Future Business Leaders of America

Competitive Events Study Guide

2007–10

TABLE OF CONTENTS

Introduction 1
Competitive Events Tips 2
Accounting I 7
Accounting II 12
American Enterprise Project 19
Banking & Financial Systems 20
Business Calculations 28
Business Communication 33
Business Ethics 38
Business Financial Plan 40
Business Law 41
Business Math 46
Business Plan 51
Business Presentation 53
Business Procedures 54
Client Service 59
Community Service Project 61
Computer Applications 62
Computer Problem Solving 72
Cyber Security 77
Database Design & Applications 82
Desktop Application Programming 90
Desktop Publishing 91
Digital Video Production 97
E-business 98
Economics 99
Electronic Career Portfolio 104
Emerging Business Issues 105
Entrepreneurship 106
FBLA Principles and Procedures 113
Future Business Leader 118
Global Business 123
Help Desk 129
Impromptu Speaking 136
Internet Application Programming 137
Introduction to Business 138
Introduction to Business Communication 143
Introduction to Parliamentary Procedure 147
Introduction to Technology Concepts 151
Job Interview 156
Local Chapter Annual Business Report 157
Management Decision Making 158
Management Information Systems 164
Marketing 171
Network Design 176
Networking Concepts 183
Parliamentary Procedures 188
Partnership with Business 194
Personal Finance 195
Public Speaking I 200
Public Speaking II 201
Spreadsheet Applications 202
State Chapter Annual Business Report 212
Technology Concepts 213

Virtual Business Challenge 218
Web Site Development 219
Word Processing I 221
Word Processing II 228

Answer Keys

Objective Test Answer Keys 238
Accounting II Answer Key 245
Computer Applications Answer Key 247
Database Design & Applications Answer Key 255
Spreadsheet Applications Answer Key 259
Word Processing I Answer Key 262
Word Processing II Answer Key 265
Feedback Form 271

The *FBLA Competitive Events Study Guide* has been developed to enhance the National Awards Program events guidelines. One purpose of the FBLA Competitive Events Program is to foster students' self-esteem by helping them to feel confident in their knowledge of specific areas. The more prepared students are for competition, the better the experience will be for those students.

This study guide is to be used as a resource for preparing students for FBLA competition. It is written from the perspective of a competitor at the national level, but the concepts and information should translate easily to assist with preparation for district/region or state competition. Participants should always obtain the specific guidelines and rules governing the particular event in which they will be participating.

The national competitive events guidelines are found in the *FBLA Chapter Management Handbook.* Each year the National Awards Program committee reviews a portion of the competitive events, and there may be changes to the guidelines and competencies. It is important to check the latest handbook revisions. In addition, the current competitive events guidelines can be found on the FBLA-PBL Web site. Go to www.fbla-pbl.org and click on FBLA and select Competitive Events. The current topics, competitive events guidelines, and Format Guide can be viewed and printed.

Most states also have a state handbook. It is important to look at the state handbook for any competitive events guideline modifications when competing at the district/region or state level.

The broader the base that is used to prepare students for competition—studying from multiple texts, coaching from people who have expertise in the areas needed—the better prepared the students will be. Studying from a variety of sources will help more than just testing to make students better prepared in that subject.

The following acronyms are used throughout the study guide:

CMH—Chapter Management Handbook
NAP—National Awards Program Committee

This study guide provides the following information about the various events:

- Focus of the event
- Competencies for testing and judging
- Procedures and tips for student preparation and event participation
- Sample questions, case studies, speech topics, and documents for skill events
- Resource Web sites (remember the URLs can change) and some Judge's Comments from the National Leadership Conferences.

The National Awards Program exemplifies the range of activities and focus of Future Business Leaders of America-Phi Beta Lambda, Inc. Competitive events are based on projects developed from the goals of FBLA-PBL and the curricula of business-related programs.

September 2007

Copyright 2007-2010 by FBLA-PBL, Inc.

