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LESSON FOUR

LESSON FOUR GLOBALIZATION AND THE U.S. ECONOMY

LESSON DESCRIPTION

By comparing some of their own household items and clothing to those of an individual who lived in the late 1700s, and using a short reading to identify products widely sold in the United States today that are made in other countries, students recognize how international trade affects their daily lives. Analyzing data for the past century, they see how the kinds of goods traded has changed, leading to greater global interdependence and integration.

INTRODUCTION

Since 1960 both U.S. imports and exports have increased dramatically. As a percentage of GDP, imports grew from 4.2 to 13.8 percent, and exports increased from 4.9 to 9.3 percent. But compared to levels from nearly a century ago, during what economists call the first age of globalization, trade as a percentage of GDP is not substantially higher. And certainly international trade is not a new thing, as wrecks of merchant ships in the Mediterranean Sea, which are thousands of years old, make clear. What is different in today's new era of globalization is the kinds of things that are traded, and the much greater opportunity to move production of those products all around the world.

CONCEPTS

Interdependence
Globalization

CONTENT STANDARD

Voluntary exchange occurs only when all participating parties expect to gain. This

is true for trade among individuals or organizations within a nation, and among individuals or organizations in different nations.

When individuals, regions, and nations specialize in what they can produce at the lowest cost and then trade with others, both production and consumption increase.

BENCHMARKS

Free trade increases worldwide material standards of living.

Voluntary exchange among people or organizations in different countries gives people a broader range of choices in buying goods and services.

Like trade among individuals within one country, international trade promotes specialization and division of labor and increases output and consumption.

Greater specialization leads to increased interdependence among producers and consumers.

OBJECTIVES

Students will:

- ◆ Analyze data to determine the share of international trade for the U.S. economy since the late 1800s.
- ◆ Analyze data to determine how the types of goods traded today are different from those traded in the late 1800s.
- ◆ Explain how increased globalization has made countries more integrated and interdependent.

TIME REQUIRED

120 minutes. In class periods of about one hour, the suggested coverage is: Period

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1: Procedures 1 - 23; Period 2: Procedures 24- 27, Closure, and Assessment. Give students a copy of Visual 1 to complete a day or two before the lesson is taught.

MATERIALS

- Visual 1: Where Was It Made? (one copy per student)
- Visual 2: Which Companies are U.S. Firms?
- Visual 3: U.S. International Trade: Exports, Imports, Shares of GDP and Output of Goods
- Visual 4: Commodities Composition of U.S. Trade, 1890 vs. 1990
- Visual 5: Value of World Exports, by Sector (1950 = 100)
- Visual 6: A World of Many Parts, from Many Countries (one copy per student)
- Activity 1: What Mr. Charles Left Behind (one copy per student)
- Activity 2: An American Journey, or Is It? (one copy per student)
- Two decks of playing cards, each deck with a different color back, such as red and blue. Divide one deck into four stacks with the following cards:

Ace through 9 of spades, 10 and jack of clubs, queen and king of hearts

Ace through 9 of clubs, 10 and jack of hearts, queen and king of diamonds

Ace through 9 of hearts, 10 and jack of diamonds, queen and king of spades

Ace through 9 of diamonds, 10 and jack of spades, queen and king of clubs

PROCEDURES

1. Give each student a copy of Visual 1. As a homework assignment done a night or two before teaching this lesson, have students use this sheet to list five household items and five pieces of their own clothing, most of which were made in different

countries. It is okay to have some items that are made in the United States, but try to find products made in other countries, too, and tell students they should only list items for which a label or tag indicates the country in which the product was made. Tell students to bring the completed form to class, to use in the class discussion.

2. Display Visual 1. With students referring to their own lists, record at least 10 examples of both household items and clothes, and the countries where they were produced.

3. Ask students if there are any general patterns shown by the lists. (*Individual answers may well vary, but a general summary should include a reference to the wide range of items that were made in many different countries.*)

4. Distribute a copy of Activity 1 to each student. Tell students this is an article about Mr. Charles, who lived in the late 18th and early 19th century in New England. Ask students to read the article and to compare Mr. Charles' wardrobe and household items with their own lists, as recorded on their copy of Visual 1.

