

Curriculum Comments

A possible learning extension for this week's article about British chef Jamie Oliver would be to have your students create a class cookbook of simple and healthy recipes. Also, several videos about healthy eating are available at the White House Web site (www.whitehouse.gov).

Click on the "Photos and Videos" link and then browse through the category "First Lady." Check out the videos on healthy diet and exercise and on the White House's kitchen garden.

– Charlene Kerwin Reyes, Teacher's Guide Editor

Credit Card Reforms

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STANDARD National Standards for Civics and Government (Center for Civic Education) Standard 1: Civic Life, Politics, and Government. Standard 1A: Necessity and Purposes of Government. Students should be able to evaluate, take, and defend positions on why government is necessary and the purposes government should serve.

LEARNING OBJECTIVES

In this article, students will learn about:

- The Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009.
- The abuses that led to the passage of this law.
- How the new rules will affect credit card companies and cardholders.
- Pros and cons of the new law.

ESSENTIAL QUESTION: Should the government regulate the credit card industry?

TALKING POINTS

- Should the government be responsible for protecting Americans from abusive credit card policies?
- Should errant behavior by the credit industry be allowed to correct itself through market forces, such as the competition?
- What are consumers responsibilities when using credit cards?

PRE-READING: Write the terms *credit* and *interest rates* on the board. Elicit definitions from the class for both terms. Discuss what is meant by "good credit" and "bad credit." Ask students how high and low interest rates are related to good and bad credit, and about the effect interest rates have on consumers (e.g., interest rates may encourage consumers to pay on time, or to shop around for a different credit card with a lower interest rate).

DURING READING: Have students highlight or underline, as they read, ways that the CARD Act will affect credit card companies and their cardholders.

AFTER READING: Have a class discussion about the new rules. Record students' comments on the board. Ask questions such as: *What is good about the new rules? What is bad about them? Who do you think will benefit more from the new rules — the cardholders or the card companies? What changes or additions would you make to improve the rules?*

Answers To Analyze The Cartoon

1. What is meant by the figure of speech "house of cards"?

"House of cards" refers to something that appears to be stable, but could collapse at any moment.

2. How does the cartoonist use this figure of speech to convey a message?

He shows a family living in a house made of credit cards. This shows that the way of life of American families is often maintained through credit. The cartoonist uses this figure of speech and the image to suggest that the American way of life is at risk of collapsing if it is heavily dependent on credit cards.

3. Do you agree with the cartoon's message? Why or why not?

Answers will vary. Accept reasonable answers that students can support.

Answers To Readers Respond

1. Identify the new law that will affect American credit card users.

This law is the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009.

2. Analyze why the CARD Act prevents most people under 21 from obtaining credit cards.

Answers will vary. Possible answers: People under 21 may not have enough money to make their monthly payments; people under 21 may not be responsible enough to limit their credit card use, so the new law prevents them from charging more than they can pay for.

3. Think about some ways that people use credit cards. Evaluate whether these cards are a "blessing" or a "curse." Support your opinion.

Answers will vary. Accept reasonable answers that students can support.

Car Trouble at Toyota

Page 3

STANDARD National Content Standards in Economics (National Council for Economic Education) Standard 9: Role of Competition. Competition among sellers lowers costs and prices, and encourages producers to produce more of what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.

LEARNING OBJECTIVES

In this article, students will learn about:

- Congressional hearings to investigate the recent recall of millions of Toyota vehicles.
- The history of Toyota.
- How the recalls are affecting Toyota.
- The job of the National Highway Traffic Safety Administration.

ESSENTIAL QUESTION: How can Toyota restore its reputation?

TALKING POINTS

- What prompted the recall of millions of Toyota vehicles?
- How did Toyota earn a good reputation?
- How has the recall affected consumer confidence in Toyota?

PRE-READING: Assess students' prior knowledge of what it means when a company recalls a product. Discuss with students that companies sometimes issue recalls when there is a problem with one of their products that could result in harm to customers. Ask students for examples of types of products that might be recalled, such as toys, cars, and food. Ask: *What effect might a recall have on a company's reputation?*

DURING READING: Write the following question on the board and have students copy it into their notebook: *Why is this information important for me to know?* Tell them to write a response to this question as they finish reading each section of the article.