FBLA-PBL, Inc.
1912 Association Drive
Reston, VA 20191
www.fbla-pbl.org

COMPETITIVE EVENTS TIPS

1. Dress for Success—Gentlemen must wear collared shirt with tie, dress pants, dress shoes and socks. Consider also wearing a jacket. Young ladies should wear appropriate suits, pants with jacket, dresses, and appropriate shoes with nylons. Review the Dress Code regulations found in the *CMH.* If you question if you are properly attired, then change.

2. Read and follow explicitly the state and national competitive events guidelines. Be aware of differences between state and national guidelines.

3. Replace new guidelines each year in the *CMH.*

4. Check the status of membership dues. Students must be dues-paid members by March 1 to compete in national competition.

5. All materials must be received by the national center by the second Friday in May. Normally the state sends these materials, but some states request the local chapters send in their reports, Web site URLs, programs, etc.

6. Become completely familiar with the procedures to be followed for participation in each type of event.

7. Determine from the rating sheets and guidelines the areas that will be judged and the weight given to each area.

8. Obtain a variety of updated information on different subject areas and provide access to students for study.

9. Contact former and current chapter members who have competed in previous years for suggestions.

10. Find mentors and other experts who can help members prepare for competition. Involve faculty, advisory committee members, businesspeople, community volunteers, and parents in study sessions and event preparation.

11. Try to recreate as realistically as possible the conditions under which the competition will take place and PRACTICE.

12. Make certain that copies of materials to be submitted to judges are error-free and in the proper format.

13. Refer to the FBLA-PBL Web site to have the updated events and changes. The Web site is http://www.fbla-pbl.org.

INTERVIEW EVENT TIPS

Future Business Leader and Job Interview

Letters of Application and Résumés

The following suggestions have been collected from judges' comments and are presented to help eliminate the technical errors that can lead to lower scores and/or disqualification.

- Letters must be addressed exactly as stated in the event guidelines.
- Letters of application are limited to one page and résumés to no more than two pages.
- Photographs must **not** be submitted.
- Letters of recommendation should **not** be included with the materials.
- Letters are generally preferred in block format.
- All documents must be error-free.
- Some judges have stated their preference for résumés that list an objective.
- Résumés should emphasize the skills that contribute to the position for which one is applying.
- Materials are to be submitted in six (6) file folders properly labeled (see *CMH for details).*

Suggestions for Creating a Good Resume

- The resume should show a clear match between your skills, experience, and activities with the event.
- Highlight your major accomplishments.
- Information on the resume should be listed in order of importance; e.g. for Job Interview list your work experience (paid or unpaid) first and for Future Business Leader your FBLA involvement.
- Highlight the important skills that make you stand out for the award.
- Make a good first impression—no typos or incorrect grammar.
- Information in resume must be truthful.
- List your extracurricular activities that relate to the event.

Interview Process

1. Turn off all electronic devices.
2. When walking into the room, introduce yourself to the judges stating your name, school, and state.
3. Don't bring in materials to the judges—they already have your resume.
4. Practice your handshake—it should be firm and not lingering.
5. Speak professionally, have good eye contact, smile, and ask questions. This is your time to tell the judges why you deserve to be number one.
6. Dress professionally—follow the established dress code. Conservative is better. Ladies, watch the length of your skirts and type of shoes. Gentlemen, always wear jackets. Give careful attention to personal hygiene and coordinated accessories including well-polished shoes. Keep jewelry to a minimum. Use fragrances sparingly.
7. If you don't know an answer to a question, please ask the judges to restate the question to give you time to compose an answer.
8. Review the Rating Sheet found in the *CMH* to make sure you know what the judges will be rating.
9. Do not present judges with thank-you notes or gifts of appreciation.

WRITTEN PROJECTS/REPORTS

American Enterprise Project, Business Plan, Business Financial Plan, Community Service Project, Local Chapter Annual Business Report, Partnership with Business Project, and State Chapter Annual Business Report

FBLA encourages chapters to cooperate on projects during the year; however, each chapter involved in the project must write and submit an independent report.