5. Discuss the following questions:

- A. How does the number and variety of items in your homes compare with those on Mr. Charles' list? (*There will be many more and different types of clothes and household items, suggesting that most people today have a higher standard of living than Mr. Charles, and certainly access to a greater variety of manufactured products and clothing.*)
- B. Where were most of your clothes purchased? (*stores, catalogs, internet*)

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- C. Where were Mr. Charles' clothes purchased? *(If they were not made at home, they may have been purchased from a traveling salesperson, a neighbor, or perhaps a general store in a village.)*
- D. How and where were Mr. Charles' clothes and household items produced? *(mainly at home, by hand)* Why were they made at home? *(Store-bought clothes and goods were too expensive and difficult to purchase for most people.)*
- E. Where and how were your clothes and household items produced? *(Answers will vary, but include a variety of companies and countries. Most items are now manufactured/ mass produced, at a lower cost than people would pay to make the goods themselves.)*
- F. How has international trade affected the production and consumption of clothes and household items? *(More products are available, with more things produced in other countries, at lower costs and sold at lower prices, compared to people's income levels.)*
6. Tell students that **globalization** refers to increases in the degree of integration between national economies, including the integration of production and consumption of goods and services, and the effects of public policies established in different nations and by international organizations. Ask students how their lists of household items and clothes reflect globalization. *(Many of their products were produced in other countries.)*
7. Distribute Activity 2. Give students a few minutes to read the short article. In the table below the story, tell students to place a check mark next to each company they believe is a U.S. company, but no check mark next to foreign companies.
8. Display Columns 1 and 2 of Visual 2. For each company, ask how many students checked that it was an American company. Record the number in Column 2.
9. Reveal Column 3 of Visual 2. Point out that all of the companies mentioned in the story are from other countries, but obviously conducting business in the United States. Discuss the following questions:
- A. What surprised you about this article? *(the number of goods and services the family consumed that were made outside the United States, or by firms with a parent company located in another country; even the companies where Maxine and Melvin were employed were European-owned firms)*
- B. How does this story of the journey illustrate globalization? *(Almost everything mentioned in the article is connected to a company from outside of the United States. That shows how Americans are connected to products made throughout the world.)*
10. Ask students if they think the United States engages in more trade today than it did a century ago. *(Most will say yes, because of the all the goods they have seen or personally use that are produced outside the United States, and because they may know that U.S. trade and world trade has increased dramatically over the past few decades.)*
11. Display the top half of Visual 3. Ask students what has happened to the volume of U.S. trade over time. *(Both U.S. exports and*

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imports have increased from under 20 million dollars each in 1890 to \$927.5 billion in exports and \$1.727 trillion of imports in 2005.)

12. Display the bottom portion of Visual 3. Explain that column 2 of this chart shows exported merchandise goods as a share of U.S. GDP for each of the years shown. Discuss the following question: How much did exports of goods change as a percentage of GNP/GDP between 1889 and 2000? *(from 5.6% to 7.7%—not nearly the increase noted from 1950 to 2000, because of the drop in trade during the Great Depression and World War II)*

13. Tell students that international trade is not a new activity and, in fact, is one that has been carried on for thousands of years. Economic historians note that the first great era of globalization occurred at the end of the 19th century, when steamships made it much less expensive to carry larger loads of cargo all over the world. Despite that, many people claim that the United States and the rest of the world are experiencing an unprecedented era of globalization. Explain that there are two reasons for this. First, the kinds of things being traded today are very different from what was traded in the first era of globalization. Second, the higher levels of trade and the changes in the kinds of products that are traded have made countries far more **interdependent**.

14. Direct students' attention to the last column of Visual 3. Explain that these data show exported merchandise goods as a percentage of the total production of these goods. Discuss the following questions:

- A. How did the share of the production of these goods that was exported change from 1889 to 2000? *(increased from 14.3% to 41.3%)*

- B. How would that change affect U.S. goods producers? *(They became more integrated or connected to the world economy—concerned about sales to foreign consumers and competition from foreign firms.)*

15. Explain that in addition to the increase in exported merchandise goods as a percentage of the total production of these goods, another change in international trade over this period deals with changing the mix or kind of goods (in broad categories, agricultural, mining, and manufactured products) traded. Tell students they are going to participate in an activity to learn how things traded between different countries today are different from those traded in the late 1800s.

