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## The Capitol Hill Challenge

This semester, Economics Arkansas has several of our Stock Market Game advisors participating in a special edition of the game called *The Capitol Hill Challenge*. A program of the **SIFMA Foundation**, *The Capitol Hill Challenge* partners U.S. Members of Congress with Stock Market Game participants in their respective states. This program keeps Members of Congress informed about the advances students in their districts are making through the Stock Market Game, including a better understanding of the global economy, developing personal financial skills, and improving their knowledge of math, economics and business. The top 5 teams finishing with the highest portfolios win a trip to Washington DC to meet their Members of Congress and tour financial landmarks and national monuments. Arkansas teachers participating in *The Capitol Hill Challenge* this semester include:



**Bruce Vick**, Fort Smith School District  
**Thomas Pittman**, Springdale School District  
**Michael Huels**, North Little Rock School District  
**Donnie Branscum**, Midland School District  
**Sandy Roe**, Pangburn School District  
**Sheri Shepherd**, Glen Rose School District



*The Capitol Hill Challenge* began February 7, 2011, and we should know the winners in May. Good luck to our Arkansas Capitol Hill participants!

### Attention K-8 Teachers!

### 2012 Economic Calendar Contest

2011-12 will mark the fourth year in which Economics Arkansas is hosting a Calendar Contest in partnership with the Federal Reserve Bank of St. Louis. This competition gives students in grades K-8, the opportunity to illustrate an economic concept they have learned in school. Truly, this is one avenue where Economics and Art intersect! At least 15 entries will be chosen, and each student plus his/her teachers will receive a \$50 gift card in addition to a copy of the calendar.

For additional information about the competition, including Entry Forms, visit our website at [www.economicsarkansas.org/Programs](http://www.economicsarkansas.org/Programs) and click on Economic Concept Calendar. You may also contact our office at 501-682-4230. **All entries should be postmarked by May 13, 2011.**

Mail entries to:  
 Economics Arkansas  
 P. O. Box 3447  
 Little Rock, AR 72203

**Winners will be notified by May 25.**



*A 2011 Calendar winner distributes copies of the Calendar to Economics Arkansas board members at their November meeting. This student represented eSTEM Public Charter School in Little Rock and was accompanied by teacher sponsor, Jessica Molinaro.*

## Thinking BIG!

Sue Owens, Executive Director



I dedicate this article to the incredible teams I work with throughout the year!

My "second family" and the team I work with daily are Geanie, Marsha, Kathy, Elisha and Stacey. These individuals are truly

dedicated to our mission, and it is a privilege and joy to share this journey with them. The combined talents of all create a team to be reckoned with!

Our board members are a dedicated team supporting and guiding this organization over 49 years. Your time, advocacy, expertise, and financial resources have been critical to continuing our mission. Eighteen board members have been serving prior to the year 2000, and several have served since the late 1980's. When I first began as Executive Director 7 years ago, Leonard Dunn (see adjacent article) was among the first to meet with me, and he expressed how important a strong board of directors is to the organization. We have seen peer state councils flounder due to weak board support, so Leonard's counsel has been wisdom taken to heart.

Many people are considered part of the *Economics Arkansas team!* This includes the Master Economics Teachers, the University Center Directors, generous donors and foundations, businesses, plus partners such as the Arkansas Department of Education, the Arkansas Securities Department, SIFMA, the Arkansas Bankers Association, the Federal Reserve Bank, school districts, and of course the teachers! In addition, the Council on Economic Education, the National Association of Economic Educators, and the Global Association of Teachers of Economics are all part of this fabulous team of people who are passionate about raising the level of economic literacy in Arkansas and the U. S.!

I was recently waiting for a flight from Charlotte, NC to Little Rock, and I stopped in a bookstore to find a book to read on the way home. A book entitled The Orange Revolution jumped off the shelf at me. The subtitle is, "How One Great Team Can Transform an Entire Organization." With the newly required high school economics course now in place, what is our next big contribution to teachers and students in the realm of K-12 economic literacy? With our team, anything is possible!

## Economic Education Advocate - In Memoriam -

This month begins a new tradition for Economics Arkansas' newsletter as each edition will recognize an individual or entity that has made an impact on Economics Arkansas by supporting our mission and programs.

We begin this inaugural column by honoring the late **Leonard K. Dunn**. Mr. Dunn served on the Economics Arkansas board of directors for 27 years from 1983 - 2010. Leonard served as Board Chair, Treasurer, and as an Executive committee member multiple terms. His

direction and leadership were key to the growth and impact of our organization on Arkansas teachers and students! We are quite sure Leonard and Bessie B. Moore, the founding executive director of Economics Arkansas, were a powerhouse team!

