general science, civics, and physical education. In addition to junior business training, the girls have one other elective plus the option of a free elective in the field of music.
Table 1. Scores of 43 Pupils on the California Test of Mental Maturity Taken in March, 1946.  

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1/ Data supplied by Junior High School, Belmont, Mass.  
a/ Age as of October 1, 1946.
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1/ Data supplied by Junior High School, Belmont, Mass.
2/ Age as of October 1, 1946.
CHAPTER II
A UNIT ON FILING

General Statement of the Unit

Everyone keeps important papers and should be able to find them quickly and easily when wanted. An orderly system of keeping and finding papers is needed by individuals and businesses.

The Delimitation of the Unit

1. Filing is the orderly arrangement of papers, cards, or other materials for easy reference.

2. Storing or depositing papers in a box or envelope is not synonymous with filing.

3. Papers should be kept according to time limits set by laws on collecting debts.

4. Businesses and individuals should select the files and methods most suitable for their particular needs.

5. There are many types of files.
   a. The spike or spindle file is for temporary use. Papers are placed on top of one another which makes it difficult to find a particular paper for easy reference.
   
   b. The Shannon flat file is a flat board with two metal

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1/ For a discussion of the general statement of the unit, see Billett, op. cit., pp. 139, 505.

2/ Ibid., p. 505.
arches on one end that may be opened to add more papers to the file. This is a portable file and may be hung on the wall or placed on the desk.

c. The bellows file is a partitioned envelope used in filing a few important papers, such as war bonds, insurance policies, contracts, canceled checks, or tax receipts. As the name indicates, the file allows for expansion.

d. The box file is convenient for personal use. Inside the box there is a heavy sheet for each letter of the alphabet so that filing is done in a systematic way.

e. The vertical file is a newer and more effective type of file. Papers are filed on edge in an upright or vertical position and one behind the other.

(1) Vertical filing is most suitable for business use.
(2) When one or more drawers are arranged one above the other, it is a vertical unit.
(3) When one or more drawers are arranged side by side, it is a horizontal unit.
(4) Card files are in common use in the home, library, schools, and business offices.
(5) The visible-index file is a cabinet drawer containing trays to which are fastened cards that overlap one another without covering the heading.
(6) The vertical type of visible-index file revolves on metal frames.

6. A guide card is a heavy sheet with a projecting tab used in dividing the file drawer into alphabetical sections. The number of guide cards varies with the amount of material to be filed.

7. A folder is a sheet of heavy paper folded so that the back is exposed about three-fourths of an inch above the front. The tab is labeled to indicate the contents of the folder.
   a. Folders are placed behind the guide card.
   b. An individual folder is made out when there are five or six letters relating to the same person or subject.
   c. If there is no individual folder, material is filed alphabetically in a miscellaneous folder.
   d. Letters are filed with the latest paper on top so that reference can be made easily and quickly.
   e. The letter should be placed in the folder with the letterhead on the left-hand side of the folder.

8. There are four common filing systems.
   a. Alphabetic filing. Material is filed by name of business or individual in dictionary order by the 26 letters of the alphabet.
   b. Geographic filing. Material is filed according to
geographic location. It is used in businesses that find it more convenient to divide the business territory in definite regions. The geographical names and all correspondents are filed alphabetically.

c. Subject or topical filing. Material is filed by the subject matter. It is commonly used for personal files, lawyer's case files, and library card catalogs. The list of subjects is filed alphabetically.

d. Numerical filing. Material is filed by number. This is a complex system involving the use of a card index.

9. One must be a correct speller and an accurate rapid worker in using any filing system.

10. All material to, from, or about any company or individual should be kept in one particular place.

11. Deciding the name under which the piece of material is to be filed is known as indexing.

12. In handling many names, it is more convenient to sort the names into alphabetic divisions before actually filing the material.

13. Arranging the names in alphabetic order (A-Z sequence) is known as alphabetizing.

a. Each word of the name is considered as a separate word or unit. Names are filed by considering the first unit, but in case of similarity, the second
or succeeding units determine the correct order.

14. A basic set of rules is used for correct indexing and alphabetizing.

Probable Incidental and Indirect Learning Products

1. Appreciation of the value of orderliness in business and personal affairs.
2. Increased tendency to keep materials neatly and systematically arranged.
3. Increased tendency to record information carefully and accurately.
4. Interest in occupations requiring the use of correct filing procedure.
5. Improved habits in using library facilities, directories, and other sources of reference.
List of Materials and Readings for Teacher's Use Only


A Reprint from Applied Secretarial Practice Series.


Supplementary materials from the following companies:

Amberg File and Index Company
1400 Fulton Street
Chicago, Illinois

Globe-Wernicke Company
Cincinnati, Ohio

Remington Rand, Inc.
315 Fourth Avenue
New York 10, New York

Shaw-Walker Company
Muskegon, Michigan

Yawman & Erbe Manufacturing Company
1099 Jay Street
Rochester, New York
The Unit Assignment on Filing
(Tentative Time Allotment, Two Weeks)

A. Introductory Activities

1. Class discussion and demonstration of the use of the card file in the classroom:
   a. When have you used a card file?
   b. How did you locate the information you were looking for?
   c. How was material filed in the card index?
   d. Volunteer to find a reference in the card file kept in the classroom.

2. Class discussion on filing for personal use - the safekeeping and orderly arrangement of important papers, the use of the library files.
   a. How do you keep and arrange important information that you wish to have for personal reference?
   b. How do you keep lists of names, addresses, or telephone numbers for easy reference?

3. Administer the pretest.

4. Distribute copies of the study and activity guide, explain the procedure of work, and explain the use of the optional related activities.

1/ Ibid., ch. 19.
2/ Ibid., p. 603.
3/ Ibid., p. 599.
B. Core Activities ¹ (to be duplicated and distributed to the pupils).

Part I - The Nature and Importance of Filing

1. What papers or materials do you know are filed in your home? What items could be filed to advantage? Tell how you would keep them.

2. Should all papers be kept the same length of time? What would you do with papers that should be kept for a long time but need not be referred to often?

3. Observe the filing systems and equipment when you visit the school office or other institutions. What types of files have you noticed in offices? What material do you think a school office would file?

4. Write a list of several ways in which the filing of important materials tends to promote economic living. You may prefer to illustrate your answer by a series of sketches and short explanations.

5. Tell of your experiences with the library card catalog. In what ways can you use such a file? Refer to Boyd, ch. 5, for information on the card catalog.

6. Make a list of not more than ten of your favorite books and authors. How would you arrange such a list for further reference? (See Related Activity #2).

7. If you were collecting stamps how would you arrange them ¹/ Ibid., p. 507.
for safekeeping and easy reference before mounting them in your album? What method do you use in filing recipes in the cooking class? Suggest how the music sheets could be filed in glee club. (See Related Activity #6).

8. Your personal folder is kept in the guidance department. Suggest a method of filing that information for safekeeping and easy reference.

9. List the types of files, characteristics, advantages, and disadvantages of each. Arrange the data in chart form.

10. Why are guide cards or sheets used in the filing systems? How many guide cards would you use in a simple alphabetic system?

11. Why are folders used? Why should they be handled carefully? In what order are papers placed in an individual folder? in a miscellaneous folder?

12. Is the folder placed before or after the guide card? Is the individual folder placed before or after the miscellaneous folder?

13. What are the disadvantages of overcrowding a folder? What would you do when the file drawer became filled?

14. Figure the cost of filing equipment in N 301:213.  

15. What is the most common filing system? In what system is filing done by topics? What system is characterized by

References are coded by name of author, page number, and problem number. N 301:213 refers to the Nichols text, page 301, problem 213.
the use of numbers and a card index? What system considers locations or business districts? What feature is common in all four systems?

16. What new terms have you used in this unit? Be ready to contribute to the class discussion on these new words. (See Related Activity #13).

Part II - Indexing and Alphabetizing

1. Knowledge of the alphabet and sequence of letters is essential in any filing work. Read Bo. 113, and write a summary on why you should know the alphabet.

2. Under what letter of the alphabet would you file your name? Write the names of other members in your family having the same last name. Arrange the list in alphabetic order. State your reason for the arrangement.

3. How would you arrange the following names for filing?
   Brown, Browne, Brownell.
   An old library rule is, "Ends first, filed first."
   What is your own rule to fit this example?

4. Write the names of our class members whose surnames begin with D and M. Index and arrange alphabetically.
   How did you treat the prefixes De, Mac, and Mc?

5. Under what letter would you file the name Sister Kenny? Princess Margaret Rose? Index and number each unit.

6. Transposing the surname also applies to firm names or institutions containing the full name of an individual. Index the following firm names:

7. Distinguish between hyphenated surnames of individuals and hyphenated firm names. Index and number the units of the following examples:
   Robert Adams-Wood; Sylvia Grove-Palmer.
   Colson-Merriam Company; Kettle-To-You Candies Company.

8. How are the words and, of, the regarded in filing? Consider the following examples:
   Girls' Clubs of Boston, Inc., Harry The Tailor, Society of Arts and Crafts.

9. Under what letter of the alphabet would you file 5th Avenue Hotel? 2nd National Food Mart?
   State your reasons for selections.