The same project may be used for different events. Make certain, though, to focus the report on specific elements addressed by the guidelines for each event. A community service project, for instance, conducted jointly with a local business might qualify in both the Community Service Project and Partnership with Business Project events. The Community Service Project should focus on the planning,

implementation, and outcomes of the service aspects of the project. The Partnership with Business Project should focus on the interactions with local businesses and the outcomes of these contacts.

- Begin early in the year to select a topic for your project. Be creative. Your topic should be researched for need and not chosen just because the chapter wants to do it. Make sure it is appropriate for the chapter report selected.
- Set up project committees, and the committee members should have a variety of interests, such as organizing, writing, designing, and publishing the report. Involve as many members as possible because many talents are necessary for a winning project. The report must be prepared entirely by FBLA members, with advisers serving only as consultants.
- Develop a project time line. Post the time line on a bulletin board; include pictures of members responsible for meeting each deadline.
- Review the report rating sheet found in the *CMH* to make sure the written report covers all aspects of the rating sheets. The report should be assembled according to the categories on the rating sheet. If your report doesn't cover all the categories on the rating sheet, indicate that in the written report. This is what the judges will use to evaluate the report.
- Reports should be written on one project in detail rather than a laundry list of activities; however, the project may have many activities.
- Follow the guidelines list for report covers, table of contents, page limit, etc. Points will be deducted if the guidelines are not followed.
- If your project is not new, the report should clearly identify how the current year's version differs from the previous year's, particularly with the scope and intensity of the project.
- The length of the document is not always an indicator of quality or success. Don't make the judges read more than is necessary. The guidelines speak to a maximum page count—not a minimum.
- Fonts smaller than 11 point should not be used.
- Reports should be written in language that does not overwhelm the judges, and reports should reflect the appropriate writing style of students. Words with more syllables are not always the most impressive.
- Two (2) reports must be submitted to the national center for judging by the second Friday in May.

Report Presentation Hints

- Videotape your presentations for additional review. You cannot get too much practice.
- All eligible entries will compete in a preliminary seven (7) minute performance.
- If using equipment, the school is responsible for bringing a computer and LCD projector for each event.
- Students (not advisers) have five (5) minutes to set up the equipment. If it takes longer than five minutes, the time is deducted from the preliminary presentation. The national center provides a screen, cart, and electric power
- Review the presentation rating sheet for the individual events to make sure all the points are covered in the presentation.
- In the oral performance presentation, visual aids and/or presentation graphics are encouraged for a more powerful delivery; however, they should be relied on to assist, not to be, the presentation.
- It is important that the presenters are well acquainted with their projects, especially during the question-and-answer period. The judges don't know anything about your project. Don't rely on your multimedia presentation to tell your story, but verbally tell the story of the project.
- Make eye contact with the judges, speak in a clear voice, and emphasize the important points.
- Introduce the team to the judges, giving the name of the school and project.
- All team members must contribute during the performance.

OBJECTIVE TEST EVENTS

1. Turn off all electronic devices.
2. All objective tests are done online and consist of 100 multiple choice questions.
3. Ask your teachers to share with you the different textbooks they use as resources. Look over the end-of-chapter summary and the glossary words.
4. For events such as Business Math, Business Calculations, Economics, etc. find other teachers in the school that can give you possible resources to use to study.

Test-taking Tips

- Avoid talking to others as you enter the room.
- Instructions for online testing will be given to you in groups before sitting at a computer.
- A basic calculator will be provided or you may use the calculator function on the computer.
- If the equipment doesn't work, raise your hand until help comes.
- Go to the following Web sites to review test-taking tips.

  http://www.westbloomfield.k12.mi.us/testing2/tips.html
  http://www.swcciowa.edu/Assessment/TestPrepTips.html
  http://www.charliefrench.com/test_tips.htm

SKILLS PRODUCTION TESTS

Accounting II, Computer Applications, Database Design & Applications, Desktop Publishing, Spreadsheet Applications, and Word Processing I & II

- The FBLA-PBL Format Guide may be used for Computer Applications and Word Processing I & II. For these events you are working for the company FBLA-PBL and this is the style manual used in the office.
- Any software may be used to complete a production test.
- Each production event is comprised of two parts—computer production test at a test site designated by the state and an objective test administered at the National Leadership Conference. Check the guidelines found in the *CMH* to find out the weight for each part of the event.
- Proofread!
- All national production tests must be received at the national center by the third Friday in May.