In November 2008, Mr. Dunn made a motion for the board of directors to pursue a required high school economics course, which came to fruition after much collaboration with the Arkansas Department of Education, Superintendents, board members, and the AAEA. Mr. Dunn's challenge was met on

July 14, 2009 when the Arkansas State Board of Education voted to require every ninth grade student (beginning in the 2010-11 school year) have 1/2 unit of economics prior to graduation!

Mr. Dunn's broad career included banking, real estate, government, and education, which gave him a wealth of information and contacts he generously shared. He worked to forge partnerships between individuals and organizations, and in 2005, he recruited his son, State Representative David K. Dunn, to

join our board!

We recently learned from the family that before Mr. Dunn passed away, he asked that Economics Arkansas be listed as a beneficiary of gifts given in his memory. His daughter expressed that her father thought very highly of our organization, so we were extremely touched by this gesture from Leonard.

We cannot adequately express our gratitude for Mr. Dunn's tireless advocacy for our vision to "create a state of people with the real life skills they need to succeed." Leonard will be remembered by all of us at Economics Arkansas as a dear friend and our champion for K-12 economic literacy.



*I have a student who is not really interested in liberal arts-type classes, but has loved the Stock Market Game. He loves watching the stocks and relating the economy and news to his stocks. He has talked with his dad and has decided he wants to be a stock broker for a living. He now has an excitement and vision of college next year and the future due to the Stock Market Game!*

**Susie Thompson  
Little Rock Christian Academy**



A snapshot from the archives—  
Leonard Dunn (left) receives plaque of appreciation for serving as board Chairman from incoming Chairman, William B. Fisher in 1989.

## Our Newest MET, Shelina Warren!

**Shelina Warren** of Pine Bluff School District was welcomed as the newest member of Economics Arkansas' Master Economics Teacher (MET) program!



Shelina will be recognized for this accomplishment at the Pine Bluff School District board this spring. She teaches 9th grade and has been integrating economics into her Civics class for many years, and last summer, Shelina became one of our trainers for the High School Economics course! In addition, she is a Teacher Grant recipient, a Moore Awards winner, and she has presented to the Economics Arkansas board of directors concerning the impact economics is having on her students.

**Welcome, Shelina!**

## MET Wins AGATE Award!

**Ann Taylor**, Gifted & Talented Coordinator for the Lincoln School District, received the ACT 56 Award February 18th. The award is given by the Governor's Advisory Council on Education of Gifted and Talented Children, and is awarded annually to recognize schools with outstanding G/T programs.

In addition to her school duties, Ann is a Master Economics Teacher and assists Economics Arkansas in providing training to teachers around the state.



## New! Bessie B. Moore Awards Program

The Bessie B. Moore Awards for Excellence in Teaching Economics is changing, so we can recognize the teachers in our state who are integrating economics through a variety of avenues.

For the 2010-11 school year, the categories for our hallmark awards program is changing to recognize the following teachers:

- ◆ K-8<sup>th</sup> grade
- ◆ 9-12<sup>th</sup> grade
- ◆ Teacher grant recipients
- ◆ Stock Market Game advisors

Two educators per category will be awarded \$1,000 cash prize - one representing the west region and one representing the east region. In addition, these award winning educators will be honored during a statewide awards ceremony!

### West Region

UAF, HSU and SAU Centers for Economic Education service areas

### East Region

ASU, UALR and UAM Centers for Economic Education service areas

To download an Awards Entry Application, visit our website at [www.economicsarkansas.org/Programs](http://www.economicsarkansas.org/Programs) and click on the Moore Awards Program paragraph.

Please submit your entry before the deadline of July 15th!



## Program Calendar

**April 4 - 9, 2011**

Personal Finance Challenge  
Online Competition

**April 15, 2011**

Stock Market Game Ends!

**April 28, 2011**

Personal Finance Challenge  
Statewide Competition  
9:00 a.m. - 2:00 p.m.  
UCA B-Hegeman Center  
Conway, AR

**April 30, 2011**

HSU Economics Fair  
9:00 a.m. - 3:00 p.m.  
Henderson State University  
Arkadelphia, AR

**May 5, 2011**

Economics Exchange  
9:00 a.m. - 3:30 p.m.  
AEDC Building  
Little Rock, AR

**May 13, 2011**

Economic Concept Calendar Entries  
Postmarked by this date!