10. In your own words tell why the following arrangement is correct.
   Bond's Restaurant
   Bond, Robert
   Bonds' Fruit Market

11. Would you file Newton before or after New Haven?
    Would you file South Dakota before or after South Station? State your reasons.

12. You will be given a pad of paper to be used in the filing practice exercises. On these 3 by 5 slips PRINT neatly and accurately. The first assignment is in G 141:8.
13. Which would you file first -
   (a) Northeast Airlines, Inc. or North East Oil Company?
   (b) South-Western Publishing Company or Southwestern Carloading Company?

14. When filing names of banks, consider the name of the city as the first indexing unit. Index and arrange alphabetically these local banks: Belmont Savings Bank, First National Bank of Boston, Harvard Trust Company.

15. Departments of the local, state, or federal government are filed under the name of the government. Arrange the following for indexing:
   Town of Belmont School Department
   Massachusetts State House
   U. S. Post Office, Belmont


17. Prepare the business writing exercise, J 234:67. Index and alphabetize the names of your classmates. You should be able to give a reason for the arrangement of each name.

18. Using the 3 by 5 slips of paper, print and index the names in N 302:214. These names are to be sorted and filed in your file box. Review the rules before indexing and filing. Be accurate and neat in all your work.
C. Optional Related Activities

1. Volunteer to work on a committee to organize a program of the related activities undertaken by each pupil or group. Plan to have everyone in the class participate.

2. To help you start a booklet for your personal reading diary or a personal record of your readings, refer to Fargo, and the suggested form for a reading diary that is put out by Gaylord Brothers. Material will be supplied for you, and you will have the opportunity to select your supplies from the art department.

3. Look over the book shelf in your home. If you are interested in a personal library, read F 129-134. Bring to class a written report of your accomplishments and a summary of the points to be considered in organizing a personal library. Make suggestions on how other class members can start a library.

4. Be familiar with library facilities. You should be able to locate the books you want by referring to the card catalog and the catalog cards. Read Boyd, ch. 6, which explains the information given on the cards. Make samples of some cards for the bulletin board and have an accompanying key that explains each item.

5. Work in a group to prepare a card catalog exhibit such as the one mentioned in F. 172. Consult your librarian for

Footnote: For a definition of the term see Billett, op. cit., p. 507.
A detailed measurement study...
further suggestions. You will be supplied with the cards and papers needed for this project.

6. If you wish to get practice on working on personal files, refer to R 104 for school papers; p. 102 for school subjects; p. 101 for recipe files. Submit your work to the teacher for checking.

7. Visit the other schools and business establishments in the community. Prepare an oral report on the filing methods used.

8. Obtain samples or illustrations of filing supplies and equipment. Arrange the material for exhibition. This may be an individual or group project.

9. Make a sketch of what can happen when an important paper has been misplaced in a file drawer. Use other ideas for posters to be put on display. See your art teacher or the printing teacher for other hints.

10. Organize a group interested in writing and producing a play, a skit, or a mock trial. One skit could depict the development of keeping records from the early days of clay tablets to the modern use of vertical files and microfilm. For other suggestions see Monograph 52.

11. With another member of the class, organize and conduct a Quiz Program. Refer to G 136.

12. Tell the class about the early methods of recording and keeping information. Consult the reference books for the data.
13. Make a word study of some of the terms used in this unit. For example, alphabet, geographic. Prepare an article for the school paper.

14. If you are particularly interested in doing some accurate filing for the office or the teachers, consult the teacher for arrangements.

15. You may be interested in reading a good story about two girls who worked as assistants in the high school library and who later became interested in that vocation. See the first book under the optional reading list. Write a summary of the experiences that these girls had as assistants.

16. Read about the book truck library service that is offered to the country folk in Pennsylvania. This is the second reference on the optional reading list.

17. Start a hobby by making a scrapbook or a clipping file. For more information on the subject, read S 178 - 180, and projects 1 - 4, 180. Bring to class the work that you have accomplished.

18. You may undertake any other activity that you are interested in. Obtain permission from the teacher before you begin work on your activity dealing with this unit.
Reference Books for the Unit on Filing


Pamphlet:

Books I Have Read, Gaylord Brothers, Syracuse, New York.

Optional Readings:


Tests for the Unit on Filing

I. True or False Test. Read each statement carefully. If you think the statement is TRUE, mark a + in the blank beside that statement. If the statement is FALSE, mark a 0 in the blank.

1. Filing is the orderly arrangement of papers, cards, or other materials for easy reference.

2. Stuffing papers in a desk drawer is an efficient method of filing for personal use.

3. Personal files can be serviceable and yet be inexpensive.

4. An insurance policy should be kept in the files until the policy expires.

5. The family grocery bills should be kept in the files for three years.

6. In setting up a personal file, you should adopt the methods used in a large successful business firm.

7. The Shannon flat file may be hung on the wall or placed on a desk.

8. The spindle file keeps papers in good condition for safekeeping.

9. The bellows file is a partitioned envelope used in personal filing.

10. The box file can be easily adapted for personal use.

11. The visible-index file is recommended for personal use.
12. In vertical filing the papers are placed one on top of the other.

13. Guide cards are used in dividing the file drawer into alphabetic sections.

14. Businesses that have a large amount of filing limit the number of guide cards to 26.

15. Folders are filed behind the guide cards.

16. If there is no individual folder, the piece of correspondence should be filed in the miscellaneous folder.

17. Papers should be placed carefully in the folder so that the edges will not be torn or creased.

18. It is a waste of time to label folders and file drawers.

19. An individual folder should be made for each piece of correspondence.

20. Each piece of correspondence should be placed in the folder with the top of the letter facing the left-hand side of the folder.

21. The correspondence is arranged in the folder with the latest date on top.

22. Arranging the names in alphabetic order is known as coding.

23. Deciding the name under which the piece of correspondence is to be filed is known as sorting.
24. Names are filed under the first letter of the person's first name.

25. A basic set of rules is used for indexing and alphabetizing.

II. Completion and Multiple Choice Test. The words that complete the statements are listed in the left-hand column. Select the letter of the work in the left-hand column that best completes the statement, and print the letter in the blank space. For example, letter D is printed in the first blank to complete the statement accurately.

There are (0) ___ common filing systems. The (1) ___ system is used more widely than any other. When material is filed by name of city or state, it is called (2) ___ filing. If material is arranged according to subjects, the filing is said to be (3) ___.

The (4) ___ system involves the use of a card index. These four systems have one feature in common, namely, that material is arranged (5) ___ either directly or indirectly.
All material to, from, or about a company or individual should be kept in one particular (6). The (7) on the folder is labeled to indicate the contents. The use of (8) aids in separating the file drawer into alphabetic sections.

III. Yes or No. Read the following questions carefully. If you think that the first title or name should be filed BEFORE the second title, encircle Yes. If the first title should follow the second title, encircle No.

Ex. Would you file G. Johns before Roy Jones? Yes No

WOULD YOU FILE -

1. Jane Forster before Alice Foster? Yes No
2. Sara Day before Sally Days? Yes No
3. Dr. John Hale before D. J. Hale? Yes No
4. Clara DeBay before Deb Mode Hat Company? Yes No
5. June Parker before Jack Parker-Smith? Yes No
6. Princess Elizabeth before Princess Dress Co.? Yes No
7. Bessie St. George before Olga George? Yes No
8. Ruth Mathews before Russell Matthews? Yes No
9. Daniel MacCall before David MacCallum? Yes No
10. Wm. Clark before Walter Clark? Yes No
11. Roger LaFreniere before Eloise LaFrenier? Yes No
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
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<tr>
<td>Jim The Tailor before Jimco Press?</td>
<td>Yes No</td>
</tr>
<tr>
<td>John Moore before Moore and Johnson?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Anne Tenney before 10 Hill Ice Company?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Home for Aged People before Home Beautiful Shop?</td>
<td>Yes No</td>
</tr>
<tr>
<td>North East Tire Co. before Northeast Bag Co.?</td>
<td>Yes No</td>
</tr>
<tr>
<td>F. J. Barton before Barton's Fashion Shop?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Cary-Crest Candies before Audrey Carey?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Williams' Clothing Co. before Carol Williams?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Dr. J. Newbury before Laura A. Newberry?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Belmont Grain Co. before Belmont Water Dept.?</td>
<td>Yes No</td>
</tr>
<tr>
<td>U. S. Department of Commerce before U. S. Gypsum Company?</td>
<td>Yes No</td>
</tr>
<tr>
<td>First National Bank in Medford before Medford Co-operative Bank?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Belmont Beauty Shop before Be-Lovely Shoppe?</td>
<td>Yes No</td>
</tr>
<tr>
<td>L &amp; J Dress Company before Laco Products, Inc.?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Otis A. Skinner before Orin E. Skinner?</td>
<td>Yes No</td>
</tr>
<tr>
<td>G. R. McKean before Daisy McKeen?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Edwin Restieri before Rest House?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Sara Alphas before Alpha-Craft, Inc.?</td>
<td>Yes No</td>
</tr>
<tr>
<td>Judy Hendrickson before Henrik Henriksen?</td>
<td>Yes No</td>
</tr>
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</table>
IV. Before or After. Read each question carefully. Write the word **before** or **after** in the blank space following each question. Example: Would you file - Ruth Smith before or after Dorothy Smythe? **before**

WOULD YOU FILE -

1. F. R. Adams before or after Frances Adams? 
2. Viola A. Allard before or after Allan Allardyce? 
3. Baby Bunting Shoppe before or after B&B Shoe Co? 
4. David Babson before or after Babson-Dow Company? 
5. John Onelli before or after Paul O'Neill? 
6. Prof. M. Bacon before or after Peter M. Bacon? 
7. L. Bailey & Sons before or after Bailey Press? 
8. Sam Sockol before or after Society of Friends? 
9. Snow's Creamery before or after C. Snowdon? 
10. New Art Studios, Inc. before or after Roland Newark? 
12. Ye Olde Oyster House before or after A. Yeo? 
13. Yarn & Gift Shop before or after Yarn Gift Shoppe? 
14. Lee-Kimball Co. before or after Harry Leeke? 
15. Mac's Grocery Store before or after Bruce MacBain? 
16. Marie Thesse before or after The Seafood Shop? 