16. Divide students into four groups; designate each group as a country: A, B, C, or D. Tell the groups that they will play two rounds, and explain that at the end of round 1 each country must have 1 complete suit—13 cards, ace through king—from the deck of playing cards you will use in the activity. Country A will collect spades; Country B, clubs; Country C, hearts; Country D, diamonds. Tell the groups to keep track of the number of trades they make, the cards they traded, and the country with whom they traded.

17. Use only one, presorted deck of playing cards for this part of the activity. Distribute a set of cards from this deck to each group, as shown below:

Country A: Ace through 9 of spades, 10 and jack of clubs, queen and king of hearts

Country B: Ace through 9 of clubs, 10 and jack of hearts, queen and king of diamonds

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Country C: Ace through 9 of hearts, 10 and jack of diamonds, queen and king of spades

Country D: Ace through 9 of diamonds, 10 and jack of spades, queen and king of clubs

18. Give students three minutes to make trades. Remind students to record the number of trades they make and the countries with which they traded.

19. Announce the end of round 1 and collect all cards. Divide students into eight groups and assign each group a country letter, this time A–H. Add the second deck of cards. Shuffle the two decks together several times, and randomly distribute 13 cards to each group/country. Announce that in this round the countries must trade to obtain the following cards:

- A. Country A: Ace through the king of spades from the deck with blue backs
- B. Country B: Ace through the king of clubs from the deck with blue backs
- C. Country C: Ace through the king of hearts from the deck with blue backs
- D. Country D: Ace through the king of diamonds from the deck with blue backs
- E. Country E: Ace through the king of spades from the deck with red backs
- F. Country F: Ace through the king of clubs from the deck with red backs
- G. Country G: Ace through the king of hearts from the deck with red backs
- H. Country H: Ace through the king of diamonds from the deck with red backs

As in round 1, have students keep track of the number of trades they make and the countries with which they trade. Allow 10 minutes for students to make their trades

20. Announce the end of round 2 and collect the cards. Begin the debriefing by discussing round 1:

- A. Ask students how many trades were made in round 1 and with which countries. (*Each country should have made four trades, two with each of two different countries. Some may have made a few more trades, to get a deal done.*)
- B. Tell students that in round 1, the cards Ace through 10 represented agricultural products; the jack and queen represented mined goods such as iron ore, copper, and coal; and the king represented manufactured goods. In other words, this deck represented an earlier century, when most production (and employment) was centered on agriculture. What kinds of goods were traded? (*Countries traded for one agricultural good, one manufactured good, and two mined goods.*)
- C. What types of resources are needed to produce agricultural and mined goods? (*natural resources, and some capital and human resources, but generally not as much capital or skilled labor as required to make manufactured goods*)
- D. To produce agricultural and mined goods, how many resources would be imported from other countries? (*typically not many, except for a few manufactured goods, such as agricultural and mining equipment*)

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- E. What determines where these kinds of goods are produced, not in the simulation but in real production and trade? *(For agricultural and mining products, production is based in countries that have the natural resource base used to produce these goods.)*

21. Explain that in round 2, the mixed decks of cards were used to represent each country producing manufactured goods, such as cars, DVD players, laptop computers, or cell phones, with each card representing a different component of the final product that was produced. To produce the manufactured products, each country had to obtain all of the components for the product, or a complete suit of cards from one deck. Discuss the following questions:

- A. How many trades were made in round 2 and with which countries? *(many more trades, most likely with all the countries)*
- B. Why were so many trades made? *(The components of the final products were produced/available in many different countries.)*
- C. Why would real manufacturing companies trade for so many resources? *(to be competitive, producers want to purchase resources from suppliers that can produce them at the lowest cost, which often means buying from companies in many different countries.)*
- D. How does this type of trade make countries interdependent? *(To produce a product at the lowest cost, they rely on other countries for the inputs.)*

22. Tell students that round 1 represented the type of international trading that took place in the late 1800s. Make the following points:

- Most international trade in this period involved bulk commodities—such as wheat, cotton, beef, timber, and iron ore—and a few simple manufactured goods.
- The sources of the productive resources used to make the goods that were exported were usually at or close to the production site. Production relied primarily on the availability of natural resources and relatively unskilled labor. Producers did not rely on international trade for most of these inputs.
- Research and development costs involved in producing these goods were relatively low, compared to products that are traded today.