**June - July, 2011**

Summer Workshop Opportunities  
See Pages 4 and 5!

Please visit our website at [www.economicsarkansas.org](http://www.economicsarkansas.org) to learn more about these workshops and events or to register on-line.

Economics Arkansas and Arkansas Game and Fish Commission are partnering to offer two workshops this summer!

July 25 - 27, 2011; 8:30 am - 4:00 pm  
Cook's Lake, Casscoe, AR

July 28, 2011; 8:30 am - 3:30pm  
Crowley's Ridge Nature Center,  
Jonesboro, AR

To register, visit  
[www.agfc.com/education](http://www.agfc.com/education)

# High School Economics Workshops Available this Summer!



## Standards and Activity-Based Economics

July 18 – 22, 2011; 8:30 a.m. – 4:30 p.m. daily  
Verizon Arena, North Little Rock, AR

This workshop is your guide to teaching the High School Economics Course! Economics Arkansas has developed a training strategy to insure teachers are well prepared and excited to teach the course. This content driven workshop will prepare teachers to present economics standards that will engage high school students through active participation.

A notebook correlated to **all** of the Arkansas Economics standards (Fundamentals, Microeconomics, Macroeconomics and Personal Finance) and cross-referenced to the national economics standards, *which includes all the lessons and handouts necessary for teachers to replicate what they see in the course*, will be distributed at the training. Participants also receive Virtual Economics®, a CD-ROM containing over 1200 reproducible lessons in economics and personal finance. The week-long workshop will be divided into sessions to simulate an 18 week high school course.

- ◆ Open to teachers who are currently certified in secondary social studies or business education.
- ◆ Priority registration will be given to those teaching the high school economics course.
- ◆ Thirty-two hours staff development credit letter provided.  
Maximum: 30 participants

Graduate credit is available from Southern Arkansas University. For information, including tuition cost, contact: Dr. Jennifer Logan, [jlogan@saumag.edu](mailto:jlogan@saumag.edu) or 870-235-4310.

For information about **Standards and Activity Based Economics Module workshops (two-day Economic Fundamentals and one-day Microeconomics, Macroeconomics and Personal Finance)**, please visit our website for dates and locations.

**Register Today! [www.economicsarkansas.org](http://www.economicsarkansas.org)**

## HSU Economics Fair

The Economics Fair at Henderson State University will take place April 30, 2011 at the Garrison Activity Center. Registration begins at 8:00 a.m. and the day concludes with an Awards Ceremony at 1:00 p.m. Teams of four students will compete against teams in the same grade from around the state in the five areas of competition. Prizes are awarded at each grade level for all events. All participants will receive a T-shirt included in the \$10 per student registration fee. Lunch may be purchased for \$5.00.

**Registration form and payment must be received by April 8.**

Areas of Competition are: Produce-A-Product, Economic Concepts Test, Design T-Shirt Logo, Economics Fun Run, and NEW THIS YEAR - Economics in the News. This new area involves an oral presentation by students. **For teams from grades 3 and 4**, they will give a short oral presentation describing an economic concept learned in their class using a selected Children's Literature book. **Teams from grades 5 and above** will base their presentation on a current event. One student will give a one-minute presentation, then judges will ask four questions (one per team member) related to the book or to the current event. Optional: a poster board visual may be used to accompany the presentation.

For more information, visit <http://www.hsu.edu/econed/> or contact Dr. Celya Taylor, M. H. Russell Center for Economic Education at 870-230-5335 (phone) or email [taylorc@hsu.edu](mailto:taylorc@hsu.edu).



*My students really enjoyed the lessons from the [High School Economics course] curriculum, and they wish economics was an entire year instead of just a semester. The students said they actually learned things in this class that they can use the rest of their lives!*

Bruce Vick

Chaffin Junior High School  
Fort Smith School District

## Center Director Picks Lessons for Virtual Economics 4.0!

Dr. Rita Littrell, Director of the Bessie B. Moore Center for Economic Education at UA Fayetteville, was recruited to select five lessons for each grade grouping of the economic concepts featured on the new Virtual Economics 4.0 CD-ROM! Of the process, Littrell noted, *"This was a very difficult challenge in that there are so many really good lessons for a lot of the concepts!"*

*Virtual Economics 4.0* is the nation's most comprehensive educational resource for teachers of economics. Revised to incorporate new publications, current data, improved operating features, and increased accessibility, *Virtual Economics 4.0* includes 51 key economic concepts, a glossary with 500-plus terms and definitions, and over 1,200 activity-based lessons, each accompanied by a multi-media demonstration.

