



**Seventh-day Adventist  
Secondary Curriculum**

**First Edition November 1990**

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# **Commercial Studies**



**Institute for  
Christian  
Teaching**

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It is our wish that teachers will use this document to improve their teaching and so better attain the key objectives of Seventh-day Adventist education.

Sincerely



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# SUGGESTIONS FOR USING THE FRAMEWORK

There are many ways to use the framework to help you plan courses, units of work, or topics. The aim is to provide a basic checklist for planning. For topics or units, try the following steps, summarizing your plan on a page or two.

Read the subject overview, philosophy, rationale, and objectives on pages 6-16 to gain a picture of the key emphases of your subject.

Check through the list of value-oriented concepts on pages 17-21. An example is 'integrity'. Select those that need most emphasis, and write them down. Choose any scriptural references that complement the values. See pages 22-26 for these.

Read the suggestions on how to teach values on page 26. An example is making value judgments. Now add some ideas on teaching methods to your summary.

On pages 27 and 28, you will find a list of issues which can be used to introduce values. Examples are 'advertising' and 'budgeting'. Scan these and write some into your summary.

Refer to the set of skills on page 29, and select those that are applicable. An example is 'calculating'. There need not be numerous skills in a topic. Write these down.

For ideas about assessment, check page 30. Assessment must be linked with your teaching content, emphasis and methods. Jot down some ideas.

To see how value-concepts, skills and teaching methods can be worked into planning, look at the topic summary on page 31 and the unit overview flowchart on page 32. You can now refine your own summary overview page, choosing the format which suits you best.

To make your overall planning more systematic, it could be helpful to use the correlation charts on pages 33-36. See the instructions for using these on page 33.

Refer to the appendices for further teaching resources. As you can see, you are required to thoughtfully bring together a number of strands in the planning process. By this stage, the topic or unit is certain to be taking on a values-oriented Adventist Christian perspective.



## **WHAT IS A FRAMEWORK?**

In the Adventist school context, a 'framework' is a statement of values and principles which guide curriculum development. These values and principles are derived from Adventist educational philosophy which states important ideas about what is real, true and good. The objective of the framework is to show how Adventist Christian values and faith can be integrated with academic learning, and it provides some examples of how this can be done. The framework is organized as a resource of ideas for subject planning, so it is intended to be useful rather than exhaustive.

In attempting to present an Adventist perspective, it is clearly understood that some aspects of a course may be taught in similar fashion no matter where it is taught. However at a superficial level the objectives and content of other topics taught in Adventist schools will seem little different from state syllabi merely because the content appears relatively neutral in philosophical terms. With thoughtful teaching there will in fact be differences in content emphasis and approach for these topics, while there will be more noticeable differences in other topics and curriculum processes. These differences of varying degree will stem from the underlying philosophy of the framework.

This commercial studies framework contains: subject overviews; a philosophy; a rationale; aims; lists of values and concepts; a list of issues; a list of skills; suggestions about how to teach values; samples of how values are integrated into teaching content; guidelines on assessment; a flowchart to demonstrate unit planning procedure; a set of correlation charts for planning; and appendices which include teaching methods and further examples of how the framework can be used in planning.

In the framework there is acceptance of the requirement to teach the basic skills, topics and thematic links outlined in the various state syllabi. The document sets out some of these in checklists and gives practical suggestions which will be used in the preparation of course outlines, programs, units and lessons. It therefore becomes a basic reference point for teachers. No attempt has been made to replace an individual teacher's personal programs, but rather to guide the development of these programs. Overall, the framework mainly attempts to show how good practice can be placed in a value perspective which is Christian. It is a tool teachers can use to help them either reinterpret state curriculum documents from an Adventist perspective, or to simply teach from that perspective if the subject is an elective one.

## **WHO IS THE FRAMEWORK FOR?**

The framework is primarily designed for all commercial studies teachers in Adventist secondary schools. It also provides a reference point for curriculum planning for principals and administrators in the Adventist educational system. Further, it attempts to show government authorities that there is an Adventist curriculum emphasis which provides some justification for the existence of an Adventist school system. The document is to be used in establishing the direction for any curriculum planning, whether it involve creating courses from scratch, adding to state syllabi, or evaluating units and resources.

# FRAMEWORK OVERVIEW

**This commercial studies framework incorporates the study of concepts such as processing, consumers, and consumption in the subjects:**

- Accounting
- Commerce
- Economics

**IT IS DIRECTED BY IDEAS  
SUCH AS:**

- Christians are stewards of God's resources.
- God is the central reality of life.
- Justice is a key to successful commerce.
- Responsibility in making decisions is part of the Christian ethic.

**IT EMPHASIZES VALUES  
SUCH AS:**

- Accountability
- Benevolence
- Christian stewardship
- Honesty
- Responsibility

**IT IS DEVELOPED BY  
CONSIDERING ISSUES  
SUCH AS:**

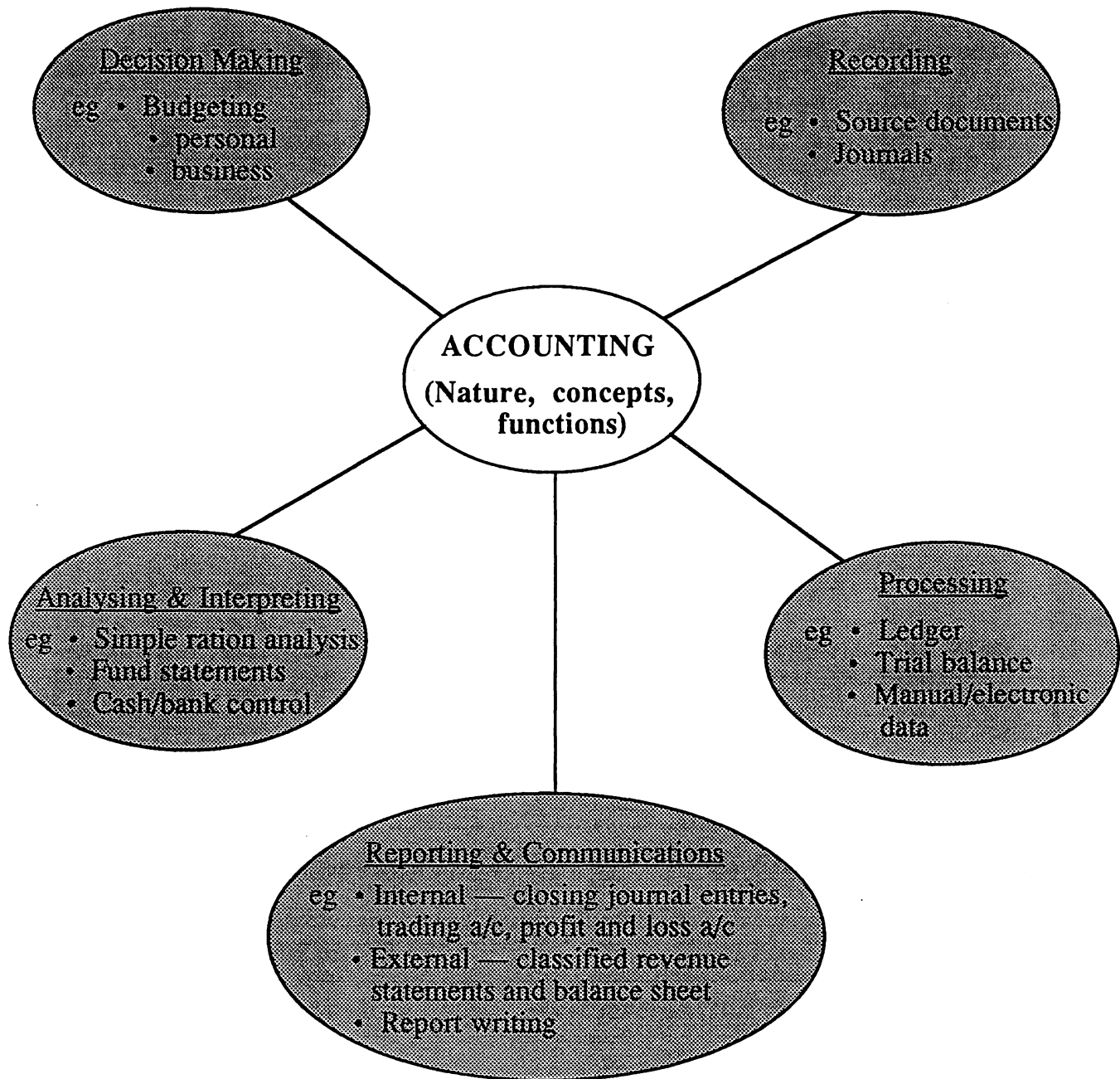
- Budgeting
- Credit
- Insurance
- Justice of Law

**IT IS ACHIEVED BY  
ENABLING STUDENTS  
TO PERFORM SKILLS  
SUCH AS:**

- Analysing the consequences of economic decisions.
- Budgeting resources successfully.
- Making wise vocational choices.