23. Display Visual 4. Discuss the following questions.

- A. In 1890, what made up the bulk of U.S. trade? *(agricultural goods and raw materials)*
- B. How had U.S. trade changed by 1990? *(most trade was in manufactured goods)*

24. Display Visual 5. Ask students what has happened to the value of manufactured goods exported worldwide since 1950? *(increased dramatically)* Explain to students that round 2 of the trading activity represented international trade that occurs today. The types of products being traded (including finished goods and components used to produce those goods) and the degree of global integration go far beyond the simple trading of agricultural and mined goods that characterized international trade a century ago, in the first age of globalization.

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25. Display Visual 6 and distribute a copy to each student. Tell students again that most world exports and imports today are manufactured goods with components coming from many different countries. This chart shows some of the components that are used to produce the Mini automobile. Tell students the Mini is produced in Great Britain by BMW Group, a German company. They can see pictures of the car at miniusa.com or mini.co.uk. Tell students to study the chart and allow time for them to answer questions A-E.

26. Discuss the following questions:

- A. In how many different countries are the parts listed for the Mini made? *(eight—Netherlands, Germany, Brazil, Japan, United Kingdom, Belgium, United States, and Italy)*
How many continents are represented by these supplier nations? *(four—Asia, South America, North America, and Europe)*
- B. Could the Mini be produced somewhere other than Great Britain? Explain. *(Yes. Unlike agricultural and mining products, where goods are produced in locations based largely on the availability of natural resources, manufactured goods today can be produced almost anywhere, using parts that come from many other nations.)*
- C. Why might a company choose a particular production location? *(higher labor productivity, lower transportation and training costs, local taxes and government services, financial stability in the nation—all factors will be considered that affect the firm's profits in producing and selling the product)*
- D. How does coordinating the production of a good made with components from all over the world

compare to managing the production of agricultural products and mined goods, such as coal and iron ore, which made up a much larger part of international trade in earlier centuries? *(Products traded in the earlier period required relatively less coordination and global integration of production, trade, and government policies.)*

- E. Globalization is sometimes defined as the increased degree of integration between national economies. How does the production of the Mini reflect increased globalization? *(The production steps illustrated in Visual 6 require coordination with eight countries on four continents. But in fact there are 2500 parts in the Mini, including some from still other countries, so the degree of integration required to produce the car is even greater than shown in Visual 6.)*

27. Explain that the production of the Mini illustrates several key characteristics of products that are traded internationally today:

- First, location of manufacturing production sites is not tied to the local availability of natural resources, as it was with agricultural and mining goods. Minis could be made almost anywhere in the world. Companies are not tied to a specific location, and choose to locate where they can produce and sell their products at a lower cost than their competitors.
- Second, one country or one company usually does not excel at producing every part of most complex manufactured products. Instead, parts and technologies used in the final products are likely to come from many labs, plants, and companies, from all over the world.

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- Third, the value of the physical materials in the final products that are traded internationally today is often very small, compared to the value of the ideas and technology that goes into the production of the product, and to the skills and knowledge of the workers who design and make the products. For example:

DVDs—expenses of paying recording artists, technicians, advertising, marketing, and legal fees outweigh the cost of physically producing the DVD.

Laptop computers—nearly all the value comes not from the physical inputs (such as plastic and wires) but from the ideas incorporated into the central processing unit, disk drives, flat panel screen, etc. New technologies have to be researched and developed and intellectual property has to be protected from illegal copies. The protection of intellectual property with patents, copyrights, and legal enforcement must be global in scope.

- Fourth, unlike agricultural and mining products for which the final product is used up after it is sold, once they are developed technologies can be reused to produce more products, and new kinds of products. Therefore, discovering a new technology gives a firm an advantage over its domestic and international competitors, which can lead to very high profits.