*Virtual Economics 4.0* will be available for purchase soon via the Council for Economic Education (CEE) at [www.councilforeconed.org](http://www.councilforeconed.org).

# 2011 Summer Workshop Opportunities!

Economics Arkansas is offering a multitude of workshops this summer for every grade level! To register or learn more details regarding each of these workshops, visit our website at [www.economicarkansas.org](http://www.economicarkansas.org) and click on the "Calendar and Registration" button. Teachers may sign up for more than one workshop. Registration fees will be required, but are refundable to teachers from Economics Arkansas partner districts. If you have questions, don't hesitate to contact our office, 501-682-4230.



## Understanding Economics in Civics and Government

June 15-17, 2011; 8:30 a.m. – 4:00 p.m.  
Monticello, AR

Citizens of the United States enjoy a great deal of political freedom and economic freedom. Is there a relationship between these two sorts of freedom? To help answer this question, social studies teachers of grades 9-12 attending this workshop will receive *Focus: Understanding Economics in Civics and Government*, a core publication of the Council for Economic Education. Each of the 20 lessons in the guide has been correlated to the Arkansas High School Economics Course Standards as well as the National Voluntary Content Standards in Economics.

Eighteen hours of staff development credit letter provided.

Maximum: 45 participants



## Connecting Economics to Arkansas History, Literacy and Mathematics

June 20, 21, 22, 2011; 8:30 a.m. – 4:00 p.m.  
Harrison, AR

Arkansas History, Common Core for English Language Arts and Mathematics, Economics! These hot topics will be addressed through three, one-day workshop venues for K-8 educators.

Day 1, **Arkansas History**, will allow participants to view Arkansas History as more than a series of events that happened in our past but rather focus on choices with associated costs and benefits that confronted our forefathers in their present.

Day 2, **Literacy**, will address an integrated model of literacy while incorporating economic concepts. Literature selections as well as engaging economic activities related to informational text will be presented.

Day 3, **Mathematics**, will focus on basic economic concepts with math applications. Participants will be given lesson plans and activities that will use "real world" economics to provide a hands-on learning experience in math.

Six hours per day staff development credit letter provided including two hours Arkansas History credit for Day 1.

Maximum: 45 participants each day

**Economics Arkansas workshops are ADE certified.**

**To attend, participants must be a "Certified Educator" under contract for the 2011-12 school year with a Pre-K-12 Arkansas Public or Independent School System.**

**Lunch will be provided.**

**Registration Fees apply—see details.**

**Visit [www.economicarkansas.org](http://www.economicarkansas.org) for more information!**



## Economics: Cover to Cover

June 28-29, 2011; 8:30 a.m. - 4:00 p.m.  
Searcy, AR

This workshop is designed for teachers of grades Pre-K-6<sup>th</sup> looking for innovative ways to integrate the economics found in children's literature into the social studies, language arts, math and science curricula. Award-winning classroom teachers will lead grade-level lesson demonstrations and model "hands-on" activities to be used in the elementary and middle school classrooms. Daily "make and take" sessions will provide a wealth of classroom-ready activities integrating economics and literature. Lessons presented will be correlated to the Common Core standards.

Twelve hours staff development credit letter provided. Grade appropriate curriculum guide provided.

Maximum: 45 participants



## Economics in the Middle

July 12-14, 2011; 8:30 a.m. – 4:00 p.m.  
Hot Springs, AR

Attention teachers of grades 5-8! Looking for Arkansas standards based economic lessons that will keep your students actively engaged in middle school and prepare them for the newly required high school economics course? This is the workshop for you! Discover interactive lessons and assessment activities specifically created for middle school students across all core subject areas.

Eighteen hours of staff development credit letter provided.

Maximum: 45 participants



## Financial Literacy: Life-Changing Education

July 19 - 20, 2011; 8:30 a.m. – 4:00 p.m.  
El Dorado, AR

This two-day workshop session will provide "hands on" training in how to utilize the newly revised *Financial Fitness for Life* personal finance curriculum for grades K-12. Interactive, grade-level appropriate lessons, computer application opportunities and engaging activities will be presented.

Day 1, **Issues of Credit**

Day 2, **Saving and Investing**

Twelve hours of staff development credit, including two hours of technology credit. Grade-appropriate curriculum guide provided.

