

Minnesota Council on
Economic Education

ANNUAL REPORT
2005-2006

Building Economic and Financial
Understanding for Life

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Claudia Parliament

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Message to Economic Education Advocates

Dear Economic Education Advocates,

Forty-five years ago, a group of visionary leaders from Minnesota's education, business and public service communities gathered to address the need for broader public understanding of economic issues and policies. They agreed that the best way to increase economic literacy was to provide professional development to classroom educators.

In his 1962 report to the board of directors, then executive Roman Warmke wrote:

Teacher education in economics education should produce competent elementary and secondary teachers who, in turn, will conduct economic education programs to develop informed students. Informed students lead to informed citizens. Why wait until students graduate to prepare them for economic education?

The Minnesota Council has not waited. Each year, for the past 45 years, the Council has provided quality resources and professional development to educators so that they might better prepare students — at all grade levels — to be successful in today's economy.

In 2005-06, the Council provided twenty-three professional development opportunities for over 600 teachers in 169 Minnesota school districts. These programs included: week-long graduate courses; an economics and environment camp; a two-day "advanced topics" summer institute; and a series of workshops using the *Virtual Economics* CD that includes a powerful search engine to locate learning activities on economics and personal finance by concept, grade level, publication, and Minnesota Academic Standard in Economics.

In our continuous search for new programs to support teachers the Council initiated the following in 2005-06: a personal finance camp for teachers of business and family consumer science; workshops for elementary teachers to demonstrate how economics can be used to teach mathematics (and vice versa); and a series of workshops for teachers at all grade levels on a new, web-based personal finance curriculum.

In the coming year, the Council hopes to pilot an online *Personal Finance Challenge* for high school students, to conduct a conference for Minnesota's economic educators, and to expand our programs to pre-K teachers. The Council will continue to offer the *Economics Challenge* and the *Global Food Challenge* student contests along with other on-going professional development activities for teachers.

In his 1962 report, Mr. Warmke also wrote that "informed adults lead to informed citizens." The Council has heeded that advice and for the past two years has coordinated the Community Mentorship Program. This program pairs educators affiliated with our Center for Personal and Family Financial Education with staff from community-based organizations to deliver workshops for adults in various community settings across the state. Last year, the program served 260 individuals; over 300 will be served in 2006-07.

Thank you for supporting the Council and for keeping our founders' vision alive. As we enter another 45 years of service to educators and, by extension, students and future citizens, we invite you to once again join us in our work.



Chris Richardson, Chair
Superintendent, Northfield Public Schools



Claudia Parliament, Executive Director
Professor, University of Minnesota

Council Programs

Professional Development Programs for Teachers

■ Week-long Summer Courses

(Courses also include two follow-up sessions, a final project, and classroom observations; participants receive graduate credit.)

Using Children's Literature to Teach Economics and Personal Finance, for teachers of grades 3-8

This course is designed for teachers who wish to acquire more skills and knowledge of basic economic and personal finance concepts, and to integrate them into the classroom using children's literature.

Economic Systems, for teachers grades 9-12

This course helps high school educators prepare students to meet state academic standards in economics. The course includes a review of basic economic concepts, use of materials to augment interactive learning, and an examination of assessment techniques. Content areas addressed include micro, macro, and international economics.

Enhancing Social Studies Curricula with Economics, for teachers grades 7-12

This course is designed for social studies educators who wish to increase their understanding of economics and integrate it into the social studies curricula. Basic economic principles are taught through the demonstration of lessons that integrate economic principles into history, civics, and geography.

■ Summer Camps & Workshops

Economics & the Environment Camp, for teachers grades 6-12

This four-day camp includes classroom instruction and site visits for teachers who wish to help students understand the connections between economics, the environment, and real-world issues.

Personal Finance Camp, for teachers grades 6-12

This four-day camp is designed to provide teachers with materials and learning activities that help their students attain the personal finance skills they need to make intelligent choices about managing money, making financial decisions, and investing in themselves.