PERFORMANCE EVENTS—CASE STUDY AND ROLE PLAY EVENTS

Sequestered Performance Events: Banking & Financial Systems, Business Ethics, Client Service, Help Desk, Emerging Business Issues (final only), Entrepreneurship, Global Business, Management Decision Making, Management Information Systems, Network Design, and Parliamentary Procedure

Tips for Events Involving a Case Study or a Role Play

- Students will be sequestered before the beginning of the event. Check the NLC program to find the time and location of the sequestered room for your event.
- Students must turn off all electronic devices in the sequester room as well as the practice and performance rooms.
- Students will be given a case study and/or role play scenario for review prior to the performance. Check the *CMH* to find out the time allowed for practice in your particular event. Time varies for the events.
- Students will be given note cards to write on in practice, and they may be used in the performance.
- Do your homework and look at the performance rating sheet for your event. The judges will be using the rating sheet to score each individual or team.
- For case study events, the individuals or team presents and then the judges may ask questions.
- In a role-play event, the judges will interact during the presentation and still may ask questions at the end.
- Review the Performance Indicators when reading the case study or role play scenario.
- All members must participate in the presentation.

Sequester Procedures

- Participants must report to the holding room prior to the first scheduled performance as indicated in the events guidelines.
- A participant or team is disqualified if they arrive after the first participant or team starts the performance.
- Sequestered participants must be escorted from room to room.
- Students may listen to music in the holding room. No text messaging, e-mail, Internet use, or phone calls are allowed.
- Food and drinks may be given to the event coordinator to distribute to the individual participants.
- Sequestered participants may not communicate with outside individuals.

SPEAKING EVENTS

- Check the *CMH* for time and penalty deduction.
- Practice, practice, practice
- Penalty points are given if speech is under or over the time limit as indicated in the *CMH.*
- Eye contact is important.
- Do not read from your notes.
- When developing your speech topic, make sure the speech reflects at least one of the FBLA-PBL Goals.
- FBLA-PBL Goals
    - Develop competent, aggressive business leadership.
    - Strengthen the confidence of students in themselves and their work.
    - Create more interest in and understanding of the American business enterprise.
    - Encourage members in the development of individual projects that contribute to the improvement of home, business, and community.
    - Develop character, prepare for useful citizenship, and foster patriotism.
    - Encourage and practice efficient money management.
    - Encourage scholarship and promote school loyalty.
    - Assist students in the establishment of occupational goals.
    - Facilitate the transition from school to work.

FBLA members and advisers must recognize the value of competitive events, maintain a professional attitude toward the events, and keep them in proper perspective. While competitive events are an important element of FBLA's overall program, events are just a portion of the many other activities and programs that build a successful organization.

Overview
The accurate keeping of financial records is an ongoing activity in all types of businesses. This event provides recognition for FBLA members who have an understanding of and skill in basic accounting principles and procedures. Students who have completed more than one year of accounting instruction are **not** eligible.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the tests.

- Basic practices of accounting for the sole proprietorship, partnership, and corporation
- Types of ownership
- Basic accounting cycle
- Terminology
- Account classification
- Journalizing
- Posting
- Income statement
- Balance sheet
- Worksheet
- Bank reconciliation
- Payroll
- Depreciation, repairs, improvements
- Manual and computerized accounting software
- Ethical standards

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://nysscpa.org/prof_library/guide.html
- http://accounting.ucdavis.edu/refs/glossary.cfm?list=alpha&alpha=a
- http://www.dmacc.edu/instructors/taprindle/welcome_files/301/solutions/smch03.pdf
- http://www.quickmba.com/accounting/

Accounting I Sample Questions

1. Which of the following entries records the receipt of a utility bill from the water company?
   a. Debit Utilities Expense; credit Accounts Payable
   b. Debit Accounts Payable; credit Utilities Payable
   c. Debit Accounts Payable; credit Cash
   d. Debit Utilities Payable; credit Accounts Receivable

2. Using a perpetual inventory system, the entry to record the purchase of $30,000 of merchandise on account would include a
   a. credit to Merchandise Inventory.
   b. debit to Sales.
   c. debit to Merchandise Inventory.
   d. credit to Sales.