AFTER READING: Have the class discuss the essential question. Brainstorm steps Toyota can take to restore its reputation and win back customers.

Answers To Off The Chart

1. How are the images in the chart related to its title?

The images symbolize the market share of major auto manufacturers in the United States this January compared to last January.

2. What conclusions about the recalls can you draw from comparing Toyota's market share this year and last year?

While both Ford and GM have seen increases in their market share, Toyota and Chrysler have seen decreases. However, Toyota has seen an even larger decrease in market share than Chrysler. It thus seems likely that the recalls have hurt Toyota's sales.

Answers To Readers Respond

1. State the number of Toyota vehicles that have been recalled since November 2009.

Toyota has recalled about 8.5 million vehicles since November.

2. Compare and contrast Toyota's reputation now with its reputation before the safety of its cars was questioned.

Possible answer: For decades, Toyota was known to produce safe, high-quality cars for Americans. Now, however, many people question whether Toyota's vehicles function safely and properly.

3. Discuss why companies like General Motors and Ford are now offering special sales.

Answers will vary. Possible answer: These companies compete with Toyota to sell cars to consumers. Now is a good time for these companies to convince consumers to buy their vehicles, rather than those made by Toyota.

4. Do you think Toyota will win its customers back? Defend your opinion.

Answers will vary. Possible answers: I think Toyota's customers will return because both Congress and the company are working to make sure its cars are safe; I do not think Toyota will get its customers back because many have already lost confidence in Toyota vehicles.

And the TED Goes to...

Page 4

STANDARD National Health Education Standards (American Cancer Society) Standard 1: *Students will comprehend concepts related to health promotion and disease prevention to enhance health.*

LEARNING OBJECTIVES

In this article, students will learn about:

- This year's TED award winner, British chef Jamie Oliver.
- Oliver's efforts to improve the eating habits of people in England and the United States.
- Rising rates of obesity in developed and developing countries.

ESSENTIAL QUESTION: What are the benefits of a healthy diet?

TALKING POINTS

- Why did TED give its annual award to Jamie Oliver?
- How has Oliver helped improve the eating habits of school children in England?
- What did Oliver set out to accomplish in West Virginia?
- How does obesity affect people's lives?

PRE-READING: Divide the class into small groups. Have them create a menu that includes five food choices they think are healthful. Have students include images of foods on their menu. Have each group share their menus with the class.

DURING READING: Have students take turns reading the article aloud. Tell them to underline or highlight two important facts in each section of the article as they read. Pause after each section to discuss the facts students highlighted.

AFTER READING: If time allows, show the class Jamie Oliver's 22-minute talk at the TED conference, which is available at www.ted.com. Have a class discussion about how schools can help students make more healthful food choices. *What are the challenges of eating a more healthful diet?*

Answers To Readers Respond

1. State why Jamie Oliver was chosen as this year's recipient of the TED award.

Oliver is working to change the way people around the world eat so that they can live more healthful lives.

2. Analyze Oliver's decision to improve school lunches. Why do

you think he focused on kids' nutrition?

Possible answers: Oliver is concerned about obesity in children, of which poor food choices are a main cause; Oliver wants people to develop healthful eating habits when they are young.

3. Identify one way you would like to change the world. Argue why you should win the TED award for this goal.

Answers will vary. Accept reasonable answers that students can support.

Ukraine — New Direction?

Page 6

STANDARD National Standards for World History (National Center for History in the Schools) Era 9: The 20th Century Since 1945 — Promises and Paradoxes. Standard 3: Major global trends since World War II.

LEARNING OBJECTIVES

In this article, students will learn about:

- Claims of fraud in Ukraine's recent presidential election.
- Differences between the two presidential candidates.
- Ukraine's 2004 presidential election and the Orange Revolution.
- The impact of the election on Ukraine's relations with Russia, the European Union, and the United States.

ESSENTIAL QUESTION: How are the election results in Ukraine important to the future of the country?

TALKING POINTS

- Why is Yulia Tymoshenko challenging Viktor Yanukovich's victory?
- What are the similarities and differences between this election and the previous one?
- How might relations between Ukraine and Russia change as a result of the election?