Summer Economics Institute, for teachers grades 9-12

This two-day workshop is designed for experienced high school economic educators to foster and build a community of learners among teachers of economics.

■ Academic Year Workshops

Math and Econ: Connections for Life, for teachers grades 3-5

The workshop helps teachers reinforce mathematics concepts and processes by using examples from economics and personal finance.

Personal Finance Workshops are based on one or more of the following materials:

Financial Fitness for Life, grades K-12 helps students apply economics and decision-making skills to earning, spending, saving, using credit, and managing money.

Learning, Earning, and Investing, grades 6-12, introduces students to the world of investing, its benefits and risks, and the critical role investment plays in fostering the creation of jobs and wealth in a market economy.

Risky Business: What Every Teenager Needs to Know About Living Smart (DVD) develops decision-making skills. Students improve their ability to manage risk by addressing decisions regarding higher education, healthy lifestyles, credit, and insurance.

Virtual Economics Workshops, for teachers grades K-12

Virtual Economics is a CD with over 1,200 activity-based lessons. Workshops are provided to demonstrate how teachers can search for learning activities by state content standard, concept, publication or grade level; add multimedia, interactive "concept demonstrations" to lectures; browse a 500-word glossary; and print lesson plans for classroom use.

Council Programs (continued)

Curriculum and Material Development

■ *Global Food Challenge*

This set of materials on the economics of the food system includes *Basic Economics of Food Markets*, *Economics of Food Security*, *Economics of World Food Trade*, and *Economics of Food Safety*. These high-school level activities address food issues such as safety and regulation, hunger, trade, and globalization.

■ *Online Test of Economics Literacy (TEL)*

The online version of this nationally-normed, standardized test was developed by the MN Council in cooperation with vivED to make the test easy to administer and provide immediate results to students and teachers.

Student Contests

■ *Economics Challenge (grades 9-12)*

Teams of high school students around the state compete in local *Economics Challenge* competitions where they answer a series of challenging multiple choice questions about economics. A lightning fast buzzer-round determines the winners of each competition. Winning teams advance to state and multi-state regional competitions. Regional winners compete in New York City for the national championship.

■ *Global Food Challenge (grades 9-12)*

This student contest is based on research projects developed in conjunction with one of the *Global Food Challenge* units. Students research issues related to the economics of the food industry. Notable projects are submitted to a panel of judges and contest winners are announced in the spring.

Educator Awards and Scholarships

■ Educator Awards

3M Innovative Economic Educator Award recognizes teachers who create and implement innovative projects that increase economic understanding at both the elementary and secondary levels.

Thrivent Personal Finance Educator Award is presented to elementary and secondary teachers demonstrating creativity in the teaching of personal finance concepts.

3M Economic Educator Excellence Award annually recognizes one teacher who has a sustained history of commitment and contribution to economic education.

■ Houck Memorial Scholarship Fund

This scholarship was created in memory of Professor James P. Houck, a distinguished economist and friend of the Council, and offers teachers the opportunity to take an intermediate level microeconomics course offered by the Department of Applied Economics, University of Minnesota.

Outreach

■ *Community Mentorship Program*

In conjunction with the University of Minnesota Extension Service, the Council's affiliated Center for Personal and Family Financial Education prepares community educators to deliver financial education programs to the state's underserved and new immigrant populations.

■ *Winter Institute*

St. Cloud State University's Center for Economic Education hosts the annual *Winter Institute*, which includes workshops and guest speakers focusing on the topics of economic development and education.

■ *EconFest*

This annual fall event, organized by the MN Council and its many partners, celebrates teacher accomplishments and promotes economic education in Minnesota.