3. A trial balance is prepared to:
   a. prove that there were no errors made in recording transactions into the journal
   b. summarize the account balances to help prepare financial statements
   c. prove that no errors were made in posting to the ledger
   d. prove that each account balance is correct

4. Merchandise inventory at the end of the year was inadvertently overstated. Which of the following statements correctly states the effect of the error on net income, assets, and owner's equity?
   a. net income is overstated, assets are overstated, owner's equity is overstated
   b. net income is understated, assets are understated, owner's equity is overstated
   c. net income is understated, assets are understated, owner's equity is understated
   d. net income is overstated, assets are overstated, owner's equity is understated

5. Under the perpetual inventory system, all purchases of merchandise are debited to the account entitled
   a. Cost of Merchandise Sold.
   b. Cost of Merchandise Available for Sale.
   c. Merchandise Inventory.
   d. Purchases.

6. A special journal used to record all transactions involving cash receipts or increases is the
   a. purchases journal.
   b. cash receipts journal.
   c. cash payments journal.
   d. sales journal.

7. Which account would normally not require an adjusting entry?
   a. Accumulated Depreciation
   b. Wages Expense
   c. Smith, Capital
   d. Accounts Receivable

8. Equipment with a cost of $80,000, an estimated residual value of $5,000, and an estimated life of 15 years was depreciated by the straight-line method for 5 years. Due to obsolescence, it was determined that the useful life should be shortened by 5 years and the residual value changed to zero. The depreciation expense for the current and future years is:
   a. $ 5,000
   b. $10,000
   c. $11,000
   d. $ 5,500

9. The Weber Company purchased a mining site for $500,000 on July 1, 2005. The company expects to mine ore for the next 10 years and anticipates that a total of 100,000 tons will be recovered. The estimated residual value of the property is $80,000. During 2005 the company extracted 6,000 tons of ore. The depletion expense for 2005 is:
   a. $25,200
   b. $42,000
   c. $12,600
   d. $50,000

10. Over a period of time, if total assets increase by $20,000 and total liabilities increase by $5,000, then owner's equity will be increased by:
   a. $25,000
   b. $20,000
   c. $ 5,000
   d. $15,000

11. Adjusting entries
   a. affects both income statement and balance sheet accounts.
   b. affects only balance sheet accounts.
   c. affects only income state accounts.
   d. affects only cash flow statement accounts.

A summary of selected ledger accounts appears below for Ted's Auto Services for the 2005 calendar

Ted, Capital	*Ted, Drawing*	*Income Summary*
12/31 7,000 1/1 5,000	*6/30 2,000 12/31 7,000*	*12/31 15,000 12/31 32,000*
12/31 17,000	*11/30 5,000*	*12/31 17,000*

12. Net income for the period is:
   a. $17,000
   b. $15,000
   c. $22,000
   d. $ 7,000

13. June receives an annual salary of $10,000 plus a 5 percent commission on all sales during the year in excess of $125,000. Her sales for the year total $235,000. Her total earnings amount to:
   a. $26,250
   b. $25,500
   c. $20,000
   d. $31,750

14. The following information is available for the Deeds Travel Agency:
   Total revenues $125,000
   Total expenses. . . . . $ 60,000
   J. T. Deeds, Capital . . . . $ 80,000
   J. T. Deeds, Withdrawals $ 15,000

   After these closing entries are completed, what will be the balance in the J. T. Deeds, Capital account?
   a. $ 65,000
   b. $ 80,000
   c. $130,000
   d. $145,000