WOULD YOU FILE -

17. Lee's Express before or after Lee-Wilson, Inc.?  
18. Stark's Market before or after Leila Starks?  
19. Jas. Schubert before or after Jason Shubert?  
20. Boston Health Dept. before or after Boston Fuel Company?  
21. North East Glove Company before or after North-east Glass Corporation?  
22. Emily Duris before or after Du-Rite Cleansers?  
23. A. R. Williston before or after Amy Willis?  
24. Wm. Filene's Sons Company before or after Filene Electric Company?  
25. Marion Daw before or after M. Mary Daw?  
26. Mary DeMers before or after Jos. A. Demers?  
27. Emily Vann before or after F. VanNuys?  
28. Chas. Peirson before or after Ben Pierson?  
29. A. A. Steverman before or after Allan Stevenson?  
30. Fred Rayner before or after Arline Raynor?
V. Indexing and Alphabetizing. The 30 names listed below are to be indexed and arranged alphabetically on a separate answer sheet.

Butter Cup Doughnut Shop  Carstein Coal Co.
Robt. W. Blodgett, Jr.  The Blum Store
B & P Market  Church of the Advent
C-O-Two Fire Equipment Co.  Church St. Garage
Harry J. Butter & Co., Inc.  C. H. Baab Company
Corinne Campagna-Pinto  Carson's
Rockland Trust Co., Cohasset  Charles The Florist
A. C. Badger  Dr. T. Owen Belmont
Belmont Junior High School  Bab's Auto Service
A. C. Badger Metal Products Co.  Baab's Toy Shop
Claire-Jean Beauty Salon  Cla-Mar Beauty Salon
F. W. Carson Company  Charles of the Ritz
Dr. J. E. Campagna  C & W Tool Company
C. Lindsay Churchill  Cohasset Inn

Additional testing material may be secured free of charge from the American Institute of Filing, Remington Rand Building, 315 Fourth Avenue, New York. Tests for all methods of filing are available for duplication and use in the classroom. Samples are given on the next two pages.
Directions: Underline the name which should be filed first in each of the following pairs:

Example: Albert E. Freedman; A. Henry Freeman.

2. Van The Hatter; H. W. Van Allen.
3. Smithe & Smithe; Smith's Soap Co.
4. George F. McAhy; May & Son.
5. P. A. Storer-Brown; Peter Storeran.
7. The Burns' Garage; G. A. Burnham.
8. Southeast Florist; South East Flour Co.
10. Steuben Service; Miss Sophia Stevens.
11. Wm. C. Hooker; Hooker & Williams.
12. W. J. Griffith; Robert Griffiths.
13. Carl Peterson; Caro Petersen.
14. Doris de Angelis; Dorritt G. Dean.
15. Natalie Mazza; Nora Mayville.
17. Ft. George Garage; Gertrude I. Forte.
18. King-Smith Inc.; Dr. E. N. Kingsbury.
20. Carl A. Breuer; C. Andrew Brewer.
22. Sister Mary Agnes; Miriam A. Sisson.
Alphabetic arrangement of names. In the following lists, the names in List A are arranged correctly alphabetically. Draw a line between any names in List A where the names in List B should be filed and place the number of the name to be inserted at the end of the line. The first one is done for you.

<table>
<thead>
<tr>
<th>LIST A</th>
<th>LIST B</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. Aball Wrecking Co.</td>
<td>13. Bachman, Clair W.</td>
</tr>
<tr>
<td>6. Andersen, Wm. &amp; Co.</td>
<td>16. Barnette, Ruby S.</td>
</tr>
<tr>
<td>10. Auweda, George E.</td>
<td>20. Beach, A. Blaine</td>
</tr>
</tbody>
</table>

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Bea-Dan Studios</td>
<td>9. Cora V. Backman</td>
</tr>
<tr>
<td>2. Bernard A. Baruck &amp; Co.</td>
<td>10. Catherine Baroch</td>
</tr>
<tr>
<td>3. G. B. Auxer</td>
<td>11. Frank Barys</td>
</tr>
<tr>
<td>5. The Allen's</td>
<td>13. Albert M. Aasen</td>
</tr>
<tr>
<td>7. A-Arrow Co.</td>
<td>15. Wallace E. Anderson</td>
</tr>
</tbody>
</table>
CHAPTER III
A UNIT ON PERSONAL BUSINESS PAPERS

General Statement of the Unit

Everyone should be familiar with the common business papers such as receipts, bills, and invoices, which are used in connection with his personal business affairs. The intelligent consumer should know when they are used, why they are used, and how they are prepared. Possession of written evidence of payment may sometimes prevent loss of time and money.

The Delimitation of the Unit

A. The Importance of Business Papers.
   1. Records are needed to complete business transactions.
   2. All details should be stated and written clearly.
   3. A person cannot be expected to remember every detail of every transaction. Written or printed records are better evidence of cash payments.
   4. A person may suffer from loss of time and money if he cannot show evidence of payment of a bill.
   5. Papers should be kept a reasonable length of time.
   6. Printed forms of the common business papers are more convenient to use than are the handwritten ones.

B. Forms of Business Papers.
1. A receipt is a written form acknowledging the receipt of money for goods sold or services rendered.
a. A canceled check, a printed or handwritten form, a postal note stub, and a rubber-stamped bill are forms of receipts.
b. The stub and the receipt should be written carefully and kept for future reference as evidence of payment.
c. Information on a receipt form includes:
   (1) The number of the receipt,
   (2) The date,
   (3) The name of the one from whom payment was received,
   (4) The amount in words,
   (5) The reason for the payment,
   (6) The amount in figures,
   (7) The signature of the one receiving payment.

2. A sales ticket or sales slip is a record of the sale given to the retail customer.
a. Information on a cash sales slip includes:
   (1) The name of the seller,
   (2) The date,
   (3) The name of the article,
   (4) The quantity,
   (5) The amount of the sale.
3. A credit memorandum is the customer's record of goods returned to the seller for credit. This form is also used to rectify an overcharge and to give an allowance on damaged goods.

4. An invoice is a record of a sale between the wholesaler and the retailer.

5. A bill is commonly referred to as a charge for services, such as electric light service, professional service of a dentist or lawyer.
   a. Stamping bills or invoices is a quick and efficient means of receipting them.
   b. The stamped perforated billhead or stub serves as the customer's receipt.
   c. The information on a bill includes:
      (1) The date,
      (2) The name of the person for whom the service has been rendered,
      (3) His address,
      (4) The name of the person or company rendering the service,
      (5) The nature of the service,
      (6) The terms of payment,
      (7) The amount.

6. A statement of account is a complete record of transactions and shows the customer how much he owes.
a. Statements are usually sent out monthly.
b. The use of bookkeeping machines facilitate the preparation of customers' statements.
c. The information on the statement includes:
   (1) The balance due at the end of the previous month,
   (2) The amounts of the merchandise sold to the customer on credit,
   (3) The amounts paid by the customer and the amounts of returned merchandise and allowances granted,
   (4) The new balance owed by the customer.

C. Terms.
1. Cash: money is to be paid at the time of purchase.
2. C.O.D: cash is to be collected at the time of delivery.
3. On account: payment is to be made at the end of the month.
4. Cash discount: a cash allowance is offered to the buyer as an inducement to pay promptly. For example, 2/10, n/30 means that a 2 per cent discount of the amount due will be allowed if the invoice is paid within 10 days. The full amount is due in 30 days.

D. Information File.
1. Consumers and business firms benefit by the use of a
file containing the names of frequently purchased articles, the companies selling that product, and the selling prices.

2. Businesses make use of a file containing the names of firms, their line of goods, and the selling prices.

The Probable Indirect and Incidental Learning Products of This Unit

The students may also gain:

1. Appreciation of the value of business papers to the intelligent consumer.
2. Improved habits in checking and keeping business papers.
3. Accuracy in making out forms.
4. Increased interest in details.
5. Greater interest in clerical work.
6. Understanding of the values received from discounts and prompt payments.
The Unit Assignment on Personal Business Papers
(Tentative Time Allotment, Two Weeks)

A. Introductory Activities.

1. Class discussion on the exhibit of common business papers - sales slips, receipts, bills, credit memorandums, and statements.
   a. Which forms can you identify?
   b. When have you used such business papers?
   c. Which forms are new to you?
   d. What is the value of keeping any one of these business papers?

2. Administer the pretest on the learning products represented in the general statement of the unit and its delimitation.