Maximum: 45 participants

# Raffle Winners!

Economics Arkansas held its Second Annual Raffle fundraiser, raffling a Chevy Silverado Z71 4x4 Truck and an Arkansas Lifetime Hunting and Fishing License (valued at \$1,000). A total of 1,176 tickets were sold and the lucky winners are:

**Chevy Silverado Z71**

Mr. Douglas Lingo  
Lonoke, AR  
Ticket #26

**Lifetime Hunting and Fishing License**

Ms. Carolyn Langley  
Greenbrier, AR  
Ticket #1087

Special appreciation is extended to **Debbie Robinson, Eric Lothian and the staff of Priddy & Holifield, PA, CPAs** for verifying all raffle entries and being present at the drawing. Also, we are grateful to Hunter Bale of Bale Chevrolet and Steve "Wild Man" Wilson of Arkansas Game and Fish Commission and KATV for their support of this fundraiser.



Mr. Douglas Lingo with Economics Arkansas Executive Director Sue Owens picking up his new Chevy Silverado!



**PRIDDY & HOLIFIELD**



## Leave Your Legacy Today!

**Don't Forget.....**

with a couple of clicks of your mouse you can make an online donation to support our Mission of economic literacy for all Arkansans!

**And.....**

leave your legacy of support by contributing to the Bessie B. Moore Endowment. This program has been created to leave a legacy of sustainable funding.

Please contact Sue at 501-682-4230 for details.

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## Lucky #13 in El Dorado!



The "Luck of the Irish" was prevalent in El Dorado on March 17th as this supportive community hosted its 13th Annual Trivia Challenge! Co-chairs for the event were **Bob Watson**, Superintendent of the El Dorado School District, and **Magen Parker** of Murphy Oil Corporation. **Dean Inman** once again did a fantastic job as Master of Ceremonies! El Dorado Mayor Frank Hash, Henry Florsheim, and The Honorable Mike Loftin served as judges, and the Elizabeth Mason Spirit Award was presented to Simmons First Bank in memory of Elizabeth Mason, a dedicated economic educator in the El Dorado School District.

In honor of St. Patrick's Day, bonus questions worth 2 points each were posed during all rounds and related to the color **green!** Random drawings were held throughout the evening for prizes donated from local businesses.

Thank you to our Co-Chairs, the teams, sponsors, donors of prizes, volunteers, judges and all those who make this event such a success!



**Grand Champions!**



Master of Ceremonies, Dean Inman, presents Rob Robinson of Simmons First Bank with the Elizabeth Mason Spirit Award!

**Participating Businesses & Schools**

- AmerCable, Inc.
- BancorpSouth
- Chemtura
- Deltic Timber Corporation
- El Dorado School District
- First Financial Bank
- Lion Oil Company
- Murphy Oil Company
- Simmons First Bank
- SouthArk Community College

**Event Sponsors:**

- El Dorado Chamber of Commerce
- Evers, Cox, Gabor PLLC
- Glenn Mechanical Company
- HEPCO, Inc.
- South Arkansas Arts Center
- United Insurance Agency





# Fall 2010 Winners!



The winners of the Fall 2010 Stock Market Game Program were honored during an awards luncheon February 1, 2011 at Verizon Arena in North Little Rock. Over 100 students and their advisors were honored, receiving cash awards, certificates, trophies, t-shirts and medallions. The teacher with the highest average team portfolio of five teams or more this semester, was **Debbie Roberts** of Bald Knob Middle School. **Susie Thompson** of Little Rock Christian Academy won both the Teacher Division and the Apple Award this semester! *Congratulations!*

The first place teams in all divisions and regions are listed below. For a complete listing of winners, please visit [www.economicsarkansas.org](http://www.economicsarkansas.org).

## Elementary Division Winners

### Region I

**Thurman G. Smith Elementary**  
Springdale School District

### Region II

**Hardin Elementary**  
White Hall School District

### Region III

**Pine Forest Elementary**  
Pulaski County Special  
School District

### Region IV

**Beebe Middle School**  
Beebe School District



**Susie Thompson**  
Little Rock Christian Academy

## Junior High Division Winners

### Region I

**Huntsville Middle School**  
Huntsville School District

### Region II

**Mount Ida High School**  
Mount Ida School District

### Region III

**NLR High School East Campus**  
North Little Rock School District

### Region IV

**Bald Knob Middle School**  
Bald Knob School District

## Senior High Winners

### Region I

**Southside High School**  
Fort Smith School District

### Region II

**Hot Springs High School**  
Hot Springs School District

### Region III

**Little Rock Christian Academy**

### Region IV

**Hoxie High School**  
Hoxie School District

**2011-12 Game Dates**  
Fall 2011: Sept. 26 - Dec. 2, 2011  
Spring 2012: Feb. 6 - April 13, 2012



In May 2009, the Donna K. Wright Stock Market Game Scholarship was established in honor of Economics Arkansas' long-time Associate Director and SMG Facilitator.