15. A company purchased a new truck at a cost of $42,000 on July 1, 2005. The truck is estimated to have a useful life of 6 years and a salvage value of $3,000. Using the straight-line method, how much depreciation expenses will be recorded for the truck for the year ended December 31, 2005?
    a. $3,500
    b. $7,000
    c. $4,000
    d. $3,250

16. On November 1, Kim Company accepted a 3-month note receivable as payment for services provided to Chu Company. The terms of the note were $8,000 face value and 6% interest. Kim Company closes its books on December 31 and does not use reversing entries. On February 1, the journal entry to record the collection of the note should include a credit to
    a. Notes Receivable for $8,120.
    b. Interest Receivable for $120.
    c. Interest Revenue for $40.
    d. Interest Revenue for $120.

17. A 60-day, 10% note for $8,000, dated April 15, is received from a customer on account. The face value of the note is
    a. $7,200.
    b. $8,800.
    c. $8,600.
    d. $8,000.

18. The entry to journalize paying a semimonthly payroll less deductions for employee income tax, social security and Medicare tax, and U.S. Savings Bonds is a credit to Cash and the liability accounts and a debit to
    a. salary expense.
    b. cash.
    c. unemployment tax payable—federal.
    d. payroll taxes expense.

19. The state charter allows a corporation to issue only a certain number of shares of each class of stock. This amount of stock is called
    a. issued stock.
    b. authorized stock.
    c. treasury stock.
    d. outstanding stock.

20. What is the total stockholders' equity based on the following account balances?
    a. $510,000
    b. $540,000
    c. $550,000
    d. $530,000

21. Accounts Payable would appear as a debit in
    a. the Sales journal.
    b. the Purchases journal.
    c. the Cash Receipts journal.
    d. the Cash Payments journal.

22. The independent auditor's report does which of the following?
    a. gives the auditor's opinion regarding the fairness of the financial statements
    b. summarizes what the auditor did
    c. states that the financial statements are truthful
    d. describes which financial statements are covered by the audit

23. Which of the following is **not** an asset account?
    a. Sales
    b. Cash
    c. Supplies
    d. Office Equipment

24. Which of the following describes the classification and normal balance of J. Schuyler, Drawing?
    a. Owner's Equity, debit
    b. Expense, debit
    c. Liability, credit
    d. Asset, debit

25. If a parcel of land is offered for sale at $150,000, is assessed for tax purposes at $95,000, is recognized by its purchasers as easily being worth $140,000, and is purchased for $137,000, the land should be recorded in the purchaser's books at
    a. $138,500.
    b. $150,000.
    c. $ 95,000.
    d. $137,000.

26. Sales less sales discounts less sales returns and allowances equals
    a. net purchases.
    b. cost of goods sold.
    c. net income.
    d. net sales.

27. The financial statement that reports whether the business earned a profit and also lists the types and amounts of the revenues and expenses is called
    a. a statement of cash flows.
    b. an income statement.
    c. a balance sheet.
    d. a statement of owner's equity.

28. Welch Company's bank statement shows that a note receivable of $10,000 and interest of $800 were collected by the bank on behalf of the depositor. The entry required on the company's books is:
    a. debit Cash, debit Interest Expense, credit Notes Receivable
    b. debit Cash, credit Notes Receivable
    c. debit Cash, credit Interest Income, credit Notes Receivable
    d. debit Cash, debit Interest Income, credit Notes Receivable

29. A check issued to a creditor in the amount of $53 was recorded in the journal as $530. In the bank reconciliation, the correction would be recorded as
    a. an addition to the ledger balance of cash.
    b. a deduction from the bank statement balance.
    c. an addition to the bank statement balance.
    d. a deduction from the ledger balance of cash.

30. Two bank statement amounts that require journal entries are
    a. deposit in transit and bank service charges.
    b. outstanding checks and an error in recording a check.
    c. collection of a note receivable and deposit in transit.
    d. bank service charges and an NSF (not sufficient fund) check.

Overview
The accurate keeping of financial records is a vital ongoing activity in all types of businesses. This event provides recognition for FBLA members who have demonstrated an understanding of and skill in accounting principles and procedures as applied to sole proprietorships, partnerships, and corporations.