3. Distribute copies of the mimeographed study and activity guide.

B. Core Activities (to be duplicated in the form of a study and activity guide).

1. Collect several different forms of personal business papers. Mount these in your notebook and label each form. Some of these samples will be selected for the bulletin board.

2. Why are business papers as important to an individual as they are to a business firm? Give an illustration.

3. What information should be contained in a receipt?
Why would you ask for a receipt even though you knew that the club treasurer was honest and reliable?

4. You paid for a magazine subscription by check, your classmate sent a postal note, and another friend paid in cash. How could each of you prove that you had paid the bill and that payment had been received by the company?

5. If you were club treasurer, how would you prepare the receipts in CS 268:2? Use the printed receipt forms that have been distributed to the class.

6. List the essential points that should be included on a printed bill or invoice.

7. Discuss the following thought: "Buy today only what you can afford today." (See Related Activity #7).

8. For which of the following items would you get a sales slip: groceries purchased at the supermarket, candy purchased at the theatre, magazine purchased at the drug store, gloves purchased in a department store, skates purchased from a sporting goods store, pencils purchased in the ten-cent store?

9. As treasurer of the club, you purchased a few supplies needed in your work. As you paid for these items from your own funds, you are going to prepare a form listing the articles and prices. Notebook, $0.25; ink, $0.15; receipt book, $0.35; envelopes, $0.10;
paper, $0.75. (See Related Activity #4).

10. Make out a bill for services which you would present to your neighbor for doing errands and general cleaning.

11. Prepare a business form that would be used in carrying out the sale of dining-room furniture in RM400:3.

12. Why is it better to use the commonly accepted form instead of a letter in making out a bill?

13. Fill in the sales slips, figure the discounts and amounts, and receipt the bills in N 281:200.

14. If a customer finds an error on his bill, what should he do? How can the correction be made?

15. Under what circumstances would a credit memorandum be issued?

16. Why should you keep an invoice?

17. Notice that some of the papers that you have collected for your notebook have perforated stubs or billheads. What is the reason for this?

18. What credit terms are in common use in your community?

19. Explain the meaning of 2/10, n/30.

20. Why are cash discounts offered for prompt payments?

21. Our school has ordered 30 new desks and chairs. The total of the bill amounts to $375. If the bill is paid within 10 days, there will be a 4 per cent
discount; if it is paid within 30 days, a 2 per cent discount. What are the amounts due in each case?

22. Mr. Cameron finds that he can purchase a rug in a local store for $275, terms 3/10, n/30. Another dealer sells rugs of equal value for $269.50. Which is the better buy, and how much is the saving?

23. Rule a chart and complete the information on discounts and cash payments in P3W 252:1-10.

24. Consider the savings to be gained by taking advantage of cash discounts. Prepare the work in G 177:8.

25. When is a statement of account usually issued? What information does it contain? How can you check the statement to see that the items and prices are correct?

26. Find the correct totals owed by the customers in BHC 214:2; 449:5.

27. Use a printed form to make out a statement of account for RM 471:4.

28. List the new words that you have learned in this unit. You should be able to use each term in a sentence.

29. Intelligent consumers can benefit by keeping an information file of consumer goods. How would you make a record of such goods, the stores selling that product, and the selling prices?
30. Use index cards in preparing the information file for J 336:93.

31. Make out index cards for the catalog items for J 337:94. (See Related Activity #14).

C. Optional Related Activities

1. Work on a committee of three to organize an exhibit of materials relative to our work on this unit.

2. Two students can take care of keeping the bulletin boards up to date on business forms and other related materials. Be on the lookout for possible material that can be used. Solicit the aid of your classmates in getting samples of forms, advertisements, or cartoons relating to our work on this unit.

3. Tell of your experiences in buying goods or services
   (a) in which you obtained a receipt or a receipted bill,
   (b) in which you did not get a receipt.

4. If you have served as treasurer of any organization, tell the class about your experiences in dealing with dues and purchases. Bring to class the notebook or record book that you kept for the club.

5. Gather information on supplies and equipment relating to this unit on business papers. Prepare a notebook for the exhibit that is going to be made in class.

6. Report on your visit to a store or office and tell
the class what business papers were used. Try to
get samples - either blank ones or actual forms that
have been used.

7. Make a list of quotations relating to our work in
this unit. You may wish to make a poster for the
bulletin board. Example: "Ah, take the cash, and
let the credit go."--Omar Khayyam.

8. Prepare an interesting talk on the various types of
cash-purchase slips that your classmates have
brought in. Illustrate your report with these samples.

9. If you are interested in reading some amusing let-
ters about the experiences of a new clerk in a de-
partment store, read Business as Usual. See the
optional reading list. Prepare a skit on some of
the scenes from the book, and with the assistance of
some of your classmates act out the scenes.

10. Write a book report on Linnet on the Threshold,
which is a story about a young girl who worked in a
store to help support the family.

11. Make arrangements to have an outside speaker, who
may be a recent graduate of the high school or a
business school, tell us about her work as a clerk.

12. Write a skit showing the channels through which a
sales slip or an invoice passes. You may prefer to
put on a pantomime for this illustration.

13. Make a poster showing a student paying her dues and getting a receipt acknowledging the payment. This poster could be used for the bulletin board in the main corridor.

14. Bring to class the information on the prices and the stores selling certain articles that your family wishes to have you organize into an information file. Bring your file box also. Read J, and KBW for further information.

15. Feel free to select any other activity that you would like to do. Have the teacher approve your suggestion before you start the work on it.
Reference Books for the Unit,

Personal Business Papers


Optional Readings:


Tests for the Unit

I. True or False Test. Read each statement carefully. If you think the statement is TRUE, mark a + in the blank beside that statement. If the statement is FALSE, mark a 0 in the blank.

1. The intelligent consumer should know how to make out common business papers.

2. If a merchant is honest, it is not necessary to get a receipt for your purchase.

3. A canceled check is considered a receipt.

4. A perforated billhead or stub that has been stamped and signed is considered a receipt.

5. You may suffer from loss of time and money if you have lost a receipt or cannot show evidence of payment of your bill.

6. Written letters acknowledging receipts of payments are more convenient to use than are printed forms.

7. An invoice is an itemized record of a returned purchase.

8. A sales ticket is the record of a sale between a retailer and his customer.

9. You should keep the cash register receipt that you receive at the supermarket for at least two years.

10. A bill is a record of a charge for services.

11. School clubs have no need for business papers.
12. Department stores usually send out the customer's statement of account at the end of every week.

13. A statement of account shows the customer how much he owes.

14. A statement of account is a record of transactions for a certain period of time and is sent to the customer.

15. The customer has no need for the statement after it has been paid and should throw it away.

16. A bookkeeping machine expedites the work in preparing the statement of account.

17. Written statements are always more accurate and legible than the ones prepared by machine.

18. Cash discounts are offered by the department stores to customers who pay cash at the time of purchase.

19. The term 3/10, n/30 means that you can get a 10 percent discount if you pay within 3 days.

20. The term C.O.D. means that cash will be collected at the time of delivery.

21. All sales tickets offer the customer a cash discount.

22. The date should be included on all the business forms that we have studied.

23. Your local grocer usually makes out a credit memorandum if you return unsatisfactory purchases.
24. A credit memorandum may be issued when the amount of a sale is reduced by an allowance for damaged goods.

25. Intelligent consumers can profit by the use of an information file on consumer goods.

II. Figuring Sales. During the summer vacation you take a job as clerk in the Holland Linen Company. On the printed forms make out the following sales for June 25:

1. Mrs. Janet Winthrop, 95 Jarvis Avenue, Cambridge,
   4 doz. dish towels @ $7.50 per doz.
   6 #2 woolen blankets @ $30 ea.
   3 doz. napkins @ $12 per doz.
   terms: 2/10, n/30.

2. Mrs. Priscilla Joyce, 35 Dale Road, Brockline,
   2 doz. pillow cases @ $6.60 per doz.
   4 doz. hand towels @ $10.80 per doz.
   7 #4 woolen blankets @ $26 ea.

3. What is the total of Mrs. Winthrop's purchases?
4. Mrs. Winthrop settles her account on July 3. How much does she pay?
5. Receipt her bill, showing just how it is settled.
6. What is the amount owed by Mrs. Joyce?
7. On July 8 Mrs. Joyce sends back 2 doz. pillow cases that were not the right size. Issue a credit memo.
8. Mrs. Joyce settles her account on July 10. How much does she pay?
9. Receipt her bill to show how it is settled.

III. Completion Test. In the following paragraphs a term has been omitted where each numbered blank appears. Write the correct term in the proper place in the left-hand column. Words or phrases which mean the same as the terms studied in this unit will receive full credit.

1. ________ While shopping with your mother in a department store, you see a
2. ________ blazer jacket that you would like to have. You decide to purchase it and
3. ________ after paying the amount, the sales clerk gives you a (1) ________. Your
4. ________ mother orders a carton of paper hand towels but does not wish to carry a
5. ________ bulky package. She requests the clerk to send the carton and wait for the payment until the goods are delivered. This method of payment is known as (2) ________. When you return home, you find that the jacket lining is slightly torn. After you have sent the jacket back to the store, they issue you a (3) ________.
At the end of the month your mother receives a record of transactions completed with the store. This is called a (4) _____. The information includes the balance at the (5) ____ of the previous month; the amounts (6) _____; the amounts subtracted for payments, allowances, and (7) ____; and the (8) ____ due. Your mother checks the accuracy of the record by comparing it with her copies of (9) _____, credit (10) _____, and any records of payments made.
IV. Matching Test. In the blank space at the right of each phrase in Column II print the letter of the term from Column I that best describes that phrase.