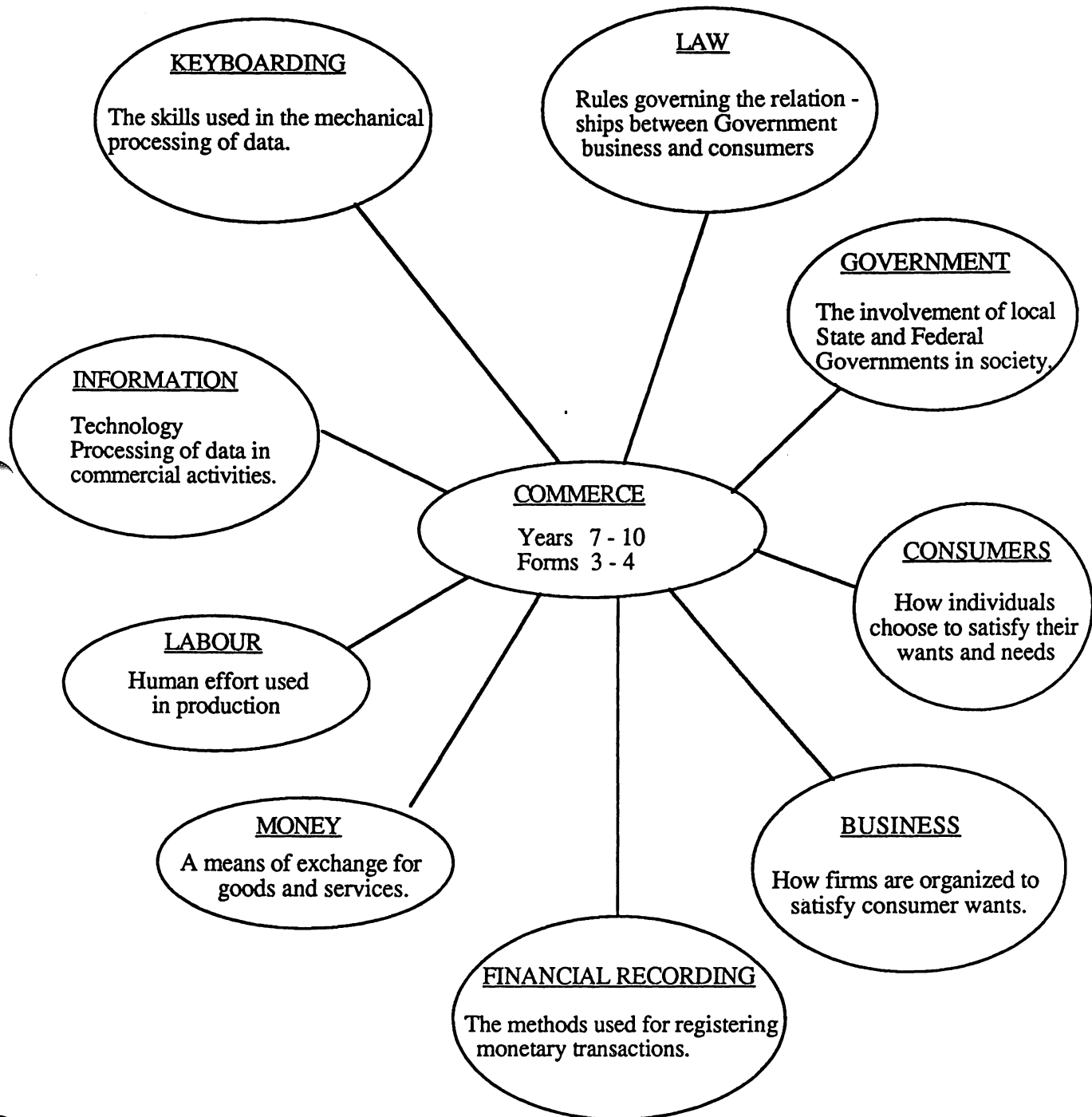
# AN ACCOUNTING OVERVIEW

**Definition:** Accounting is that discipline which records and classifies the monetary impacts of business transactions and events relating to an enterprise in order to report and interpret information concerning their results to interested parties. It also provides forecast information to management.



# A COMMERCE OVERVIEW

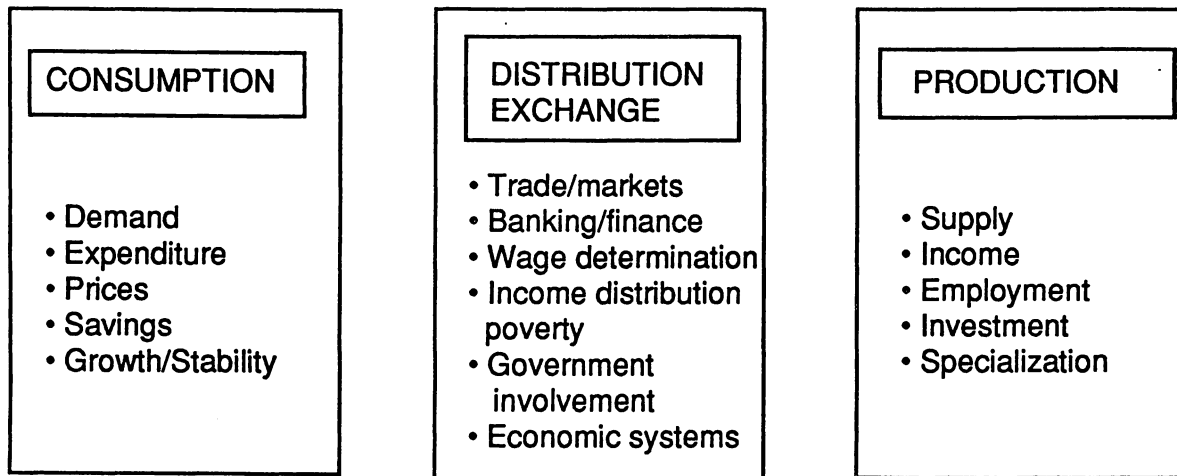
**Definition:** Commerce is the study of how business, consumers and government manage their financial resources.



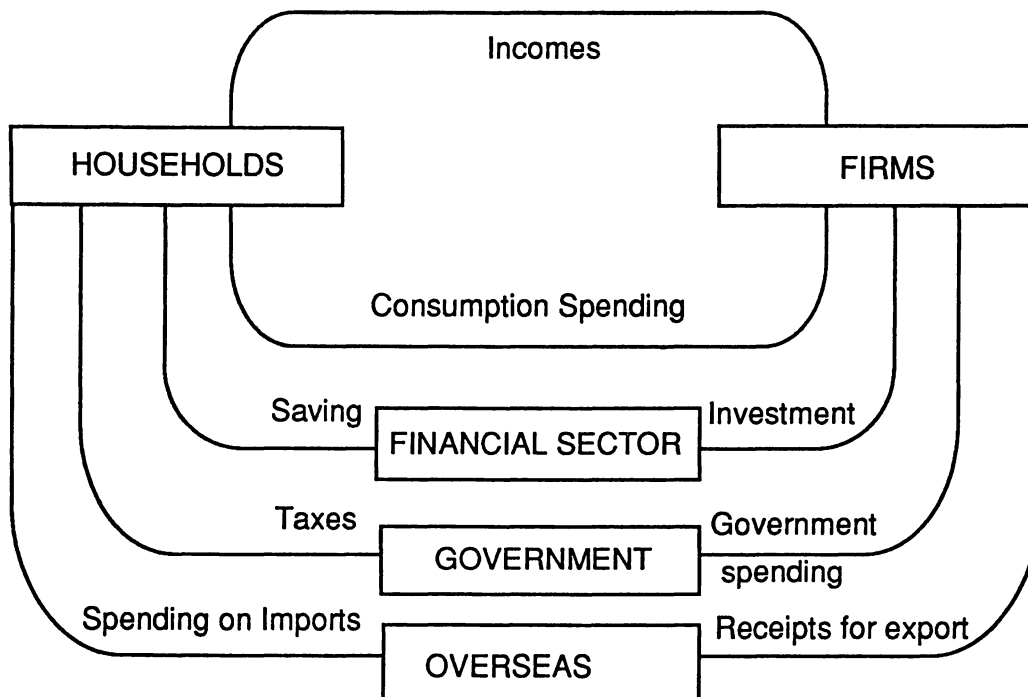


# AN ECONOMICS OVERVIEW

**Definition:** Economics is a social science concerned with the way in which mankind allocates its scarce resources in order to satisfy its unlimited wants. It encompasses the interrelations from a wide range of topics.