CLOSURE

Review the key points of the lesson using the following questions:

1. How has international trade changed since the late 1800s, measuring imports or exports as a percent of GDP? (*modest increases*)
2. How has the dollar value of exports and imports changed? (*grown tremendously, as the*

GDPs of trading nations have grown rapidly, too)

3. How has the percentage of manufactured goods that are produced for international trade changed over this time period? (*increased greatly*)

4. How has the share of manufactured goods as a percentage of all goods traded internationally changed since the late 1800s? (*A much greater portion of international trade involves manufactured goods today; agricultural goods and mining goods were a larger part of international trade in the late 1800s.*)

5. What characteristics of manufacturing goods affect international trade patterns today? (*Production is mobile, and usually does not have to be located near key supplies of natural resources. Components for a product come from many plants at many different sites, often from many different countries. The value of the physical materials in most final products has become much less significant. More value comes from technology and skilled labor services that are incorporated into the final product. Once a new technology is discovered it can be reused.*)

6. How does international trade affect producers, workers, and consumers today? (*increased interdependence, greater competition, wider variety of products available to consumers at lower cost/prices*)

ASSESSMENT

Ask students to respond to the following statement and question in a one-page essay, written individually or in small groups:

The level of U.S. trade today, measured by exports as a percentage of GDP, is not that much greater than it was a century ago. Nevertheless, we are said to be living in a period of unprecedented globalization. How can that be true?

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Visual 1

Where Was It Made?

Household item	Where produced	Clothing item	Where produced

Visual 2 (Update)

Which Companies Are U.S. Firms?

Company/Product	U.S. Owned?	Owned By
Chrysler Pacifica		Germany's Daimler Chrysler
Shell Gas		Royal Dutch Shell
7 Up		Britain's Cadbury Schweppes
Nestlé's Crunch Candy Bar		Nestle SA of Switzerland
Bayer Aspirin		Bayer AG in Germany
Burger King Hamburgers and Fries		British Diageo
Crowne Plaza Hotel		British hotel firm Six Continents
Houghton Mifflin Book		French Vivendi Universal
Sony Television		Sony Japan
Snapple Ice Tea		Britain's Cadbury Schweppes
Taster's Choice Instant Coffee		Nestle SA of Switzerland
Lipton Tea		Unilever, Anglo-Dutch Company
Skippy Peanut Butter		Unilever, Anglo-Dutch Company
BP Gas		British Petroleum United Kingdom
ING DIRECT		Dutch Company
Barclays		United Kingdom

Visual 3 (Update)

U.S. International Trade: Exports, Imports, Shares of GDP and Output of Goods

Value of U.S. Exports and Imports (in 2016 dollars)

Year	Exports	Imports
1890	\$ 472,192,078	\$ 427,048,424
1900	830,636,216	554,154,728
1950	830,705,779	700,831,195
1970	1,341,374,143	1,246,006,825
2005	1,133,981,541,219	2,111,467,516,641
2016	\$1,471,000,000,000	\$2,205,000,000,000

Source: Bureau of the Census. *Historical Statistics of the United States Colonial Times to 1970, Bicentennial Edition, Part 2*. CIA Factbook: www.cia.gov/dia/publications/factbook. Nominal data for 1890, 1900, 1950, and 1970 were converted to 2016 dollars using the U.S. Inflation Calculator, <http://www.westegg.com/inflation/>.

U.S. Merchandise Exports as Percentages of Total Output, and Tradable Output, United States, 1889–2016

Year	Merchandise Exports	
	Percentage of GDP/GNP	Percentage of Goods Output
1889	5.6	14.3
1913	6.1	13.2
1929	5.2	13.9
1950	3.6	8.9
1960	3.8	11.0
1970	4.2	14.1
1980	8.3	29.2
1990	7.0	31.4
2000	7.7	41.3
2016	7.9	52.4

Source: Douglas Irwin, “The United States in a New Global Economy? A Century’s Perspective.” *American Economic Review*, May 1996. James Gerber. *International Economics*, Third Edition, p 5, Pearson Addison Wesley, 2005. 2016 data, CIA Factbook: www.cia.gov/dia/publications/factbook , 2016 data, Census <https://www.census.gov/economic-indicators/index.php>

Visual 4 (Update)

Commodity Composition of U.S. Trade, 1890 vs. 1990 vs. 2016

	1890	1990	2016
	Percentage of Exports		
Agricultural Goods	42.2	11.5	9.2
Raw Materials	36.6	11.6	26.8
Manufactured Goods	21.2	77.0	64
Total	100.0	100.0	100.0