<table>
<thead>
<tr>
<th>COLUMN I</th>
<th>COLUMN II</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. merchandise</td>
<td>1. Retailer's record of goods purchased from the wholesaler.</td>
</tr>
<tr>
<td>B. bookkeeping machine</td>
<td>2. Customer's record of charge for services that he must pay.</td>
</tr>
<tr>
<td>C. statement of account</td>
<td>3. Payment is expected when goods are delivered.</td>
</tr>
<tr>
<td>E. canceled check</td>
<td>5. Another form of a receipt.</td>
</tr>
<tr>
<td>G. stub</td>
<td>7. Complete record of the customer's transactions.</td>
</tr>
<tr>
<td>H. invoice</td>
<td>8. Record of allowance granted for damaged goods.</td>
</tr>
<tr>
<td>I. voucher</td>
<td>9. Record of receipt issued that is kept by the club treasurer.</td>
</tr>
<tr>
<td>J. dealer</td>
<td>10. Device used to receipt bills.</td>
</tr>
<tr>
<td>K. bill</td>
<td></td>
</tr>
<tr>
<td>L. billhead</td>
<td></td>
</tr>
<tr>
<td>M. rubber stamp</td>
<td></td>
</tr>
<tr>
<td>N. balance</td>
<td></td>
</tr>
<tr>
<td>O. Perforated</td>
<td></td>
</tr>
<tr>
<td>P. transaction</td>
<td></td>
</tr>
<tr>
<td>Q. customer</td>
<td></td>
</tr>
<tr>
<td>R. sales slip</td>
<td></td>
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</tbody>
</table>
CHAPTER IV
A UNIT ON REFERENCE BOOKS

General Statement of the Unit

We use reference books to obtain specific, little-known information. An understanding of the sources from which such information can be obtained may be helpful and time-saving in our personal and business affairs.

The Delimitation of the Unit

A. Introduction.

1. A knowledge of where to look for specific information is an asset. Not all information can be remembered or kept in a memo book.

2. Information should be found easily and rapidly.

3. Most reference books are arranged in a convenient and concise form.

4. Libraries have many types of reference books, which are kept on special shelves.

5. These books are used as sources of information and are not meant to be read from cover to cover.

B. Types of Reference Books.

2. The dictionary is one of the most useful books.
   a. An unabridged dictionary, such as Webster's or Funk and Wagnall's, is a large dictionary containing complete information about words and their meanings.
   c. Some important items of information in a dictionary include: spelling, derivation, pronunciation, meaning, capitalization, plural and singular forms, synonyms and antonyms, abbreviations, rules for punctuation, common foreign words and phrases, common English Christian names.
   d. Special dictionaries are published in specific fields of knowledge, such as medicine, education, law.

3. A thesaurus is a special type of dictionary containing synonyms and antonyms grouped under convenient headings for rapid reference.

4. The encyclopedia is a comprehensive summary of knowledge.
a. Each article is written by an outstanding authority in the field.
b. A good encyclopedia usually is published in several volumes.
c. Usually the articles are alphabetically indexed.
d. Special encyclopedias are published in different branches of knowledge, such as religion, social science. Other special books are the juvenile and one-volume sets.
e. Supplements are published to keep the information up to date.

5. Yearbooks.
a. The World Almanac, published by the New York World-Telegram, contains miscellaneous items of a wide scope, which makes it difficult sometimes to find the desired information.
b. The Statesman's Yearbook is the most famous book of statistical information about all countries - their governments, religions, educational systems, commerce, mining, foreign trade, money, and financial standing.
c. The American Yearbook has information about all
American events in that year and written by authorities in the field.

6. Directories.

a. Telephone directories in the larger cities are divided into three sections.

(1) Helpful Information tells about the kinds of services, bills, sending telegrams, how to use the telephone, index of localities, and other information.

(2) The Alphabetical Telephone Listings includes the names of all subscribers. Following each name is the letter r (residence) or the kind of business, then the address, and the telephone number.

(3) The Classified Section lists various businesses alphabetically.

b. In most cities there is a city directory listing the names, occupations, and addresses of residents eighteen years old or over.

(1) The directory is revised frequently.

(2) Other information may include names of business firms, a city map, an alphabetical list of streets, names of clubs, museums, and other institutions in the city.

c. Other directories are: Congressional directory,
national business directories, club directories, state directories, credit-rating directories, newspaper and periodical directories.


e. The United States Postal Guide gives complete information on mailing.

7. United States Census Reports, compiled every ten years, give information about age, place of birth, occupation, and education of the inhabitants in the United States. General statistical information on United States affairs is found in the Statistical Abstract of the United States.

8. An atlas contains maps and related geographical information.

9. A gazetteer is a dictionary of geographical terms.

10. The Readers' Guide to Periodical Literature is an index to articles appearing in more than one hundred of the outstanding magazines.

   a. Each monthly publication indexes the articles in the magazines of the previous month.

   b. One large volume is published at the end of the year.
The Probable Indirect and Incidental Learning
Products of This Unit

1. Increased tendency to use reference books for school and home use.

2. Ability to use the different reference books for special information.

3. Understanding of the value of the "dictionary habit."

4. Increased accuracy in obtaining and recording specific information rapidly.

5. Appreciation of the care and handling of books.
References for the Teacher's Use


The Unit Assignment on Reference Books
(Tentative Time Allotment, Two Weeks)

A. Introductory Activities.

1. Class discussion on sources of information.
   a. Have you ever had occasion to look up the correct spelling or meaning of a word?
   b. Where would you find a list of foreign phrases, a map location, or a brief biography of a famous person?
   c. Which reference books have you used? On what occasion did you have need for a source of information?
   d. Where would you look for material if you were preparing a report for your social studies or general science class?
   e. Why are not the reference books in libraries circulated?

2. Pre-test to discover what the pupils already know about reference books.

3. Distribute the study and activity guides, and explain the purpose and use of the optional related activities.

B. Core Activities (to be duplicated as the study and activity guide and given to the pupils).
1. What is the name of the publication listing references on reference books?

2. Explain the difference between a fiction book and a non-fiction book.

3. What is the difference between an unabridged and an abridged dictionary? Which one is more convenient for ordinary use?

4. What information may be found in a dictionary?

5. Read COB 106-110 or KT 121-129 relative to using the dictionary.

6. Use an unabridged dictionary to find the information called for in PBW 48:2.


8. Find in the Readers’ Guide references for the list in COG 107, or find references dealing with your hobby. Use the suggested chart in COG to record your information. (See Related Activity #6).

9. What kind of information is given in an encyclopedia? Who writes the articles? How is the material arranged?


11. For what types of facts is The World Almanac especially valuable?
12. Prepare the chart on yearbooks in G 476.

13. Answer the questions and give the source of information in G 476:11.

14. What are the three sections of a city telephone directory? What information is given in each part?

15. If you wished to find a person's address, under what circumstances would you use the city directory?

16. Suppose that your father wishes to get the address of the automobile parts store nearest your home. How would you tell him to find this information?

17. If you were preparing a report on the invention of the telephone, from what sources would you obtain this information?

18. Name two reference books that contain information about notable people. What special book lists notable people of Massachusetts? Select one of your outstanding public characters, report a few facts about that person, and tell the source of your information.

19. Visit your community library and list the directories available.

20. List the information given in a credit-rating directory. Give a specific example.

21. What source would you consult to find the locations
of the various countries mentioned in the current newspapers and magazines?

22. Consult the latest census reports to find some interesting information about your town. Prepare the material on census reports in N 314.

23. Select any ten items in N 315 and explain where you would look for the data.

24. Make a list of new words that you have studied in this unit. Be able to spell and identify each one.

25. Select any ten questions in AW 266, find the information, and record the source.

C. Optional Related Activities

These activities are to be typewritten on index cards and kept in the file box on the reference shelf in the classroom. Students are free to select any activity in which they are interested.

1. Make a report on words having interesting origins. Refer to AW 253 for possible suggestions. This would make an interesting column for the school magazine.

2. Write the meanings of the foreign words and phrases in AW 254. Tell which ones you have seen used most commonly in periodicals or in other sources.

3. Form a committee to work on a dictionary contest as suggested in COB 112.

4. Work on a committee to plan an assembly program. For
suggestions consult COB 113.

5. Prepare a list of words to be used in a spelling bee as suggested in G 473.


7. Make posters on reference books for the classroom and the library. The librarian will help you in having a theme for your illustration.

8. Write a column for the school paper on "Ask Me Another," or "Who Invented It?"

9. Write an article for the school paper on the importance of the "dictionary habit."

10. Draw a map of the business district of your community as mentioned in PBW 54.

11. Make a poster for the community civics class on statistical information such as is found in the census reports.

12. Arrange to have the town librarian speak to the class on using reference books.

13. Look up the derivations of some of the interesting words mentioned in this unit. Example: thesaurus, atlas. Report your findings to the class.