The nature of economics involves and requires interrelationships between households, firms, government, financial institutions and the overseas sector.



A study of economics enables people to better understand the society in which they operate and to become a more responsible and informed citizen.

## PHILOSOPHY

The Seventh-day Adventist commercial studies teacher believes that God exists, and that He is the creator and owner of all matter. God's existence is therefore the central reality that gives ultimate meaning to all knowledge in the domain of commercial studies. This view of reality is in harmony with the general philosophy of Seventh-day Adventist education.

Their view of God and his relationship to humans carries implications for the way Christians think the commercial world should operate. Human qualities which influence relationships in the commercial world are seen as being part of a broader picture - namely that there is conflict between good and evil in the world. This view assumes that even though people have many good qualities, they also exhibit innate greed and selfishness in their efforts to satisfy their needs and wants. Christians perceive that they should pursue good by living according to the authority of Biblical scripture, and by trying to apply its principles to their lifestyle.

An important principle of scripture for the commercial world is justice, which is expressed partly in good stewardship of resources, in the value of individuals, and in integrity. Firstly, as people interact with others, they are seen to be both a dependant and an integral part of the commercial environment. They therefore bear responsibility to maintain and reconstruct the quality of that environment. Secondly, each individual is seen as possessing dignity and worth. Therefore financial relationships are to reflect the concept that man is individually valuable and special in God's sight. Thirdly, individuals are called on to develop moral values, to develop empathy with others, and to act out their values and convictions with integrity in their commercial transactions.

Committed Christians who can relate to others with integrity will also be good citizens who can adequately serve the needs of the community. Such citizens are required to make responsible decisions and stand by them in the long-term. Responsibility in decision-making is therefore an important part of the Christian ethic. This ethic is focused on the need for people to act unselfishly for the good of others, and to build positive financial and personal relationships, both with other people and with God.

## **RATIONALE**

The commercial world influences the daily lives of people whatever their roles in society. As income earners, consumers, producers, managers, voters and active citizens, people need to be able to understand, earn, and manage money. When they see how money influences the marketplace and the worlds of work, politics, religion and leisure, they are enabled to gain personal confidence and participate more effectively in community life. Participation is an important part of citizenship, and it is a process which requires students to understand the values, skills and knowledge of commercial studies.

Good commercial practice requires students to make numerous value judgments, and to anticipate the consequences of their actions. The moral valuing process draws on values such as careful stewardship of money, sharing, equity, diligence and responsibility. Decision-making which centres on these values is an essential life skill - one which leads to responsible self-direction and personal development.

Commercial subjects help students acquire skills which, though not necessarily moral in focus, are an essential component of their capacity to cope with life. They must for example communicate effectively, manage their finances, make decisions about products as consumers, and understand the trends and advantages of technology. These skills are becoming more important as our societal roles proliferate.

The skills of valuing and managing finance depend on knowledge of a range of principles, and on the ability to understand the interrelationships between ideas, values and skills. Understanding includes many facets. For example, responsible citizenship requires people to be economically literate, to grasp the complexity of economic matters, to understand their relationship to law, and to comprehend a variety of issues which focus on justice and integrity.

# ACCOUNTING AIMS

## KNOWLEDGE:

The study of accounting will enable the student to:

1. Define the appropriate accounting terms, assumptions and doctrines relating to topics studied in the accounting syllabus.
2. Explain the significance of the double entry system and its contribution to balance and control.
3. Describe and apply the principles of accounting systems from the preparation of source documents to the completion of periodic accounting statements.
4. Describe and apply accounting principles and processes to a variety of business organizations.
5. Understand accounting principles and methods so that they may be used effectively in the decision-making process.
6. Demonstrate a knowledge of the impact of modern developments on accounting.
7. Have an increased awareness of, and access to career opportunities in accounting both within the SDA church organization and outside it.

## SKILLS:

1. Solve accounting problems using the appropriate terms, assumptions, doctrines and procedures.
2. Show concern for self and others.
3. Process data by interpreting, analysing and evaluating evidence.
4. Reason logically in accounting.
5. Complete work in a systematic, legible and neat manner incorporating correct grammar, spelling, punctuation and layout.
6. Describe the practices and procedures adopted by business.
7. Analyse and interpret appropriate business documents relevant to the topics studied and explain this analysis and interpretation to users of accounting information.
8. Prepare and maintain accounting records for sole trader and other enterprises.
9. Prepare statements to report profit or losses and financial position for business and other enterprises.
10. Ask appropriate questions and identify problems.
11. Develop the ability to study and work independently.
12. Apply findings by generalising. Examples are making valid general statements about the issue being investigated, problem solving, and making reasoned valued judgements.

## **VALUES AND ATTITUDES:**

1. Show an appreciation of Christian principles such as honesty and integrity in all business transactions.
2. Recognise that all resources are a gift from God and that man is responsible for the use of these gifts.
3. Promote equity and fairness in all business dealings.
4. Foster habits of good citizenship and a positive attitude toward service to God and man.
5. Obtain a balanced view of the role of management, accountants and other staff in the affairs of modern business enterprises.
6. Gain a respect for the rights of others to hold different points of view and find common ground with those whose lives and experiences are different from their own.
7. Recognise the contribution of all people, regardless of gender, language, or their culture or socio-economic level.
8. Appreciate the necessity for logical reasoning, and the highest standards of presentation and accuracy in bookkeeping.
9. Appreciate ways in which studying the syllabus can contribute to their personal development.

# COMMERCE AIMS

## KNOWLEDGE:

The study of commerce will help students acquire:

1. An understanding of economic principles and methods so that they may function more effectively as decision-makers in economic situations and act more responsibly as adult citizens.
2. The realisation that economic problems change over time, and that decisions will have to be made to meet new and probably more complex problems in the future.
3. An ability to determine the procedures which are necessary to record common business transactions.
4. An understanding of the interdependence that exists within businesses and between a business and external parties.
5. An awareness of the vocational and business opportunities which are available in the world of commerce.
6. A familiarity with common business terminology and practice and an awareness of the structures, institutions and processes which characterize the country's economy.

## SKILLS:

The study of commerce will develop:

1. Skills which will enable students to interact more effectively with the business world.
2. Opportunities to practise decision-making in the commerce world and to consider the effects of their decisions.
3. An ability to summarise, interpret information and make inferences.
4. An ability to prepare, examine and interpret graphical and statistical data.
5. An ability to perform various calculations using economic data.
6. The skill of presenting and communicating information of an economic nature in oral or written form.
7. The capacity to question, analyse, critically evaluate and suggest alternative solutions to problems in the commercial environment.
8. Competence in the efficient and effective use of the community's resources.
9. The dexterity needed to record bookkeeping information accurately, using manual methods and/or electronic methods.
10. The aptitude to think, read, recognise and recall facts, ideas and relationships.
11. To analyse and criticise facts and opinions and formulate a logical argument.



## **ATTITUDES AND VALUES:**

The study of commerce will develop:

1. An awareness of how society's attitudes and values affect the economic decision-making of individuals, businesses and governments.
2. A tolerance of others.
3. An acceptance of the right of others to hold alternate views to a student's own view.
4. An appreciation that decisions are often based on value judgements.
5. An empathy with individuals and organisations that make a contribution to business in our society.
6. The use of commercial principles in solving personal and financial problems and in exercising influence as a citizen and a voter.
7. Notions of economic and legal justice, and responsibility for decision-making.
8. The ability to recognise the contribution of all people, regardless of gender, language, culture or socio-economic level.
9. An appreciation of the privileges and responsibilities of a Christian steward, remembering that one's first allegiance is to God.
10. An attitude of support for those in authority, based on Biblical ethics.
11. A practical attitude of service to others during employment and leisure.
12. The ability to use commerce to help them understand the issues and problems on which they will have to make judgements and decisions.