This event consists of two parts: an objective test taken at the NLC and a skills production test taken prior to the NLC.

Competencies
The topics listed below for the objective test competencies are prioritized, listing first the most important content areas of the test.

Objective Test Competencies
- Principles and practices of accounting for the sole proprietorship, partnership, and corporation
- Financial statements
- Journalizing and posting
- Partnerships and corporate accounting
- Ratios and analysis
- Purchases and sales
- Worksheets
- Account classification
- Bank reconciliation
- Income tax
- Payroll
- Inventory
- Plant assets and depreciation
- Cost accounting/manufacturing
- Budgeting and cash flow
- Departmentalized accounting
- Ethics

Production Competencies
- Financial statements
- Bank reconciliation
- Payroll
- Trial balance
- Journalizing
- Inventory
- Depreciation
- Adjusting/closing entries

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://nysscpa.org/prof_library/guide.html
- http://accounting.ucdavis.edu/refs/glossary.cfm?list=alpha&alpha=a
- http://www.dmacc.edu/instructors/taprindle/welcome_files/301/solutions/smch03.pdf
- http://www.quickmba.com/accounting/

Accounting II Sample Questions

1. A transaction for the declaration of a dividend is recorded in a
   a. cash receipts journal.
   b. cash payments journal.
   c. sales journal.
   d. none of the answers are correct

2. Each employer must file a federal tax return showing the federal income tax and social security and Medicare taxes due to the government on Form
   a. 940.
   b. W-3.
   c. 941.
   d. W-2.

3. The total of the Federal Income Tax column of a payroll register is credited to
   a. a liability account.
   b. an asset account.
   c. an expense account.
   d. a revenue account.

4. A journal amount column headed with an account title is a
   a. general debit column.
   b. general amount column.
   c. general credit column.
   d. special amount column.

5. The journal entry for a cash and credit card sales transaction is:
   a. debit Sales Tax Payable; debit Cash; credit Sales
   b. debit Sales; credit Cash; credit Sales Tax Payable
   c. debit Cash; credit Sales; credit Sales Tax Payable
   d. debit Cash; debit Sales Tax Payable; credit Sales

6. The journal entry for a cash receipt on account is:
   a. debit Accounts Payable; credit Accounts Receivable
   b. debit Cash; credit Accounts Receivable
   c. debit Accounts Payable; credit Cash
   d. debit Cash; credit Accounts Payable

7. The bank statement shows a checking account balance of 45,500. there are outstanding checks totaling $600, an outstanding deposit of $500, and a bank service charge of $15. The checking account balance should be:
   a. $5,700
   b. $5,300
   c. $5,285
   d. none of the answers are correct

8. Items reported on a corporation income statement that are not reported on a partnership income statement include
   a. net sales, net purchases, and federal income tax.
   b. federal income tax.
   c. federal income tax expense and cash short and over.
   d. other revenue, other expense, and federal income tax.

9. A corporation's total stockholders' equity is increased by
   a. declaring dividends.
   b. receiving payment on account.
   c. net income.
   d. paying dividends.

10. Dividends can be distributed to stockholders of a corporation by
   a. formal action by the board of directors.
   b. a majority vote of the stockholders.
   c. the chairman of the board of a corporation.
   d. the president of the corporation.

11. The amount on each line of a purchases journal is posted as a
   a. debit to the purchases account in the general ledger.
   b. credit to the vendor account in the accounts payable ledger.
   c. credit to the cash account in the general ledger.
   d. debit to the accounts payable account in the general ledger.

12. A deduction that a vendor allows on the invoice amount to encourage prompt payment is a
   a. cash discount.
   b. trade discount.
   c. list price.
   d. trade price.

13. Prepaid Insurance is
   a. an asset account.
   b. a liability account.
   c. an owner's equity account.
   d. none of the answers are correct

14. When using the account form to prepare a balance sheet, assets are
   a. listed on the right side of the balance sheet.
   b. not listed on the balance sheet.
   c. listed on both sides of the balance sheet.
   d. listed on the left side of the balance sheet.