14. Make a graph showing the distribution of occupations of the residents in your town.
15. If you wish to select any other activity, secure the teacher's approval before you start the work.


Tests for the Unit

I. True or False Test. Read each statement carefully. If you think the statement is TRUE, mark a + in the blank beside that statement. If the statement is FALSE, mark a 0 in the blank.

__ 1. The ability to know how and where to find needed data is very valuable.
__ 2. A reference book is a book which should be read from cover to cover.
__ 3. Dictionaries are storehouses of knowledge regarding words.
__ 4. A thesaurus means a treasury of words.
__ 5. The library permits reference books to be circulated.
__ 6. Reference books are kept on the fiction book shelf in the library.
__ 7. An abridged dictionary contains less information than an unabridged dictionary.
__ 8. Dictionaries and encyclopedias are published in special fields of knowledge.
__ 9. An almanac is a book of poems.
__ 10. The classified section of the telephone book is an index of localities served by the telephone company.
__ 11. A telephone directory is issued to each resident in the community.
__ 12. The classified section of the telephone book is
usually printed on colored paper.

13. Statistical information about the governments of all countries is given in the Statesman's Yearbook.

14. Credit ratings of businesses are listed in the Statesman's Yearbook.

15. The Readers' Guide is published twice a year.


17. The World Almanac is published by a newspaper company.

18. Who's Who in America is published by the federal government.

19. Articles for the encyclopedia are written by outstanding authorities in the special field.

20. A list of common abbreviations is included in a good dictionary.

21. A city telephone directory gives information on how to make fire and police calls.

22. The meaning of legal terms may be found in Who's Who in Law.


24. Supplements are issued to keep the federal census reports up to date.

25. The Americana is the name of an American yearbook.
II. Matching Test. In the blank at the right of each group of words in Column II, print the letter of the corresponding word or group of words from Column I.

<table>
<thead>
<tr>
<th>COLUMN I</th>
<th>COLUMN II</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. dictionary</td>
<td>1. A book containing names and addresses</td>
</tr>
<tr>
<td>B. encyclopedia</td>
<td>2. A book giving brief data about living men and women</td>
</tr>
<tr>
<td>C. thesaurus</td>
<td>3. A book listing mailing rates</td>
</tr>
<tr>
<td>D. city directory</td>
<td>4. A book in which meanings of words may be found</td>
</tr>
<tr>
<td>E. census reports</td>
<td>5. A book containing an index to articles appearing in magazines</td>
</tr>
<tr>
<td>G. Who's Who</td>
<td>7. An encyclopedia</td>
</tr>
<tr>
<td>H. The World Almanac</td>
<td>8. Information on the financial strength of businesses</td>
</tr>
<tr>
<td>J. atlas</td>
<td>10. A collection of maps</td>
</tr>
<tr>
<td>K. The Americana</td>
<td></td>
</tr>
<tr>
<td>L. credit-rating directory</td>
<td></td>
</tr>
<tr>
<td>M. gazetteer</td>
<td></td>
</tr>
<tr>
<td>N. Reader's Digest</td>
<td></td>
</tr>
<tr>
<td>O. Familiar Quotations</td>
<td></td>
</tr>
</tbody>
</table>
III. Multiple-Choice Test. Underscore the word or group of words that best completes each of the following statements.

1. Business reference books are important as aids to economic living because it (a) is embarrassing not to be able to find facts when wanted, (b) saves time when it is necessary to find facts, (c) is convenient to have a list of names and addresses, (d) is helpful to own a personal library.

2. The place to get data on population and similar matters is in state and federal (a) addresses, (b) bulletins, (c) laws, (d) census reports.

3. The best source of information regarding places is the (a) atlas, (b) dictionary, (c) abstracts, (d) credit agencies.

4. The most valuable single source of information is (a) the office, (b) the library, (c) the school, (d) the business firm.

5. The most complete single source of general information is (a) the encyclopedia, (b) the atlas, (c) the census report, (d) the almanac.

6. The chief purpose of the dictionary is to provide reliable information the (a) foreign words and phrases, (b) common English names (c) meaning of words, (d) rules of punctuation.
7. An unabridged dictionary is one that is (a) dramatized, (b) complete, (c) illustrated, (d) incomplete.

8. Who's Who is a publication in which will be found (a) facts about people who are socially prominent, (b) only those who have high government positions, (c) facts about notable people, (d) articles about foreign rulers.

9. The most famous book of statistical information about governments of all the countries is (a) the atlas, (b) the Statesman's Yearbook, (c) the Commerce Yearbook, (d) the gazetteer.

10. Information on the costs of calling local and distant places may be found in (a) the telephone directory, (b) the postal guide, (c) the city directory, (d) the glossary.

11. An atlas is an outstanding reference book for students of (a) English, (b) geography, (c) home economics, (d) French.

12. A classified list of businesses may be found in the (a) state manual, (b) postal guide, (c) census report, (d) telephone directory.

13. Up-to-date supplements are usually issued for (a) telephone books, (b) pocket dictionaries, (c) statistical books, (d) encyclopedias.

14. Telephone directories are distributed to (a) purchasers,
(b) retailers, (c) subscribers, (d) townspeople.

15. A detailed map of the western hemisphere may be found in (a) an atlas, (b) a postal guide, (c) a statistical book, (d) a directory.

16. The Postal Guide is published by (a) the telephone company, (b) the federal government, (c) a newspaper company, (d) the local town.

17. The Congressional Directory contains (a) meanings of legal terms, (b) data on foreign governments, (c) names of government officials, (d) data on mailing rates.

18. A list of words meaning knowledge may be found in (a) a thesaurus, (b) an atlas, (c) a cyclopedia, (d) an almanac.

19. Dun and Bradstreet are publishers of (a) a medical dictionary, (b) an engineering encyclopedia, (c) a juvenile encyclopedia, (d) a credit-rating directory.

20. An alphabetical list of streets in your community may be found in (a) the telephone book, (b) the city directory, (c) the census report, (d) the postal guide.
IV. Best Answer Test. To what source of information would you first refer to find the following information?

1. The size and population of your town.
2. The form of government in China.
3. The location of Rio de Janeiro.
4. The credit rating of Masters & Co.
5. The address of a person who lives in your town but who is not listed in the telephone book.
6. The telephone number of a linen store in your town.
8. A recent magazine article on the subject of hobbies.
10. A brief biography of Eisenhower.
CHAPTER V
A UNIT ON INSURANCE

General Statement of the Unit

One cannot completely avoid the risks that are so prevalent in our daily living. Sharing economic risks is possible through the purchase of insurance. Although insurance cannot prevent losses, it does provide money to cover losses that occur.

The Delimitation of the Unit

A. The Nature of Insurance.

1. Risks of loss of earning power or of property are known as economic risks.

2. Risks are always present, but losses may be decreased by the use of care or by the purchase of insurance.

3. One should know the purposes of insurance and the plan that best serves his needs.

4. Insurance involves group cooperation and the distribution of risk.

5. The person who buys the protection is known as the insured.

6. The company writing the insurance is the insurer.

7. A policy is a contract between the insured and the insurance company.
8. A premium is the fee paid by the insured who buys the protection.

9. Dividends are a portion of the premiums and interest on the premiums paid to the insured.

10. Mutual companies are organized on the original co-operative idea and are owned by the policyholders, who receive the profits in the form of dividends.

11. Stock companies are privately owned and operated, and the profits are distributed to the stockholders.

B. Life Insurance.

1. Four outstanding reasons for carrying life insurance are:
   a. It provides security for the family in case of the death of the policyholder.
   b. It provides old-age benefits.
   c. It provides improved business credit.
   d. It provides a popular form of thrift and saving.

2. The cost of insurance depends on the age of the insured and the type of policy.

3. Mortality tables show how many people of each age on the average die in one year.

4. The application blank must be made out carefully because it becomes part of the policy.

5. The medical report shows if the applicant is an insurable risk.
C. Principal Kinds of Life Insurance Policies.

1. Term insurance provides temporary protection.
   a. This provides the greatest amount of protection for the smallest amount of premium.
   b. It is written for periods of one, five, ten, fifteen, or twenty years.
   c. The policy is paid to the beneficiary only if the insured dies during the period.
   d. The cost for renewal increases as the insured becomes older.
   e. The policy may be converted or changed to a permanent form of insurance.
   f. This is the only form that does not have a cash-surrender or cash-refund value.

2. Ordinary or straight-life insurance provides a larger amount of protection, for a given premium, than any other form of permanent life insurance.
   a. The policy is payable only on the death of the insured.
   b. The insured pays a fixed premium as long as he lives or until he reaches the age of 96.
   c. One type is issued for the payment of a single premium which will benefit the insured in later years.
   d. Ordinary life policies have cash surrender and
3. Limited-payment life insurance premiums are paid for a limited time only.
   a. Provision is made for permanent protection but relieves the insured of the burden of paying premiums in later years.
   b. Premiums are higher than those of ordinary life policies, but the cash and loan values are larger.

4. Endowment insurance premiums are paid for a limited number of years, and the face value is payable on death or upon maturity of the policy.
   a. It is more of a means of saving than a means of dividing risks.
   b. Premiums are comparatively high.

5. An annuity provides a definite income upon reaching a certain age.
   a. The policyholder receives an income for the rest of his life.
   b. This form of old-age security is expensive.