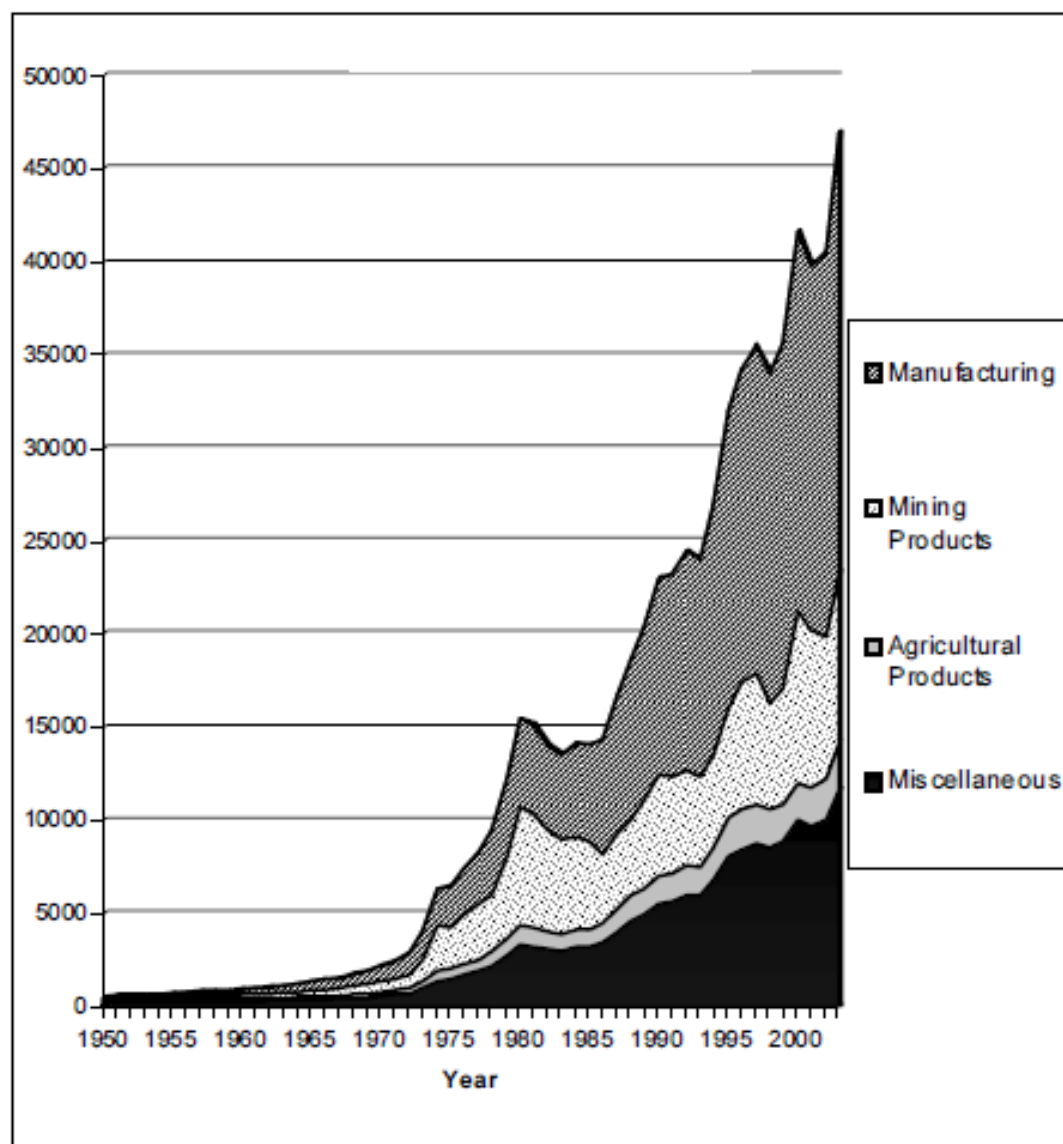
	1890	1990	2016
	Percentage of Imports		
Agricultural Goods	33.1	5.6	4.9
Raw Materials	22.8	14.8	32.9
Manufactured Goods	44.1	79.6	62.2
Total	100.0	100.0	100.0

Source: Douglas Irwin, “The United States in a New Global Economy? A Century’s Perspective,” American Economic Review, May 1996. 2016 data, CIA Factbook:
www.cia.gov/dia/publications/factbook

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Visual 5

Value of World Exports by Sector (1950 = 100)



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Visual 6

A World of Many Parts, from Many Countries

The BMW Group produces the Mini car in Oxford, England, using parts and supplies that come from companies based in Asia, North and South America, and Europe. The chart below shows only a few of the companies that supply the almost 2500 parts used to produce the car.