Award Winners 2005-2006

3M Economic Educator Excellence Award

Scott Wolla, Hibbing High School

3M Innovative Educator Award – First Place

Monica Schnobrich, Sawtooth Mountain Elementary,
Grand Marais
Jessica Saver, Anoka High School

James P. Houck Memorial Scholarship Recipients

Margaret Robles, Apple Valley High School
Eric Serbus, Prior Lake High School
Kathryn Wendling, Burnsville High School

Thrivent Personal Finance Educator Award – First Place

Jane Nordstrom-McAlpine, Mendota Elementary, Mendota Heights
Patricia Sheehan and James Reck, Maple Grove High School

Economics Challenge

2006 Economics Student of the Year: Stephan Nei, Apollo High School, St. Cloud

State Winner - Adam Smith Division

Doug Johnson (teacher/coach), Moorhead High School – **National Second Place - Adam Smith**

State Winner - David Ricardo Division

Scott Wolla (teacher/coach), Hibbing High School – **National First Place - David Ricardo**

State Winner - Joan Robinson Division

Ann Wothe (teacher/coach), Wauban-Ogema White Earth High School

Regional Competitions - First Place Team Winners–Teacher/Coach

Minnesota State University, Mankato:

Loren Dunham, Fairmont High School, Fairmont. Division: David Ricardo

Billy James, Lake Crystal-Wellcome Memorial High School, Lake Crystal. Division: Joan Robinson

Minnesota State University, Moorhead:

Phil Trowbridge, Barnesville High School, Barnesville. Division: David Ricardo

Ann Wothe, Wauban-Ogema White Earth High School, Wauban. Division: Joan Robinson

St. Cloud State University (Two Challenges):

Doug Johnson, Moorhead High School, Moorhead. Division: Adam Smith

Anna Heerts, Apollo High School, St. Cloud. Division: David Ricardo

Brian Beffert, Hutchinson High School, Hutchinson. Division: David Ricardo

Al Amdahl, Albany High School, Albany. Division: Joan Robinson

Gerald Bettendorf, Foley High School, Foley. Division: Joan Robinson

University of Minnesota-Duluth:

Sara Paul, North St. Paul High School, North St. Paul. Division: Adam Smith

Scott Wolla, Hibbing High School, Hibbing. Division: David Ricardo

Tim Prosen, Cloquet High School, Cloquet. Division: Joan Robinson

University of St. Thomas:

Ethan Cherin, Central High School, St. Paul. Division: Adam Smith

Tom Sutliff, Valley View Middle School, Edina. Division: David Ricardo

University of Minnesota-St. Paul:

Thomas Rodefled, Irondale High School, New Brighton. Division: David Ricardo

Cargill Global Food Challenge

Basic Economics of Food Markets

1st: Kendra Pexa, Central High School, Norwood-Young America. Teacher: Mark Lagergren

2nd: Alison Edwards, West Fargo High School, West Fargo. Teacher: Daniel Holder

Economics of Food Security

1st: Alison Edwards, West Fargo High School, West Fargo. Teacher: Daniel Holder

2nd: Derek Plehal, West Fargo High School, West Fargo. Teacher: Daniel Holder

Economics of Food Safety

1st: Chelsey Stadler, Medford High School, Medford. Teacher: Tim Larson

2nd: Kristin Spinier, Medford High School, Medford. Teacher: Tim Larson

Economics of World Food Trade

1st: John Bradshaw, Central High School, Duluth. Teacher: Don Erickson

2nd: Joe Olson, Cloquet High School, Cloquet. Teacher: Tim Prosen

Financial Statement 2005-2006

STATEMENT OF FINANCIAL POSITION

As of June 30, 2006, with comparative totals for 2005

	2006	2005
ASSETS		
Current Assets:		
Cash and Investments	\$776,875	\$642,336
Receivables	122,752	113,325
Total Current Assets	899,627	755,661
Equipment - Net	1,957	2,147
TOTAL ASSETS	\$901,584	\$757,808
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts Payable	\$69,741	\$34,460
Refundable Advance	28,536	21,804
Total Current Liabilities	98,277	56,264
Net Assets:		
Unrestricted	372,132	324,275
Temporarily Restricted	431,175	377,269
Total Net Assets	803,307	701,544
TOTAL LIABILITIES AND NET ASSETS	\$901,584	\$757,808