# ECONOMICS AIMS

## GENERAL:

The study of economics will help the student to:

1. Develop a basic knowledge of the structure, institutions and processes which together interact and constitute an economy, and in particular the Australian and New Zealand economies.
2. Acquire an understanding of economic principles and methods so as to become informed, rational decision-makers and responsible citizens.
3. Be aware of the variety and complexity of policies available to individuals, firms and governments.
4. Be able to articulate and substantiate viewpoints.
5. Be tolerant of others, be prepared to examine their views, and respect their right to hold these views.
6. Develop personal competence in the subject, and to foster an enduring interest in economic issues.
7. Help students appreciate their role as stewards of God's creation.

## KNOWLEDGE:

Students will develop an understanding of:

1. How Biblical principles operate within the economic environment.
2. Economic concepts, models and principles and their application to contemporary issues.
3. The structures, institutions and processes of the Australian, New Zealand and world economies.
4. The rights and obligations of individuals, households, firms and governments and the variety of policy options open to each.
5. The impact of time and change on economic processes and decision-making.
6. The potential consequences of economic decisions.
7. The relevance and limitations of economic argument.

**SKILLS:**

Students should develop the ability to:

1. Apply Christian principles to daily economic life.
2. Seek, select and organise relevant economic data.
3. Examine, interpret and apply written, graphical and statistical data.
4. Apply simple computational techniques in economic analysis.
5. Distinguish between fact and opinion.
6. Evaluate and communicate economic ideas in both oral and written form.
7. Reach conclusions in economics which are based on logical reasoning.

**ATTITUDES AND VALUES:**

Students will gain:

1. A realization of how Christian principles such as honesty, justice, fairness and equity, cooperation, diligence, citizenship and responsibility can improve the economic and social environment in which we interact.
2. An acceptance of the diversity of institutions and values.
3. An awareness of the influence of beliefs and values on economic decision-making by individuals, business firms and governments.
4. A willingness to assume the responsibilities of citizenship within the world economic community.
5. An appreciation for and practice of Christian principles in business.

# VALUES AND CONCEPTS

Set out below are lists of values and concepts which are commonly encountered in commercial subjects. It is envisaged that the teacher will take these values and concepts and apply them to commercial themes to develop teaching units which are distinctly Adventist in approach. This can be done while still following the suggested state syllabi in thematic content.

## VALUES

**Acceptance:**

Being agreeable to and content with the situation which cannot be changed under the present circumstances.

**Ambition:**

An eager desire for excellence, or a drive to achieve one's desired goals.

**Autonomy:**

The idea of being able to independently engage in decision-making processes.

**Benevolence:**

The desire to do good for the benefit of others rather than profit for oneself.

**Career Awareness:**

An understanding and appreciation of the wide diversity of occupational choices, the ways in which individuals make these choices, and a knowledge that occupational choices should not be limited because of social class, sexual or ethnic stereotypes.

**Christian Stewardship:**

The responsible management of God's gifts.

**Contentment:**

Being satisfied with what one has in the present situation.

**Cooperation:**

Working with others and sharing responsibilities for a common purpose or benefit.

**Consideration:**

An attitude that gives attention to, and has regard for the rights, wishes, and views of others.

**Consistency:**

An adherence to a given principle or course of action.

**Diligence:**

Earnest and persistent effort exerted to accomplish a given task.

**Discernment/Discrimination:**

The ability to recognize and distinguish alternatives, to detect bias, and to make suitable judgement and choices.

**Diversity:**

Respect, understanding and acceptance of individuals with differing lifestyles and beliefs.

**Efficiency:**

Optimum allocation of resources so as to achieve competent performance.

**Empathy:**

An appreciative perception and compassionate understanding of others.

**Equality:**

Recognizing that in God's sight people are viewed as being equal in value, rank, and in the opportunity for salvation.

**Equity:**

Acting in a fair and impartial manner in relationships with others.

**Excellence:**

The adaptation and use of skills and abilities to reach a higher level of achievement.

**Faith:**

Belief or trust in a person, value, or institution which is not based entirely on proof.

**Foresight:**

A perception of the future as a basis for decision-making.

**Freedom:**

Determination of the limitations that should be placed on personal, civil and religious liberties as well as identification of consequences arising from these limitations.

**Honesty:**

The quality of being truthful, creditable and honourable in principles, intentions and actions.

**Humility:**

The quality of having a modest sense of one's own significance.

**Individuality:**

The unique characteristics that make people distinctive and enable them to make varying but useful contributions.

**Initiative:**

The inclination and ability to originate ideas and actions.

**Integrity:**

The qualities of honesty, personal honour, credibility and adherence to moral principles even under stress.

**Justice:**

The right to equal and impartial consideration under the law of God and the laws and customs of society.

**Love:**

A feeling of warm personal attachment or deep benevolent affection.

**Mission:**

A sense of direction in life. To develop a sense of mission, one needs to have a priority of values and a sense of identity with a worthwhile cause. It entails sensitivity to the spiritual, physical, mental and emotional needs of others through involvement as good citizens, concerned neighbours and Christian witnesses.

**Morality:**

The rightness or wrongness of human behaviour and conduct in reference to scriptural ethical principles.

**Optimism:**

A positive outlook on the future developments within man's commercial environment.

**Participation:**

A personal involvement in a variety of individual and cooperative community, civic, social and church activities which will enrich the community.

**Perseverance:**

The steady persistence in a course of action, a purpose or state. Maintaining a purpose in spite of difficulty or obstacles.

**Preparation:**

Personal involvement in making provision for future events. This may include thinking ahead, doing groundwork and considering all possible options.

**Reliability:**

Having and showing dependence and trust.

**Respect:**

A demonstration of regard for the feelings of others, particularly those in a position of authority in society.

**Responsibility:**

An understanding and appreciation of the rights, privileges and duties involved in the participation of individual or corporate actions.

**Security:Self-worth:**

In view of being a unique part of creation, having value as an individual.

**Service:**

The act of recognizing, responding and ministering to the needs of others.

**Seventh-day Adventist World View:**

A set of interrelated basic assumptions and values which together dispose us to see the world in a particular way. It is hoped that the students in an S.D.A school learn to make sense of the world and develop a personal world view through understanding the concepts listed in this framework.

**Tolerance:**

A willingness to respect and understand the rights, wishes and views of individuals with diverse lifestyles, beliefs and value systems; accepting the right for them to hold and practice their way of life.

**Trust:**

To have confidence in and rely on the integrity and justice of a person.

**Truth:**

The perception of an indisputable fact, principle or opinion which accurately conforms with reality.

**Unselfishness:**

Caring for the welfare and interests of others.

**Work-ethic:**

A belief that productive work is a necessary part of a balanced lifestyle.



# CONCEPTS

**Accountability:**

Being responsible to another for one's actions.

**Authority:**

The varying ability of individuals and groups to influence the thoughts and actions of others.

**Awareness:**

A current view of a contemporary situation.

**Change:**

A continuing process reflected in ideological, religious, social, political and economic systems and their effect on various cultures.

**Citizenship:**

The status of being a member of a state or nation. It involves appreciating the rights, responsibilities and privileges of belonging to a society.

**Competition:**

Rival interrelationships between individuals and groups seeking limited resources to meet their unlimited wants.

**Conflict:**

The expression and clarification of a variety of views.

**Conflict Management/Conciliation:**

The resolution of conflict through compromise, bargaining and respect for the rights of others.

**Culture:**

The sum total of ways of living built up by a group of human beings, which is transmitted from one generation to another.

**Entrepreneurship:**

An outlook which encourages boldness and energy in financial organization and planning. Such enterprise often involves risk.

**Environmental Sensitivity:**

Is a consciousness of living in harmony with the natural surroundings which have been adversely affected by cultural forces such as urban growth, pollution and economic exploitation.

**Ethics:**

A system of acceptable conduct developed by a society for the purpose of governing human relationships which is modified over time.

**God:**

God is the supreme being with whom a loving, trusting relationship may be developed.