This spring, six teachers were awarded scholarships to underwrite the fees for 30 teams, a total of \$450. Recipients are:

- Sandy Griffith**, Magnolia High School
- Scott Perry**, Nemo Vista High School
- Selina Smith**, Pottsville Middle Grades
- Pat Flanigan**, Mena High School
- Bryan Swymm**, Morrilton High School
- J. J. Mosley**, Camden Fairview H.S.

For information on SMG scholarships for the Fall 2011 program, please contact Marsha Masters at 501-682-4230.

Arkansas is proud to announce National and State winners in the Fall 2010 InvestWrite competition!

## State Winner

*Junior High Division*

**Taylor Stover**

Mount Ida High School  
Mount Ida School District

## National Winners

*Elementary School Division*

**Keyona Franklin**

Belwood Elementary School  
North Little Rock School District

*High School Division*

**Dia Thomas**

Shiloh Christian School  
Springdale, AR

InvestWrite is a teacher-designed writing component and competition that complements the Stock Market Game and reinforces students' newfound knowledge and sharpens critical thinking skills.

*See page 8 to read a copy of Keyona's winning entry!*

To learn more, visit <http://www.investwrite.info>

**Thank you,  
SMG Sponsors!**

- Bank of America/Merrill Lynch**
- 3M Foundation**
- Arkansas Securities Dept.**
- State Farm Insurance**
- D & R Hobbs LLC**
- Securities Industry Association - South Central District**
- Lou Graham,  
Morgan Stanley Smith Barney**
- Riceland**
- Warren & Harriet Stephens,  
Stephens, Inc.**
- CFO Network**



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*Address Correction Requested*

## Investments are like a Food Pyramid - Choose Wisely!

**Keyona Franklin** is a National Winner in the Elementary Division of the InvestWrite competition. Below is her essay that earned her and her advisor, **Rick Kron**, a \$100 gift card each and a certificate during the Fall 2010 competition!

The writing prompt for 4-5 grade students was: *How is choosing the items on your dinner plate similar to choosing investments—much like why a plate with five food groups is better than a plate full of French fries? Discuss why a portfolio with a full range of assets such as stocks, bonds and mutual funds helps achieve a healthy portfolio. Just as you would check the nutrition label on foods, what are some things you should take into account when you decide to select stocks, bonds, mutual funds, or a combination of the three for your portfolio.*

"I want my investments to be hot like fiery peppers, as good as tomatoes, sweet as grapes, and just like milk—I want my investments to do a body good! To do this, I need to balance my soon-to-be investments like the food pyramid.

Mutual funds are a healthy choice of fruit and vegetables. Mutual funds are a combination of stocks and bonds. Some focus on gold and silver, fast growth and medium growth, and big and little funds. There are sweet and tart fruits, soft and crunchy vegetables, and big and small fruits and vegetables.

Bonds are like baked chicken, just enough to satisfy taste, but not too much to overload the senses. There are several types of bonds: U.S. Treasury bonds, corporate bonds, municipal bonds, and agency bonds. A bond is like lending money to the corporation, government

agency, or the government. Eating baked chicken may not be the most fun, but it has a great pay off in the end, much like investing in bonds.

We need more stocks just as we need more grains and dairy from the food pyramid. Did you know when you buy a stock you become part owner of that company? Whether you buy 100 or 10,000 shares. Some of the stocks I have in the Stock Market Game are Wal-Mart and Starbucks. A variety of stocks in your portfolio is good. Picking only from the grains and eating a lot of bread or only from the dairy and eating a lot of ice cream messes up the food pyramid and your portfolio.

Some people's portfolios are messy and unbalanced. I want my portfolio to be as healthy and balanced as a good food pyramid."

Keyona attends Belwood Elementary  
North Little Rock School District

(See page 7 for a list of all Arkansas InvestWrite winners for the Fall 2010 competition.)

Economics Arkansas is affiliated with



There are 1,922 teams with 173 advisors participating in the Spring 2011 Stock Market Game Program!