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

As of June 30, 2006, with comparative totals for 2005

	2006			2005		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
Support and Revenue:						
Contributions (Including In-Kind Contributions of \$586,442 in 2006 and \$511,159 in 2005)	\$822,813	\$322,379	\$1,145,192	\$792,017	\$266,766	\$1,058,783
Interest Income	36,801	--	36,801	29,305	--	29,305
Miscellaneous Income	2,559	--	2,559	4,850	--	4,850
Net Assets Released from Restrictions:						
Satisfaction of Program Restrictions	268,473	(268,473)	--	221,781	(221,781)	--
Total Support and Revenue	1,130,646	53,906	1,184,552	1,047,953	44,985	1,092,938
Expenses:						
Program Services	910,138	--	910,138	815,624	--	815,624
Support Services:						
Management and General	100,589	--	100,589	113,233	--	113,233
Fundraising	72,062	--	72,062	61,298	--	61,298
Total Support Services	172,651	--	172,651	174,531	--	174,531
Total Expenses	1,082,789	--	1,082,789	990,155	--	990,155
Change in Net Assets	47,857	53,906	101,763	57,798	44,985	102,783
Net Assets - Beginning of Year	324,275	377,269	701,544	266,477	332,284	598,761
Net Assets - End of Year	\$372,132	\$431,175	\$803,307	\$324,275	\$377,269	\$701,544

The financial statements of the Minnesota Council on Economic Education for the year ended June 30, 2006, have been examined by Carpenter, Evert and Associates, Ltd. A copy of the audited financial statements is available on request.

Corporate and Foundation Contributors 2005-2006

\$50,000 or More

Cargill
Improving Teacher Quality Program
The McKnight Foundation

\$20,000 to \$49,999

3M Foundation
Ameriprise Financial Services, Inc.
General Mills Foundation
National Council on Economic Education
Residential Capital Corporation

\$10,000 to \$19,999

Andersen Corporate Foundation
Flint Hills Resources
Piper Jaffray Foundation
The Mosaic Company
Thrivent Financial for Lutherans

\$5,000 to \$9,999

Marquette Financial Companies
Minnesota Power
RBC Dain Rauscher
Sit Investment Associates Foundation
TCF Financial Corporation
Xcel Energy Foundation

\$2,000 to \$4,999

APi Group
Deluxe Corporation Foundation
Steve Leuthold Family Foundation
McGough Construction
Medtronic Foundation
Metris Companies
Minnesota Agricultural Educ. Leadership Council
Otter Tail Power Company
Securian Foundation
Tozer Foundation
Wenger Foundation

\$1,000 to \$1,999

Best Buy Company
Cardinal Glass Industries, Inc.
Ceridian Corporation
Davisco Foods International
Dean Foods
Dorsey & Whitney
KPMG Peat Marwick
Learning Center for Economics
Smurfit-Stone Container Corp.
Thomson West
Virchow, Krause & Company

\$500 to \$999

AgriBank
Federated Insurance Foundation
Hawkins, Inc.
Homeshield
Land O'Lakes
Lyman Lumber Co., Inc.
M.E. Global
Mayo Clinic
UofMN/College of Food, Agricultural & Natural
Resource Sciences
UofMN/Department of Applied Economics

\$200 to \$499

Boise White Paper, LLC
Bremer Bank, Larimore, ND
Farmers State Bank of Trimont
Franklin National Bank
Georgia Council on Economic Education
Hypro-Pentair Water
Lieberman-Okinow Foundation
Mid-MN Federal Credit Union, Brainerd
Premier Banks
Security State Bank, Hibbing
St. Cloud State Univ./Dept. of Economics
Tuohy Furniture

Up to \$200

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First National Bank, Le Center
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Holiday Inn & Suites, Duluth
Labovitz Enterprises
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Contributors 1962-2006

The following organizations have contributed funds to the Minnesota Council on Economic Education each year for the past 45 years.