**Good and Evil:**

Opposing forces which influence human wellbeing for better or for worse. Mankind and his environment exhibit the results of the universal conflict between Christ and Satan.

**Influence:**

An awareness of the effect individuals have in relationships with their environment and with others.

**Interdependence:**

Interaction among persons, groups and nations which rely on each other as they work to satisfy human needs and wants.

**Interrelationships:**

The proximity between natural, human, cultural, economic and political relationships.

**Lifestyle:**

A mode of life which includes attributes of efficient management of personal resources and moderation and balance in living habits.

**Man:**

An intelligent being with the power of choice by which his own destiny is determined.

**Organization:**

Either a structure or an ability to coordinate and/or differentiate.

**Perception:**

A personal recognition and understanding of facts, values ideas, and relationships between ideas.

**Resources:**

Elements of the environment that can be utilized and managed for the satisfaction of needs and wants.

**Technology:**

The implications and influence of advancing knowledge about materials, equipment and processes on the community, the nation and the world.

**Time:**

A period over which records are kept and analysed. To use time well, there must be an awareness of the limits on our activities, and of a sequence of events in the business world.

# BIBLICAL REFERENCES FOR VALUES AND CONCEPTS

The following list of Biblical references is provided to give more information about some of the values listed in this framework. The list is not exhaustive, and can be added to in future. It is intended that teachers refer to the list to increase their consciousness of the possible place of scripture in their subject content.

## **Acceptance:**

Philippians 4:11

- Be content and accept each situation you find yourself in.

## **Accountability:**

Matthew 12:36

Romans 14:12

- Every man will render an account of his works.
- Each will give account of himself to God.

## **Ambition:**

1 Corinthians 12:31

Proverbs 11:4

- Desire higher (spiritual) gifts.
- Riches do not profit in the day of wrath.

## **Authority:**

Titus 3:1

Romans 13:1-7

- Be submissive to rulers and authorities, obedient, and give honest work.
- Be subject to authorities, for they have been instituted by God.

## **Benevolence:**

Acts 11:29

1 Corinthians 13:3

11 Corinthians 9:6-15

Proverbs 11:24,25

11 Corinthians 8:9-15

Romans 12:8

Luke 12:33

- Send relief to the brethren.
- If I give away all I have but don't have love I gain nothing.
- God loves a cheerful giver.
- Man gives freely yet grows richer.
- Your abundance should supply others' wants.
- Let him give generously.
- Sell your possessions and give to the poor.

## **Christian Stewardship:**

Luke 12:32-34

Luke 19:11-26

Luke 8:3

Luke 12:42-44

1 Peter 4:10

- Provide for yourself a treasure in heaven.
- Parable of the pounds.
- Financial support for Jesus and the disciples .
- The faithful and wise manager.
- Each should use the gifts he has received to serve others.

## **Citizenship:**

Philippians 3:20

1 Peter 3:8,9

Jeremiah 29:7

- We are citizens of heaven.
- Live in harmony with one another.
- Seek peace and prosperity of the city.

## **Contentment:**

Luke 3:14

Matthew 20:1-16

Hebrews 13:5

1 Timothy 6:6-9

- Be content with your pay.
- Workers in the vineyard.
- Be content. God has said, "never will I leave you".
- Godliness with contentment is great gain.

**Cooperation:**

Exodus 17:12

Nehemiah 4:16,17

Nehemiah 2:17,18

- Aaron and Hur held up Moses' hands because he was tired.
- Half the men worked while the other half were armed to protect them.
- Let us start rebuilding the walls of Jerusalem.

**Diligence:**

Deuteronomy 6:17,18

Proverbs 10:4

Proverbs 12:24

Genesis 39:8

Esther 10:2-3

11 Thessalonians 3:6-13

1 Thessalonians 3:2

- Be sure to keep the commands of God.
- Diligent hands bring wealth.
- Diligent hands will rule.
- Joseph in charge of Potiphar's house.
- Recognition of Mordecai.
- Warning against idleness — never tire of doing what is right.
- Whatever you do, work at it with all your heart.

**Equality:**

John 3:16

Romans 3:9-12

Proverbs 22:2

Galatians 4:28

11 Corinthians 8:14

- Whoever believes in Him will have eternal life.
- Jews and Gentiles alike are all under sin.
- The Lord is the maker of them all.
- Now you . . . are children of promise.
- As a matter of equality your abundance should supply others wants and vice versa.

**Faith:**

Romans 1:17

Romans 4:18-20

Ephesians 6:16

- The righteous will live by faith.
- Abraham . . . was strengthened in his faith and gave glory to God.
- Take up the shield of faith.

**Freedom:**

John 8:32

Romans 6:18

1 Peter 2:16

Galatians 5:1

- The truth will set you free.
- You have been set free from sin.
- Live as free men.
- It is for freedom that Christ has set us free.

**Honesty:**

Proverbs 20:10

Proverbs 10:2

Proverbs 11:3

11 Corinthians 8:20,21

Deuteronomy 25:15,16

Leviticus 19:35,36

- Differing weights and differing measures — the Lord detests them both.
- Ill-gotten treasures are of no value.
- The integrity of the upright guides them.
- We are taking pains to do what is right.
- You must have accurate and honest weights.
- Do not use dishonest standards when measuring.

**Humility:**

Philippians 2:8

Luke 18:13,14

Deuteronomy 8:3

Proverbs 22:4

James 4:10

Ephesians 4:2

- He humbled himself and became obedient to death.
- The prayer of the tax collector . . . he who humbles himself will be exalted.
- He humbled you . . . to teach you that man does not live on bread alone.
- Humility and the fear of the Lord bring wealth and honour and life.
- Humble yourselves before the Lord and he will lift you up.
- Be completely humble and gentle.

**Justice:**

Psalms 98:9  
Psalms 99:4  
Genesis 18:19

Colossians 4:1  
Amos 5:15

Deuteronomy 27:19  
Deuteronomy 32:4  
Jeremiah 22:15

- He will judge the world in righteousness.
- The King is mighty, He loves justice.
- Keep the way of the Lord by doing what is right and just.
- Provide your slaves with what is right and fair.
- Hate evil, love good; maintain justice in the courts.
- Cursed is the man who withholds justice.
- His ways are just.
- He did what was right and just.

**Lifestyle:**

Proverbs 11:24

Proverbs 11:28  
Proverbs 11:27  
Proverbs 11:17  
Romans 13:8  
John 6:12  
Haggai 1:5-11

James 1:5

- He who refreshed others will himself be refreshed.
- He who trusts in his riches will fall.
- He who seeks good finds good will.
- A kind man benefits himself.
- Let no debt remain outstanding.
- Let nothing be wasted.
- Each were busy with their own houses but should have attended to the Lord's house first and then they would prosper.
- If any lack wisdom he should ask God.

**Love:**

Leviticus 10:18  
John 3:16  
Hebrews 13:1  
James 2:8  
1 Peter 4:18

- Do not seek revenge . . . love your neighbour.
- God loved and gave His Son.
- Keep on loving each other as brothers.
- Love your neighbour as yourself.
- Love removes fear.

**Mission/Service:**

Matthew 28:19  
Acts 16:9  
1 Peter 4:11  
Acts 1:8  
  
Romans 12:11  
Galatians 5:13  
John 12:26  
Colossians 3:23,24

- God can make disciples of all nations.
- Come over to Macedonia and help us.
- Serve in the strength God provides.
- You will be my witnesses to the ends of the earth.
- Keep your spiritual fervour, serving the Lord.
- Serve one another in love.
- My Father will honour the one who serves Me.
- Whatever you do, do with all your heart.

**Morality:**

Galatians 5:19-23  
  
Hebrews 8:10

- Sinful acts are in contrast to way of God's Spirit and there is no law against the fruits of the spirit.
- I will put my laws in their minds.

**Perception:**

11 Samuel 12:19  
John 6:15  
John 4:19  
1 Samuel 3:8  
Nehemiah 6:16  
  
Matthew 21:45  
  
Luke 8:46

- David notices his servants whispering.
- Jesus knew they intended to make Him king
- I can see that you are a prophet.
- Eli realized that God was calling Samuel.
- Our enemies realized that this work had been done with the help of God.
- Chief priest and Pharisees knew Jesus was talking about them in His parables.
- Jesus said "someone touched me".