Car Part	Made in	Company Headquarters
Hood	Netherlands	Austria
Grille	Germany	Germany
Gasoline Engine	Brazil	Brazil
Diesel Engine	Japan	Japan
Front and Rear Bumpers	United Kingdom	Canada
Windshield	Belgium	France
Headliner	United States	Spain
Outside Mirrors	Germany	Canada
Seats	United Kingdom	United States
Exhaust System	United Kingdom	United States
Wheel bearings	United Kingdom	United States
Wheels	Italy, Germany	United States

Source: "A World of Parts," *National Geographic*, February 2005, pp. xxii-xxiv.

- From how many countries do these parts for the Mini come? How many continents?
- Could the Mini be produced somewhere other than Great Britain? Explain.
- Why would a company choose to produce a product like the Mini at a particular location, instead of other possible locations?
- How does coordinating the production of a product with components from all over the world compare to managing the production of goods such as agricultural products, coal, or iron ore, which represented a far larger part of the international trade in goods in earlier centuries?
- Globalization is sometimes defined as the increased degree of integration between national economies. How does the production of the Mini reflect increased globalization?

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Activity 1

What Mr. Charles Left Behind

Mr. Charles, a farmer, lived in New England in the late 18th century. When he died in 1804, the inventory of his estate included 3 junk bottles, 1 iron ring, a small tin cup, 1 old handsaw, 1 old brass kettle, 6 old chairs, and 15 old casks.

Mr. Charles had very few clothes: 4 pair of stockings, 1 wool shirt, three coats (1 old), 1 waistcoat, 2 pairs of pants, 2 silk handkerchiefs, 7 old handkerchiefs, 1 shirt, 2 gowns, 4 aprons, and 1 cloak.

In the early 19th century people worked hard but seldom had much to show for it. Basic hand tools and their own labor and skills largely determined what and how much could be produced.

Clothes were mainly made at home because store-bought goods were expensive. Even if cash was available, places to shop were limited. Occasionally a traveling salesperson might come to your home, or you might buy clothes from a neighbor who could make them faster or better, or on special trips you might go to a general store in a village, using roads and trails that were poor and often impassable. No matter how you made or bought them, clothes were expensive and the choices of styles and fabrics were limited.

Source: Federal Reserve Bank of Boston, *The Ledger*, Winter 2004, pp. 9-10.

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Activity 2

An American Journey, or Is It?

Maxine and Melvin decide to take a day off from work so they can have a long weekend and drive upstate to visit friends. Melvin works for ING DIRECT and Maxine works for Barclays.

They fill up their Chrysler mini-van with gas at the local Shell station and begin their journey. They sip 7 Up and nibble on Nestlé's Crunch Bars until they stop for dinner at Burger King. That evening Maxine and Melvin spend the night at a Crowne Plaza Hotel. Melvin takes a Bayer aspirin for a headache and then watches a movie on the Sony television. Maxine reads a book published by Houghton Mifflin and drinks a bottle of Snapple Ice Tea.

The next day Maxine has a cup of Taster's Choice instant coffee and Melvin drinks a cup of Lipton Tea in their room. They make a snack of crackers with Skippy Peanut Butter, fill the car with gas at the BP station, and continue on their way.

How American was this journey?

In the chart below, place a check mark in the "Owned by" column for each company/product that you believe is owned or produced by a U.S. firm. Do not check companies you believe are from other countries, or products that you believe are produced by firms from other countries.

Company/Product	Owned by	Company/Product	Owned by
Chrysler Mini Van		Houghton Mifflin Book	
Shell Gas		Sony Television	
7 Up		Snapple Ice Tea	
Nestlé's Crunch Candy Bar		Taster's Choice Instant Coffee	
Bayer Aspirin		Lipton Tea	
Burger King		Skippy Peanut Butter	
Crowne Plaza Hotel		BP Gas	

Employers

ING DIRECT		Barclays	
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