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Andersen Corporate Foundation (*formerly
The Bayport Foundation*)
Otter Tail Power Company

Personal and In-Kind Contributors 2005-2006

Personal Contributors

Alan and Donna Amdahl
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Richard and Phyllis Berge
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Barbara J. Borer
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Arland and Sharon Brusven
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Jim Simler
Katherine Smith
Craig Swan
Ken and Janet Thome
Dick Todd and Patricia Haswell
Ed Usset
John Welckle

In-Kind Contributors

Univ. of Minn., Twin Cities
College of Food, Agricultural, and
Natural Resource Sciences
College of Education and
Human Development
Department of Applied Economics
Extension Service
Center for Personal and Family
Financial Education
University of Minnesota, Duluth
School of Business & Economics
Department of Economics
University of St. Thomas
Department of Economics
Minnesota State Univ., Mankato
College of Social & Behavioral
Sciences
Department of Economics
Minnesota State University, Moorhead
Department of Economics
St. Cloud State University
College of Social Sciences
Economics Department
MN Economic Development Center
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Center for Entrepreneurship and
Economic Education, University
of Missouri-St. Louis
Federal Reserve Bank of Minneapolis
Georgia Council on Economic Education
Minneapolis Public Schools
National Council on Economic Education
National Endowment for Financial Education
St. Paul Public Schools
vived Corporation

Public School Districts Served in 2005-2006

Adrian
 Aitkin
 Albany
 Alexandria
 Annandale
 Anoka-Hennepin
 Austin
 Barnesville
 Barnum
 Battle Lake
 Belgrade-Brooten-Elrosa
 Belle Plaine
 Bemidji
 Bertha-Hewitt
 Blackduck
 Bloomington
 Brainerd
 Brandon
 Buffalo
 Burnsville
 Cambridge-Isanti
 Carlton
 Carver Scott Educational Cooperative
 Cass Lake-Bena Schools
 Centennial
 Chaska
 Chisago Lakes
 Clearbrook-Gonvick
 Climax
 Cloquet
 Columbia Heights
 Cook County
 Crookston
 Deer River
 Delano
 Detroit Lakes
 Dilworth-Glyndon-Felton
 Dover-Eyota
 Duluth
 East Central
 Eden Prairie
 Edgerton
 Edina
 Elgin-Millville
 Eveleth-Gilbert
 Fairmont
 Faribault
 Farmington
 Fergus Falls
 Fertile-Beltrami
 Foley
 Forest Lake
 Frazee-Vergas
 Fridley
 Fulda
 Glencoe-Silver Lake
 Goodhue
 Granada Huntley-East Chain

Grand Rapids
 Grygla
 Hastings
 Hibbing
 Hill City
 Hinckley-Finlayson
 Holdingford
 Hopkins
 Hutchinson
 Intermediate School District 287
 Inver Grove Heights
 Isle
 Jackson County Central
 Jordan
 Kasson-Mantorville
 Kenyon-Wanamingo
 Kingsland
 Lac qui Parle Valley
 La Crescent-Hokah
 Lake Benton
 Lake Crystal-Wellcome Memorial
 Lake of the Woods
 Lake Superior
 Lakeville
 Lancaster
 Laporte
 Little Falls
 Long Prairie-Grey Eagle
 Madelia
 Mahtomedi
 Mankato
 Marshall
 Medford
 Melrose
 Menahga
 Milaca
 Minneapolis
 Minnetonka
 Montevideo
 Monticello
 Moorhead
 Mounds View
 Murray County Central
 N.R.H.E.G.
 Nevis
 New London-Spicer
 New Ulm
 New York Mills
 Nicollet
 North Branch
 North St. Paul-Maplewood
 Northfield
 Norwood
 Onamia
 Ortonville
 Owatonna
 Park Rapids
 Parkers Prairie