**Perseverance:**

James 1:3

- Testing of your faith develops perseverance

**Respect:**

1 Timothy 6:1

- All slaves should give respect to their names.

**Responsibility:**

John 19:26,27

1 Samuel 20:4

Luke 19:1-10

Philippians 2:22

Matthew 20:1-16

- Jesus gave John the responsibility to look after His mother.
- Jonathan told David he would do whatever he wanted him to do even though his life was in danger.
- Zacchaeus
- Timothy has proved himself.
- Parable of the workers in the vineyard.

**Tolerance:**

Romans 14:1

- Don't pass judgement on those with weaker faith.

**Trust:**

Matthew 25:14-30

Psalms 91:15

Daniel 3:17

- Parable of the talents.
- He will call upon me and I will answer Him.
- The God we serve is able to save us.

**Truth:**

Proverbs 12:12

- The Lord delights in men who are truthful.

**Unselfishness:**

Philippians 2:3

1 Corinthians 13:4

1 Corinthians 10:24

Philippians 2:30

Daniel 5:17

Acts 4:34,35

- Consider others better than yourselves.
- Love is not self-seeking.
- Nobody should seek his own good but the good of others.
- Epaphroditus almost died for the work of Christ.
- Daniel rejected the king's gifts but still interpreted the writing.
- Money was distributed to those who needed it.

**Work-Ethic:**

Genesis 3:19

Exodus 34:21

Exodus 20:8-11

2 Thessalonians 3:10

- By sweat of his brow shall a man eat bread.
- Six days shalt thou work and the seventh rest.
- The rest day is the Sabbath of the Lord.
- If a person doesn't work he shouldn't eat.



# TEACHING VALUES

In order to pursue the objectives of this framework, and to implement its important emphases, teachers will need to be aware of the essential elements of teaching values. A brief summary of some essential aspects of teaching valuing are discussed here for teacher convenience.

There are many opportunities for students to simply identify values in the issues and case studies of commercial studies. Teachers often easily overlook obvious chances to identify behaviours which demonstrate values, and from which students may draw inferences about value positions.

Another central aspect of teaching values is the clarification process. Clarification involves a number of processes which are linked with both thinking and feeling. Students may choose freely from alternatives, and they must do so thoughtfully and reflectively. Clarification also includes affirming values, cherishing values, repeating one's value positions, and acting out values.

A central element in the valuing sequence is the process of analysing values. When analysing values, students think about the many short- and long-term consequences of peoples' moral views and decisions. Students make decisions about the best alternatives to pursue in life situations which often revolve around dilemmas. Decisions should be made on the basis of assessing various types of evidence that indicate the best alternative path to take in given situations.

When reflecting on decisions and consequences of actions, students are required to make many value judgments. An important aspect of judging values is to establish or validate clear criteria for making judgments. Criteria may be based on Biblical values, teacher model, a sense of fair play, concern for others, clear reasoning, or a combination of these and other factors.

This framework points out that emotions are an integral part of valuing. Students may for example be helped to distinguish between motives and feelings, identify illogical emotions, feel appropriately and deeply for others, and direct their emotions to the appropriate objects.

Finally, it is noted that good teaching in the valuing domain draws on a wide variety of tactics in developing a range of moral ideas, skills and actions. Teachers may employ methods such as: discussing dilemmas; role playing; ranking values; clarifying values; completing unfinished stories; responding to questionnaires or attitude scales; discussing films; listening to guest speakers; debating; and analysing values in the economics literature. Overall, it is the view of the authors of this framework that the valuing process is a most important element in successful commerce teaching. Its mastery deserves teachers' best efforts.

# ISSUES

One way to enable teachers to plan relevant work and introduce values is to focus on issues which affect students. Some of the most common issues relating to commerce are set out below. As you consult this list before teaching units of work, you should be able to save time and to recall further issues and resources that accompany these.

## Advertising

- regulation
- cost
- amount
- content

## Anti-social Behaviour

- vandalism
- stealing

## Budgeting

- need for
- results of (good and bad)
- priorities
- church stewardship

## Careers

- length of schooling
- subject types
- competition

## Communication

- privacy
- ID cards
- freedom of information

## Consumer Rights

- standard of goods
- contracts
- warranties

## Credit

- use
- card use
- bankruptcy
- types
- choice

## Defence Equipment

- priorities
- effect on employment
- imports

## Financial Institutions

- banks versus others
- growth of NBFIs

## Foreign Aid

- rationale for aid
- levels of giving
- justice of allocation

## Foreign Debt

- amount
- repayment

## Foreign Investment

- Japan, NZ

## Freedom versus Conformity

- individual
- socialism v capitalism
- employment policy
- banks
- government

## Government Legislation and Intervention

- privatization
- deregulation
- micro-economic reform

## Government Responsibilities

- funding
- who does what?
- power

## Immigration

- composition
- amount

## Income Distribution

- control of wealth
- rich minority

## Insurance

- need for
- amount of
- rights of
- types of
- over-insurance

## Interest rates

- effects on consumers
- causes

## Investment

- types of
- security

## Justice of Law

- appropriate punishment
- early release

## New Shopping Complexes

- effects
- location
- reason

## Pollution

- conflict between producers and environmentalists
- waste disposal policies

## Pressure Groups

- effect of  
RSL  
Greenies

## Protection versus Free trade

- inefficient industries
- subsidies
- global interdependence

## Resource Management

## Rights of Work Force

- discrimination in
- sex roles

## Racism

- race
- road toll
- government spending
- road users

## Role of Media

- ownership
- bias
- concentration
- style

## Small Business Failure

- causes
- number
- solution

## Social Security Benefits

- superannuation
- pensions
- dole

## Stock Exchange

- fluctuations
- operation of
- failures

## Taxation Levels

- effects on economy
- different new income groups
- equity of tax burden

## Trade Unions

- membership
- disputes
- amalgamation
- shift in roles
- powers

## Unemployment

- youth
- structural
- women

## Voting

- rights
- systems and abuse
- compulsory

## Wage Determination

- seniority
- determination

# SKILLS

Below are listed groups of skills which are thought important to develop in order to learn commercial subjects. The list is not exhaustive, and it is not intended to be prescriptive. It is included rather to help teachers check that the basics are touched on somewhere in their courses in a systematic way. It is recognized that some state syllabi may include skills which are not listed here.

## Inquiry skills

- Asking questions and identifying problems
- Communicating conclusions
- Formulating hypotheses
- Gathering data
- Organizing, interpreting and analysing data
- Revising and verifying hypotheses and stating generalizations

## Thinking skills

- developing a sense of place and space
- developing a sense of time and chronology
- developing the abilities to recall, infer, generalize, classify, analyse, synthesize
- developing the ability to study independently and evaluate

## Valuing and decision-making skills

- Analysing values
- Clarifying values and emotions
- Evaluating moral decisions and codes
- Feeling appropriately and deeply for self and others
- Identifying values and emotions, and conflicts between value positions
- Making decisions based on evidence and authority
- Acting out values and emotions appropriately

## Communication and data processing skills

- Calculating
- Diagramming
- Discussing
- Drawing
- Graphing
- Interviewing
- Listening
- Note taking
- Observing
- Questioning
- Reading
- Recording
- Reporting
- Role playing
- Surveying
- Tabulating

## Group process skills

- Leading and participating in group discussions
- Maintaining focus on tasks
- Planning with others
- Reaching consensus and reconciling disagreements

# ASSESSMENT

Assessment in commercial studies should reflect a number of assumptions about the best ways to learn and assess learning. For example it is assumed that the child is of great value in God's sight, that he must be taught to turn failure into success, and that he should not be encouraged to strive for academic attainment for the sake of being competitive. Further, because of the perceived relationship of individual students to their peer group, it is recommended that assessment be neither orientated purely to individual assignments, nor to group tasks.

In addition to reminding the teacher that assessment and evaluation reflect basic Adventist ideas about education, the writers of this framework wish to emphasize some other essential aspects of professional assessment and evaluation.

Just as teachers should employ a variety of teaching strategies, so they should devise assessment strategies which reflect this diversity of teaching approaches. Consequently good assessment practice could include: research reports; creative construction of objects; oral reports; fieldwork; essays; group work such as role plays; inquiry-oriented problem solving; valuing activities; mapping, charts, graphs and diagrams; tests and examinations.