PRE-READING: Have students examine the map of Ukraine on page 7 and answer the Globe Galloper questions. Explain to students that during the Cold War, all of the countries shown on the map were Communist countries that were either part of, or influenced by, the Soviet Union. Ask: *Why might Russia still want to have some control over these countries?*

DURING READING: Have students create a three-column chart in their notebooks with the headings: *Viktor Yanukovich*, *Yulia Tymoshenko*, and *Viktor Yushchenko*. Tell students to highlight information about each person with a different color and then record notes about each in their chart.

AFTER READING: Have students compare their charts with a partner and make any necessary changes. Ask students how Ukraine's recent election compares to its last election and discuss the likelihood that the recent election was rigged.

Answers To Globe Gallopers

1. Describe three geographic features of Ukraine.

The Carpathian Mountains form a natural border between Ukraine and its neighbors to the west. The Dnieper River runs through the

center of Ukraine. Ukraine's southeastern shores touch the Black Sea and the Sea of Azov.

2. How does information from the map help you understand the relationship between Ukraine and Russia?

Ukraine shares a long (500-mile) border with Russia to its east. Having good relations is probably necessary to maintain peace between the two countries and ensure that both nations have access to these geographic resources.

Answers To Readers Respond

1. Name the candidate who was initially declared the winner of this year's presidential election.

Viktor Yanukovich

2. Explain why the election results are now being reconsidered.

Yanukovich's opponent, Yulia Tymoshenko, contested the results and said the election was rigged. A Ukrainian court agreed to consider her complaints before declaring a final winner.

3. Compare and contrast this year's election with that in 2004. Cite one similarity and one difference.

Possible answer: Similarity: the initial results were challenged in both; Difference: the 2004 election led to weeks of organized protests; such protests are not planned this year.

Answers To Review Sheet

Part I Vocabulary — Synonyms

- | | |
|--------------|-----------------|
| 1. pass | 4. accepted |
| 2. rewards | 5. problematic |
| 3. suspected | 6. improvements |

Part II Understand Problem-Solution

7. the loss of loyal customers; to make improvements to Toyota cars and provide discounts to customers; Toyota sales will increase
8. eating fast food; to cook at home; weight loss and improved health

Part III Use What You Know

9. Viktor Yanukovich was declared the winner of Ukraine's recent presidential election. He ran against Yulia Tymoshenko, Ukraine's current prime minister. Tymoshenko is contesting the results because she believes the election was rigged. Yanukovich was accused of rigging Ukraine's presidential election in 2004, when he ran against Viktor Yushchenko. Yushchenko's supporters protested in the streets. Because they wore orange, their protest became known as the "Orange Revolution." The demonstrations resulted in a new election that Yushchenko won.

10. Last year, Congress passed the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act to help reduce the abusive practices of credit card companies. One such practice was charging customers unfair penalty fees. Penalty fees are punitive payments credit card customers are required to make when they do not pay a bill on time or fail to make the minimum payment. Penalty fees have been a major source of profit for credit card companies, at the expense of their customers.

Review Sheet

Name _____

I. Vocabulary

For each sentence, circle a synonym that could replace the underlined vocabulary word.

- | | | | |
|--|--------------|-----------|--------------|
| 1. The legislature plans to <u>enact</u> an election reform bill next year. | repeal | fail | pass |
| 2. Animal trainers know the power of <u>incentives</u> . | instinct | rewards | punishment |
| 3. It was <u>alleged</u> that Frank cheated on the test. | understood | confirmed | suspected |
| 4. In 2008, John McCain <u>conceded</u> defeat to Barack Obama. | denied | accepted | rejected |
| 5. Many found the documentary <u>controversial</u> . | problematic | pleasing | agreeable |
| 6. <u>Reforms</u> made to the school's attendance policy helped reduce absences. | improvements | rules | replacements |

II. Understand Problem-Solution

Use the graphic organizer to analyze the problems and solutions presented in the articles.

7.	One problem that Toyota faces is...	➔	A possible solution to the problem is	➔	An expected result is
8.	One problem we have with food is...	➔	A possible solution to the problem is	➔	An expected result is

III. Use What You Know

For each pair of terms, write a brief paragraph that identifies the significance of each term and explains how the pair is connected. Be sure to include specific information from the articles in this week's issue.

9. Viktor Yanukovich/Orange Revolution
10. CARD Act of 2009/penalty fees