Paynesville
 Pequot Lakes
 Pierz
 Pillager
 Pine River-Backus
 Plainview
 Princeton
 Prior Lake-Savage
 Proctor
 Red Rock Central
 Red Wing
 Redwood Falls Area
 Richfield
 Robbinsdale
 Rochester
 Rockford
 Rocori
 Rosemount-Apple Valley-Eagan
 Roseville
 Rushford-Peterson
 Sartell
 Sauk Rapids
 Shakopee
 Sleepy Eye
 South Washington County
 Springfield
 St. Anthony-New Brighton
 St. Charles
 St. Cloud
 St. Francis
 St. James
 St. Louis County
 St. Michael-Albertville
 St. Paul
 Stillwater
 Thief River Falls
 Tyler
 United South Central
 Valley Crossing Community
 West St. Paul-Mendota Heights
 Wabasha-Kellogg
 Wabasso
 Wadena-Deer Creek
 Walker-Hackensack-Akeley
 Warroad
 Waseca
 Watertown-Mayer
 Waterville-Elysian-Morristown
 Waubun
 Wayzata
 West Central Area
 Wheaton Area
 White Bear Lake

In addition to public schools, private, archdiocese, charter, and home schools were also served.

Network of the Minnesota Council on Economic Education

Claudia Parliament, Executive Director

Department of Applied Economics
116 Classroom Office Building
University of Minnesota
1994 Buford Avenue
St. Paul, Minnesota 55108-6040
(612) 625-3727 / Fax: (612) 625-3186
E-Mail: mcee@umn.edu

Curt L. Anderson, Director

Center for Economic Education
171 School of Business & Economics
University of Minnesota, Duluth
Duluth, MN 55812-2496
(218) 726-7568
Fax: (218) 726-6509
E-Mail: canderso@d.umn.edu

Ashok Chowdhury, Director

Center for Economic Education
Department of Economics
150 Morris Hall
Minnesota State University, Mankato
Mankato, MN 56001
(507) 389-5329 / 2969
Fax: (507) 389-6377
E-Mail: ashok.chowdhury@mnsu.edu
URL: www.mnsu.edu/dept/economics/econocenter.html

Rich MacDonald, Director

Ken Rebeck, MN Council Network Representative

Center for Economic Education
Stewart Hall 329
College of Social Sciences
St. Cloud State University
720 Fourth Ave. South
St. Cloud, MN 56301-4498
(320) 308-2157 (Center)
(320) 308-4781 (Rich)
(320) 308-2968 (Ken)
Fax: (320) 308-2228
E-Mail: ramacdonald@stcloudstate.edu
E-Mail: kcrebeck@stcloudstate.edu

Trish Olson, Director

Center for Personal & Family Financial Education
College of Education and Human Development
University of Minnesota
32D McNeal Hall
1985 Buford Avenue
St. Paul, MN 55108-6142
(612) 624-1786
Fax: (612) 625-6285
E-Mail: pdolson@che.umn.edu

Agapitos Papagapitos, Director

Monica Hartmann, Associate Director

Center for Economic Education
Department of Economics
University of St. Thomas
2115 Summit Avenue
St. Paul, MN 55105-1096
(651) 962-5686 (Agapitos)
(651) 962-5681 (Monica)
Fax: (651) 962-5682
E-Mail: a9papagapitos@stthomas.edu
E-Mail: mehartmann@stthomas.edu
URL: www.stthomas.edu/eced

Gregory Stutes, Director

Center for Economic Education
Department of Economics
383 MacLean Hall
Minnesota State University, Moorhead
1104 7th Avenue South
Moorhead, MN 56563
Phone: (218) 477-4027
Fax: (218) 477-2845
E-Mail: stutes@mnstate.edu
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