Second, an extension of the above point is that teachers will have to be creative to evaluate the attainment of some affective objectives which involve Christian and other feelings and values. Any focus on processes of valuing requires teachers to assess these processes. Teachers could conceivably assess students' abilities in identifying values, clarifying values, evaluating ethical alternatives, and in offering solutions for ethical dilemmas. These are largely cognitive matters which can be assessed in tests, often in a straightforward manner. Assessment of attitudes could include the use of: semantic and other differential scales; unfinished stories; role plays; discussions; consequences charts; surveys; values ranking; and identifying responsible actions in a situation. Such assessment need not be marks-oriented, but could be part of a written evaluation of student development.

Third, teachers should take measures to actually evaluate the attainment of their objectives. Such evaluation can be both subjective and objective. Some objectives need to be stated specifically in behavioural terms, while others involving processes such as recording transactions in their correct accounts can be more general. Overall, evaluation does require teachers to critically think about how achievable their objectives are, how these objectives reflect school philosophy, how well students are mastering skills and concepts, and about the appropriateness of their assessment procedures.

The fourth evaluation issue relates to the reporting of expectations and results. It is clear that students achieve better when learning expectations are spelled out clearly and regularly, when assignments are well structured, and when assessment results are provided promptly.

Fifth, teachers should check that their evaluation is systematic and comprehensive. Good teaching should involve a wide range of thinking, practical and social skills which are structured at different levels of difficulty, and it should cover an array of important principles and concepts of different kinds. This need for comprehensive assessment is an important justification for this framework document. Teachers can use the correlation charts to systematically check that a spread of learning is both occurring and being assessed.

Finally, we remind teachers that evaluation extends beyond assessment of how well students are reaching objectives. Evaluation goes further in attempting to judge the merit of the course and its objectives, and it seeks ways to constantly improve instruction.

# A UNIT SUMMARY

One of the main objectives of this framework is to help you integrate values, teaching approaches, issues and skills with your unit planning. With this objective in view, we have developed two different examples of summaries of unit outlines on the following pages. These very brief outlines illustrate some possibilities for including values in the planning of the three subjects included in the framework.

## Budgeting

(Commerce - Middle secondary)

### Issues

Priorities  
Need for budgeting  
Results of good and bad budgeting

### Values and Concepts

Ambition  
Autonomy  
Awareness  
Christian Stewardship  
Conflict management  
Cooperation  
Discrimination between alternatives  
Efficiency  
Honesty  
Interdependence  
Organization  
Planning/foresight  
Responsibility  
Security

### Suggested Teaching Approaches

- (i) Christian stewardship - Local Church Treasurer outlines church budget, income and expenditure, encouraging student participation and responsibility to 'own' the program.
- (ii) Conflict management -
  - a) Social worker or bailiff talks on effects of bad budgeting - economic and social costs.
  - b) Visit courts - see human cost of bad and poor budgeting.
- (iii) Discrimination between alternatives - student discussion on areas of spending and determining of priorities. Do this as group work.

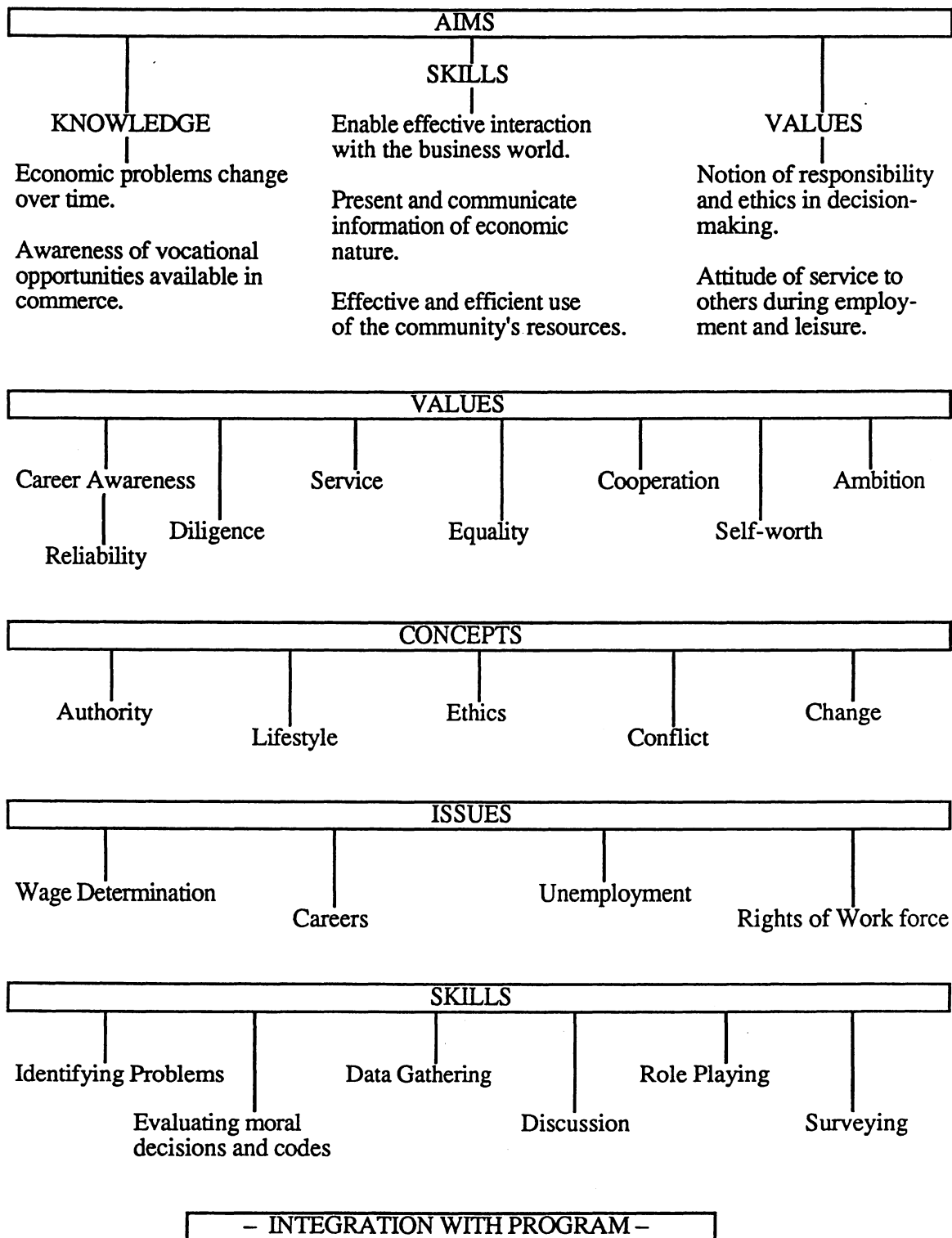
### Christian References

- |                          |  |
|--------------------------|--|
| (i) Malachi 3:3          | Tithes and offerings                                   |
| (ii) 1 Timothy 2:2       | Honesty  |
| (iii) Luke 16:2          | Stewardship  |
| (iv) Joshua 24:15        | Choosing   |
| (v) Adventist Home p 392 | Manage your affairs in ways to avoid debt              |
| (vi) 2 Testimonies p 652 | God's people entrusted with means to advance His glory |



# A UNIT FLOWCHART

## WORK (Commerce Year 10)



# CORRELATION CHARTS

To make your overall planning more systematic, it could be helpful to use the correlation charts on the following pages. You can develop each chart to make an overview of the use of values, skills and issues in your course, unit or topic. When using the charts, write the title of your units vertically. These charts do not show all elements of the framework, yet they do show some key elements of the framework in condensed form. You could use them as an alternative to flowcharts or summaries. The main thing is to develop your own style of planning more systematically.