6. Industrial insurance is sold in small amounts.
   a. The cost is relatively high for the benefits received.
   b. Premiums are collected often by agents calling at the homes of the policyholders.
c. Many abuses have crept into this form of insurance.

7. Group insurance covers workers of a single concern in a group.
   a. This is usually provided through one complete blanket life insurance policy.
   b. The premium is based upon the ages, occupational history, general health, and working conditions of the company workers.

8. Savings-bank life insurance is the most economical form.
   b. Policies are limited to residents or workers of the state.

D. Property Insurance.

1. Property may be insured against such losses as may result from fire, storms, floods, or theft.

2. The policyholder is not paid more than the amount of the loss regardless of the amount of insurance carried.

3. Property insurance is based on an insurable interest; that is, the person must own the thing insured or have a financial interest in it.
4. Proof of the loss and the amount of the loss must be shown in some way.
   a. The owner should have an inventory, a list of items showing the cost of each article and the purchase date.
   b. The value of property at the time it is damaged is estimated by subtracting from its cost the estimated decrease in value.

5. Fire insurance.
   a. Rates depend on such things as the location of the property, the construction of the building, the purpose for which it is used, and the efficiency of the local fire department.
   b. A coinsurance clause allows the owner a reduced premium if he insured his property up to a certain per cent of its value.

6. Automobile insurance.
   a. Massachusetts has compulsory insurance.
   b. Fire and theft policies provide reimbursement to the owner if the vehicle is damaged by fire, or if parts or the entire machine is stolen.
   c. A personal liability policy protects the car owner from claims arising out of injuring a person.
   d. Property damage insurance protects the insured
against damages to the cars or property of others.

e. Collision insurance compensates the insured for damage to his own car.

E. Some Other Forms of Insurance.

1. Public liability insurance provides protection against injuries to people who use your property.

2. Workmen's compensation insurance provides protection for the worker. If an employee is hurt on the job, he receives a portion of his salary and medical expenses.

3. Unemployment insurance is purchased by both the employer and employee to provide an income for the worker when he is not employed.
   a. Social security laws make possible the sharing of the risks of unemployment.
   b. Not all workers are protected under this form.

4. Pensions are a form of insurance payable to employees after a certain period of service or the attainment of a certain age.

5. Accident and health insurance indemnifies the policyholder against loss caused by accidental personal injury or by illness.

6. Hospitalization insurance provides protection against the more common hospital expenses.

7. Fidelity insurance protects an employer against
losses from fraudulent or dishonest acts of an employee.

The Probable Indirect and Incidental Learning Products of the Unit

The students may also gain:

1. An understanding of the fact that there are different policies to meet the varying needs of individuals.
2. A greater interest in thrift and saving as provided by the purchase of insurance.
3. An understanding of the benefits offered in different policies.
4. An appreciation of the necessity of having some form of protection against risks.
5. An understanding of the assistance provided to some groups of workers by the government.
6. An increased tendency to buy wisely - reading contracts, and buying to meet individual needs.
7. A greater interest in the low-cost insurance offered by the savings banks.
8. A greater interest in working with their fellow classmates and in sharing experiences.
List of Materials and Readings for Teacher's Use Only


Pamphlets:

"Facts You Should Know About Life Insurance," National Association of Better Business Bureaus, 52 Chauncy Street, Boston, Massachusetts

"How to Buy Life Insurance," Public Affairs Committee, Inc.

Supplementary materials from local insurance agents and companies - sample policies, illustrations, charts, statistics, and pictures pertaining to life, accident, health, hospitalization, property, and other forms of insurance.

Massachusetts Hospital Service, Inc., 38 Chauncy Street, Boston 6, Massachusetts

Savings Bank Life Insurance Council 111 Devonshire Street Boston 9, Massachusetts
Suggested Films:


"Social Security," Teaching Film Custodians, Inc., 25 West 43rd Street, New York, 10 minutes, 16 mm., sound. A Columbia production available only to schools.


The Unit Assignment on Insurance  
(Tentative Time Allotment, Two Weeks)

A. Introductory Activities.
1. The class meeting can be opened with a discussion:
   a. What is the purpose of buying insurance?
   b. What insurance do you know of that is carried in your family?
   c. What terms have you heard in connection with insurance?
2. Administer a pre-test on the items listed in the general statement and the delimitation of the unit.
3. Distribute mimeographed copies of the study and activity guide to the class members.
4. Explain the purpose and use of the study and activity guide.
5. If film service is available, the unit may be introduced by the showing of a film on insurance.

B. Core Activities.
1. Bring a sample policy to class and explain the principal features. Samples may be secured from local agents or by writing to insurance companies.
2. List some of the causes of loss that may be insured against.

\* See list of suggested films on p. 87.
3. List the kinds of insurance that you believe are needed by nearly all families.

4. Discuss the statement made by the great economist, Adam Smith: "Insurance gives greater security to the fortunes of private people; and dividing among a great many a loss that would ruin an individual, makes it fall lightly and easily upon the whole society."

5. Do you think that life insurance is an investment? Explain. (See Related Activity #12).

6. What is meant by an insurable interest? Give examples.

7. What important facts should a person know about his insurance policies?


9. Prepare a chart describing the kinds of life insurance policies. See G 300:4.

10. What use does the insurance company make of mortality tables? Construct a chart and complete the data for P 104:2.

11. Compare the premium rates of a mutual insurance company, a stock insurance company, and the savings bank. Prepare the work in G 305:25.

12. Explain the principal features of
a. Health and accident insurance policies.
b. Hospitalization insurance policies.
c. Group insurance policies.

13. In what ways do the state and Federal governments help certain groups of workers to provide for protection against unemployment and for security in later years?

14. Make an inventory of household furniture and furnishings for J 191:54.

15. Secure five insurance rates to complete the chart in G 303:16.

16. What factors are considered in determining the cost of fire insurance? (See Related Activity #18).

17. If a person is a very careful driver, is there any need for him to carry automobile insurance? Explain. (See Related Activity #19).

18. Prepare a chart to show the different kinds of automobile insurance. See G 303:17.

19. List some reasons why rates for automobile insurance have been going up. (See Related Activity #17).

20. Test yourself on the meaning and use of words given in P 121.

21. Prepare any five problems in C 348 on life insurance.

22. Select any five of the related arithmetic problems
in P 127 and write out the answers.

23. List some reasons why the state regulates the operations of insurance companies.

24. Fill out an application blank and an insurance policy. Be sure that you read and understand the questions and provisions.

25. Make a list of the new terms that you have studied in this unit. Be able to spell each word correctly and to give its definition.

C. Optional Related Activities. (Titles of activities may be posted on the bulletin board and described more fully in the card file, which may be kept on the reference shelf).

1. Write an article for the school paper on the history or early beginnings of insurance. Refer to 0 369 and P 111 for more information. The reference books that we studied in the previous unit will also be of value in supplying additional data on the subject.

2. Make a graph showing the total face value of all life insurance policies in force in our country. Consult The World Almanac for complete figures.

3. Get information on forms of insurance which have not been discussed in class. Examples: plate glass, burglary, marine insurance.

4. Volunteer to work on a committee to plan an exhibit
of literature and other materials on insurance.

5. Select any statement in N 381:261 and prepare a written report on your topic.

6. Find out if there is any group insurance plan in your community. Make an oral report.

7. Read the daily newspapers or listen to a radio program about insurance advertisements. Summarize the main points and give your opinion of the message.

8. Contact a representative of the Blue Cross and make arrangements for a speaker to talk to our class. The new address is Massachusetts Hospital Service, Inc., 38 Chauncy Street, Boston.

9. Gather full information about any one of the different kinds of insurance and prepare a notebook.

10. Visit the local savings bank and interview an officer on the low-cost life insurance plan. Prepare an oral report, and illustrate some of your points by exhibiting some of their literature and other materials.

11. Write a playlet showing the importance of having some form of protection against risk of loss. Organize a small company to put on the playlet.

12. Stage an interview between two people - one who believes in having insurance, and one who does not.
You may be able to get more ideas from listening to the radio advertisement of this topic.

13. Make a sketch illustrating the meaning of "It is better to be safe than sorry." Refer to advertisements in the streetcars, newspapers, or magazines, and to the booklets mentioned in your reference list.

14. If you have a friend or relative who works in an insurance office, find out what work he does. Tell the class about your interview.

15. Talk to a member of your family or a close neighbor to find out what benefits are offered by the company he is working for. Make a list of these benefits and compare them with those offered by another company.

16. Collect information on social security benefits and make a notebook of your findings.

17. Make a graph showing the number of fatal accidents caused by automobiles. Consult The World Almanac for the statistics. Your math teacher will cooperate with you in supplying the material and in offering suggestions.

18. Make a poster illustrating the importance of fire precautions. Your poster may be selected for the main bulletin board during Fire Prevention Week.

19. Make a poster relating to safety on the highways.
Use the library facilities for securing ideas for your work on safety education.

20. Select any other activity that you wish to work on. Secure the teacher's approval before you start the work.
Readings and References for the Pupil's Use


Free booklets from local insurance agents or companies. Series of 25 booklets from the Life Conservation Service of the John Hancock Mutual Life Insurance Company, 197 Clarendon Street, Boston, Mass.
Tests for the Unit on Insurance

I. True or False Test. Read each statement carefully. If the statement is true, mark a + in the blank beside the statement. If the statement is false, mark a 0 in the blank.