							T O P I C S	CORRELATION CHART VALUES
								Acceptance
								Accountability
								Ambition
								Authority
								Autonomy
								Awareness
								Benevolence
								Career Awareness
								Christian Stewardship
								Competition
								Consideration
								Consistency
								Contentment
								Cooperation
								Diligence
								Discernment/Discrimination
								Diversity
								Efficiency
								Empathy
								Entrepreneurship
								Equality
								Equity
								Excellence
								Faith
								Foresight
								Freedom
								Honesty
								Humility
								Individuality
								Initiative
								Integrity
								Interdependence
								Justice
								Love
								Mission
								Morality







## APPENDICES

# **APPENDIX 1**

## **ADDITIONAL TOPIC SUMMARIES**

### **ANALYSIS AND INTERPRETATION OF END OF YEAR FINANCIAL REPORTS** (Accounting - senior secondary)

#### **Issues**

- Income distribution
- Resource management
- Investment security

#### **Values and Concepts**

- Accountability
- Awareness
- Consistency
- Discernment/discrimination
- Efficiency
- Entrepreneurship
- Excellence
- Honesty
- Initiative
- Organization
- Security

#### **Suggested Teaching Approaches**

- i) Teacher presentation with student input on desired optimums for each analytical tool.
- ii) Student search of company reports to determine methods of interpretation and analysis.
- iii) Case studies - compare and contrast company A, B, C etc.
- iv) Guest speaker - investment advisor to comment on their view of end of year reports.

#### **Christian References**

- |                        |   |
|------------------------|---|
| i) Proverbs 15:19      | Efficiency  |
| ii) Proverbs 11:3      | Honesty   |
| iii) Ecclesiastes 8:5  | Discernment                                       |
| iv) Education p144     | Accounts pass the scrutiny of<br>unseen auditors  |
| v) Child Guidance p154 | In all business transactions<br>be rigidly honest |

# **WORK**

(Commerce - middle secondary)

## **Issues**

- Careers
- Discrimination
- Racism
- Rights of work force
- Sex roles

## **Values and Concepts**

- Adventist world view
- Christian Stewardship
- Diligence
- Honesty
- Initiative
- Lifestyle
- Planning and foresight
- Relationships
- Responsibility:
- Security
- Service
- Unemployment
- Work ethic

## **Suggested Teaching Approaches**

- i) Research the number of different cultures represented in the school and present the data graphically.
- ii) Find current labour related issues or areas of conflict and suggest possible plausible solutions from the employer and employee's perspective.
- iii) Make a list of responsibilities that could be expected of a new worker in a chosen type of employment.
- iv) Role model a job interview.
- v) Construct a list of suggested activities and approaches for an unemployed teenager.

## **Christian References**

- |                      |   |
|----------------------|---|
| i) Genesis 3:17-19   | Why did Adam work?  |
| ii) Genesis 39:9     | Servant-master relationships  |
| iii) Luke 20:25      | Render unto Caesar - responsibility - taxation                          |
| iv) Mark 1:16-17     | Occupation change - the disciples from fisherman to full-time followers |
| v) Genesis 3:1,10    | Occupation change - Moses from shepherd to leader                       |
| vi) Titus 3:1        | Obedient and honest work  |
| vii) Matthew 20:1-16 | Parable of the workers in the vineyard                                  |



# **THE GOVERNMENT SECTOR**

(Economics - senior secondary)

## **Issues**

- Defence equipment
- Government legislation and intervention
- Government responsibilities
- Income distribution
- Micro-economic reform
- Pollution
- Resource management
- Social security benefits
- Taxation levels

## **Values and Concepts**

- Accountability
- Authority and power
- Citizenship
- Conflict
- Conflict management and conciliation
- Cooperation
- Environmental sensitivity
- Equity
- Ethics
- Freedom
- Interdependence
- Justice
- Morality
- Planning
- Respect
- Responsibility

## **Suggested Teaching Approaches**

- i) Visit Local, State or Federal Government while sessions are in progress.
- ii) Make a scrap-book or collage of current newspaper cuttings under the headings of topics studied such as resource management, legislation, defence, social security. Discuss the Christian's approach to each topic.
- iii) Research the nature of interdependence of different countries on one major export and import.
- iv) Research systems of government; theocracy, socialism and democracy.

## **Christian References**

- |                     |   |
|---------------------|---|
| i) Titus 3:1        | Be submissive to rulers and authorities                                       |
| ii) Luke 20:25      | Render unto Caesar - Jesus' attitude  |
| iii) Daniel 2:48-49 | The king placed David in a high position                                      |
| iv) Exodus 18:21    | Delegation of responsibility by Moses   |
| v) Acts 9:36-42     | Social welfare in the Bible - Dorcas, provision for the widows and fatherless |
| vi) Genesis 41:41   | Joseph was put in charge of all Egypt   |
| vii) Amos 5:15      | Maintain justice in the courts  |

# **INSURANCE**

(Economics - middle secondary)

## **Issues**

- Amount of insurance
- Need for safeguarding our property and person
- Over-insurance
- Rights of insured
- Types of insurance

## **Values and Concepts**

- Discernment
- Faith versus presumption
- Integrity
- Morality
- Perception
- Planning and foresight
- Preparedness
- Responsibility
- Security and providing for the future

## **Suggested Teaching Approaches**

- i) Make a collection of various insurance policies and develop an enquiry exercise into the benefits and costs of the different companies and covers.
- ii) Have an insurance broker visit the classroom to explain his job as well as some of the finer details of the insurance business.
- iii) Acquire insurance application and claim forms and show students how to fill these out correctly for a particular situation.

## **Christian References**

- |                              |   |
|------------------------------|---|
| i) I Kings 17:1-16           | Elijah  |
| ii) Genesis 6:9, 18; 9:12-15 | Noah  |
| iii) II Kings 4:1-7          | Widow and the jar of oil  |
| iv) Acts 9:36-42             | Dorcas  |
| v) Matthew 25:1-13           | Five wise and five foolish virgins  |
| vi) Luke 12:13-21            | The man who built bigger barns  |
| vii) Acts 5:1-11             | Ananias and Sapphira  |
| viii) Luke 12:22-31          | Do not worry – seek His kingdom and these things will be given to you as well |

## APPENDIX 2

### SOME TEACHING METHODS

#### PRATT'S TEACHING METHODS AND RESOURCES

album	field research	printing press
anecdote	field trip	problem
apprenticeship	filmstrip	programmed instruction
aquarium	flashcards	project
artifact	flow chart	psychodrama
audio record	game	puppets
book	globe	puzzle
brainstorming	group project	questionnaire
bulletin board	guest	quiz
card game	hand calculator	quotation
cartoon	holograph	radio
case study	imitation	real-life experience
chalkboard	improvisation	replica
charade	interview	research paper
chart	jigsaw	role-playing
chip talk	kit	sandtable
club	laboratory	scrapbook
collage	language master	sculpture
collection	lecture	seminar
colouring book	library	silkscreen
comic book	magazine	simulation
community	magnetic board	sketch
competition	map	slide transparency
community	microfilm	song
computer	microfragrance	source material
computer-based instruction	microscope	sports
cooking	mnemonic	stamps and coins
correspondence	mobile	sticker book
crossword	mock trial	story
cutout	model	student lecture
dance	modelling	survey
data sheet	montage	tachistoscope
debate	motion picture	task cards
demonstrate	movie photography	teacher
design	mural	teacher aide
diagram	museum	team competition
dial-a-lecture	music	team teaching
dialogue	newspaper	telephone
diary	notebook	telescope
diorama	opaque projection	television
discussion	outdoors	terrarium
drama	overhead transparency	test
drawing	painting	textbook
drill	pamphlet	time-lapse photography
electric map	panel	toy
essay	pantomime	treasure hunt
exercise	parents	tutorial
exhibit	participant observation	typewriter
experiment	pegboard	videotape
facsimile	photography	vivarium
feel bag	play	word game
felt bag	poem	workbook
feltboard	poster	

## APPENDIX 3

### COMMERCIAL STUDIES RESOURCES

1. Seven Little Australians (NSW)  
Locked Mailbag 15  
ST MARYS NSW 2760

Economics Newsletter lists new syllabus texts and other resources.

2. Macmillan Australia offices in each state. 1989 Economics/Commerce Stock-list.
3. NSW Department of Consumer Affairs  
Consumer Education Resources  
A Bibliography  
Consumer education resources and their suitability for use in Secondary subject areas and T.A.F.E.

4. Video Classroom  
4th Floor  
437 St Kilda Road  
MELBOURNE VIC 3004

Producers and distributors of educational video tapes. Economics – consumer studies and business studies catalogue.

5. VCTA Victorian Commercial Teachers Association  
PO Box 361  
ABBOTSFORD VIC 3067

Catalogue of Publications

6. Bellbird Books  
85 Whiting Street  
ARTARMON NSW 2064

Secondary Catalogue  
Commerce, Economics, Legal Studies, Consumer Studies.