___ 1. Insurance involves group cooperation and the sharing of losses that may occur.

___ 2. If a person is careful, he has no need for protection against risks.

___ 3. The insurance policy is a contract between the insured and the insurer.

___ 4. The insured is the person who sells insurance.

___ 5. The premium is the amount of money received by the policyholder.

___ 6. There are many kinds of policies to meet the different needs of individuals.

___ 7. Mortality tables are used in determining the cost of life insurance premiums.

___ 8. The cash-surrender value is the amount paid for the policy.

___ 9. Term insurance provides temporary protection.

___10. Term insurance is not convertible.

___11. Endowment insurance is more of a means of saving than a means of dividing risks.
12. An annuity policy is an expensive form of old-age pension.
13. Industrial insurance provides many benefits for the small premiums that are paid.
14. Massachusetts was the first state to adopt savings-bank life insurance.
15. Savings-bank life insurance provides a very economical form of protection.
16. A property owner should keep a list of the cost of each item and the purchase date of the article.
17. The location of a building has no bearing on the fire insurance rates.
18. A coinsurance clause covers damages to the owner's automobile.
19. Massachusetts has compulsory automobile insurance.
20. Public liability insurance provides protection against injuries to people who use your property.
21. All workers are protected by social security laws against the risk of unemployment.
22. Dividends are amounts paid to the insured by the insurer.
23. The main purpose of group insurance is to cover sickness, accidents, and death.
24. Fire insurance is sold by savings banks.
25. Insurance companies are regulated by state laws.
II. Matching Test. In the blank at the right of each group of words in Column II, print the letter of the corresponding term from Column I.

<table>
<thead>
<tr>
<th>COLUMN I</th>
<th>COLUMN II</th>
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</thead>
<tbody>
<tr>
<td>A. health insurance</td>
<td>1. Money paid for insurance.</td>
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<tr>
<td>B. collision insurance</td>
<td>2. Bonding bank employees.</td>
</tr>
<tr>
<td>C. term insurance</td>
<td>3. No cash-surrender value.</td>
</tr>
<tr>
<td>D. industrial insurance</td>
<td>4. Protection against the loss caused by sickness.</td>
</tr>
<tr>
<td>E. stock companies</td>
<td>5. Small payments are collected weekly.</td>
</tr>
<tr>
<td>F. annuities</td>
<td>6. Income provided in old age.</td>
</tr>
<tr>
<td>G. social security laws</td>
<td>7. Protection against the risk of unemployment.</td>
</tr>
<tr>
<td>H. policyholder</td>
<td>8. Profits are shared by the policyholders.</td>
</tr>
<tr>
<td>I. mutual companies</td>
<td>9. Contract between the insured and the insurer.</td>
</tr>
<tr>
<td>J. fidelity insurance</td>
<td>10. Used in determining the cost of insurance.</td>
</tr>
<tr>
<td>K. dividends</td>
<td></td>
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<tr>
<td>L. premiums</td>
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<tr>
<td>M. mortality tables</td>
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<td>N. policy</td>
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<tr>
<td>O. application blank</td>
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<td>P. convertible</td>
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<td>Q. insurable interest</td>
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<td>R. reimbursement</td>
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<tr>
<td>S. inventory</td>
<td></td>
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<tr>
<td>T. provision</td>
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</tbody>
</table>
III. Best Answer Test. Underscore the group of words that best completes each of the following statements.

1. Risks of loss of earning power or of property are known as (a) proof of loss, (b) economic risks, (c) double indemnity, (d) maturity value.

2. The insured is also known as the (a) policyholder, (b) insurance agent, (c) stock company, (d) dependent.

3. The cost of life insurance depends on the type of policy and (a) the applicant's business credit, (b) the number of dependents, (c) the age of the insured, (d) the amount of investment.

4. Before a policy is issued, the applicant should have an application blank and (a) a financial statement, (b) his social security card, (c) a medical examination, (d) a beneficiary.

5. The cost for renewal of a term insurance policy increases because (a) the insured is older, (b) the cash-surrender values decrease, (c) the dividends increase, (d) the loan-value provisions are high.

6. Ordinary life insurance is also known as (a) endowment, (b) group, (c) straight-life, (d) public liability.

7. A limited-payment life policy provides permanent insurance and (a) includes no loan values, (b) offers unemployment compensation, (c) protects the insured against fire loss, (d) relieves the insured from paying premiums
in his later years.

8. Premiums on endowment policies are (a) comparatively low, (b) average, (c) decreasing, (d) comparatively high.

9. Premiums are collected weekly for (a) compensation, (b) annuities, (c) industrial insurance, (d) automobile insurance.

10. Savings-bank life insurance is available to residents and workers in (a) Rhode Island, (b) Maine, (c) New Jersey, (d) New York.

11. If a person owns an item or has a financial interest in it, he is said to have (a) a personal liability, (b) an insurable interest, (c) a loan value, (d) a premium.

12. The value of property at the time it is damaged is estimated by subtracting from its cost the (a) proceeds, (b) dividends, (c) depreciation, (d) refund.

13. Collision insurance compensates the insured for damage (a) to property of others, (b) to his own car, (c) from fire, (d) caused by floods.

14. Social security laws do not cover (a) farm laborers, (b) factory workers, (c) store clerks, (d) insurance salesmen.

15. Fidelity insurance protects the employer against losses from (a) sickness, (b) fire, (c) dishonest acts of an employee, (d) unemployment.
16. The provisions granting the policyholder the right to return his policy to the insurance company is called the (a) loan-value provision, (b) theft provision, (c) cash-surrender provision, (d) paid-up provision.

17. The regulation of insurance companies is carried out by (a) the United States, (b) the state, (c) the savings bank, (d) the casualty companies.

18. A plan of insurance in which the insured also assumes a share of the risk is known as (a) endowment, (b) inventory, (c) coinsurance, (d) assessment.

19. The number of automobile accidents can be decreased if drivers (a) carry insurance, (b) own a license, (c) pay a high premium, (d) learn to respect the rights of others.

20. In the last decade the total amount of life insurance in force has been (a) decreasing, (b) unchanging, (c) increasing.

21. Protection against claims resulting from injuries to other people in automobile accidents is known as (a) public liability insurance, (b) endowment insurance, (c) fidelity insurance, (c) collision insurance.

22. A list of items showing the cost and purchase date of each is called (a) a lease, (b) a security, (c) a benefit, (d) an inventory.

23. The person to whom the policy is payable is called
(a) the beneficiary, (b) the applicant, (c) the actuary, (d) the investor.

24. A regular payment on a policy is called (a) the face value, (b) the provision, (c) the premium, (d) the dividend.

25. Insurance can be considered as (a) a gamble, (b) an investment, (c) a loss, (d) a liability.
<table>
<thead>
<tr>
<th>UNIT I</th>
<th>25. plus</th>
<th>14. no</th>
<th>7. before</th>
</tr>
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<tbody>
<tr>
<td>1. plus</td>
<td>PART II</td>
<td>15. yes</td>
<td>8. after</td>
</tr>
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<td>2. 0</td>
<td>1. A</td>
<td>16. no</td>
<td>9. after</td>
</tr>
<tr>
<td>3. plus</td>
<td>2. H</td>
<td>17. yes</td>
<td>10. before</td>
</tr>
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<td>4. plus</td>
<td>3. F</td>
<td>18. no</td>
<td>11. before</td>
</tr>
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<td>4. C</td>
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<td>8. L</td>
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<tr>
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FILING, PART V

1. B (&) P Market
2. Baab, C. H., Company
3. Baab's Toy Shop
4. Bab's Auto Service
5. Badger, A. C.
6. Badger, A. C., Metal Products Co.
7. Belmont, T. Owen (Dr.)
8. Belmont, Town (of) School (Department) Junior High School
11. Blum Store (The)
12. Butter Cup Doughnut Shop
15. C (&) W Tool Company
16. Camp Emoh Associates
17. Campagna, J. E. (Dr.)
18. Campagna(-)Pinto, Corinne
19. Carson's
20. Carson, F. W., Company
22. Charles (of the) Ritz
23. Charles (the) Florist
24. Church (of the) Advent
25. Church St. Garage
26. Churchill, C. Lindsay
27. Cla(-)Mar Beauty Salon
28. Claire(-)Jean Beauty Salon
29. Cohasset Inn
30. Cohasset: Rockland Trust Co. (Mass.)
15. second
16. first
17. first
18. first
19. first
20. first
21. second
22. second

UNIT II

1. plus
2. 0
3. plus
4. plus
5. plus
6. 0
7. 0
8. plus
9. 0
10. plus
11. 0
12. 0
13. plus
14. plus
15. 0
16. plus
17. 0
18. 0
19. 0
20. plus
21. 0
22. plus
23. 0
24. plus

25. plus

PART II
3. $246
4. $241.08
5. $238.40
6. $225.20

PART III
1. sales slip
2. C.O.D.
3. credit memo
4. statement
5. end
6. charged
7. returns
8. balance
9. sales slips
10. memo

PART IV
1. H
2. K
3. F
4. R
5. E
6. B
7. C
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