15. A corporation reports owners' equity on a balance sheet in
   a. retained earnings.
   b. a capital stock account and a dividends account.
   c. an account for each owner.
   d. two categories: earnings retained in the business and capital stock.

16. Issuance of capital stock during the current year is reported on the
   a. retained earnings statement.
   b. statement of stockholders' equity.
   c. balance sheet.
   d. income statement.

17. An accounting system that provides data for two or more departments is called
   a. managerial accounting.
   b. branch accounting.
   c. departmental accounting.
   d. cost accounting.

18. Expenses incurred for the business as a whole and not under the control of one department head are called
    a. indirect expenses.
    b. administrative expenses.
    c. selling expenses.
    d. direct expenses.

19. The value of ending inventory using the weighted-average method for an inventory of total purchases of $1,000 for 100 units and ending inventory of 12 units is
    a. $ 60.
    b. $ 62.
    c. $ 70.
    d. $120.

20. The value of ending inventory using the FIFO method for merchandise that has a beginning inventory of 20 units @ $5 each, purchases during the year of ten units @ $6 each, and ending inventory of 12 units is
    a. $70.
    b. $62.
    c. $60.
    d. $72.

21. If merchandise is purchased for $1,000 on August 1, with terms of sale of 2/10, n/30, the amount due to the vendor on August 9 is:
    a. $ 20
    b. $ 980
    c. $ 990
    d. $1,000

22. When a credit is posted to the accounts receivable ledger,
    a. the source document number and page number of the journal are written in the Post. Ref. column of the account.
    b. the Balance is written in the Item column.
    c. the new amount posted in the Credit column is subtracted from the previous balance.
    d. the credit amount is written in the Debit column of the account.

23. In the entry to journalize the employer payroll taxes expense for a semimonthly period, the account debited would be
    a. Payroll Taxes Expense.
    b. Salary Expense.
    c. Unemployment Tax Payable-Federal.
    d. Cash.

24. To record the employer payroll taxes expense, the following accounts are credited:
    a. Social Security Tax Payable, Medicare Tax Payable, Unemployment Tax Payable-Federal, and Unemployment Tax Payable-State
    b. none of the answers are correct
    c. Employee Income Tax Payable, Social Security Tax Payable, Medicare Tax Payable, Unemployment Tax Payable-Federal, and Unemployment Tax Payable-State
    d. Payroll Taxes Expense and Employee Income Tax Payable.

25. A business prepares a summary of financial information at least once each fiscal period because financial information
    a. is needed to prepare tax reports.
    b. shows whether a profit is being made or a loss is being incurred.
    c. all of the answers are correct.
    d. is needed to make management decisions.

26. A work sheet is
    a. prepared only once a year.
    b. prepared to aid in the analysis of financial statements.
    c. used to plan adjustments and sort financial statement information.
    d. not necessary for small businesses.

27. Some examples of plant assets are
    a. prepaid insurance, computers, and supplies.
    b. none of the answers are correct.
    c. cash, supplies, and furniture.
    d. computers, cash registers, and display cases.

28. Calculating an accurate inventory cost to assure that gross profit and net income are reported correctly on the income statement illustrates the application of the accounting concept:
    a. none of the answers are correct
    b. adequate disclosure
    c. consistent reporting
    d. perpetual inventory

29. Which of the following is **not** considered a cause of unethical behavior?
    a. making decisions based on the principles of right and wrong
    b. excessive emphasis on profits
    c. misplaced business loyalty
    d. unwillingness to take a stand

30. The principles of right and wrong that guide an individual in making decisions are called
    a. regulations.
    b. ethics.
    c. policies.
    d. rules.

Accounting II Sample Production Test

Instructions
Students will have one hour to complete the production test and they may use any accounting or spreadsheet software to complete the problems.

If using spreadsheet software, create a general journal sheet by using the titles: *Date, Description, P.R., Debit, and Credit.*

Production Test

1. Selected transactions of the Bronson Company are listed below. The company uses the straight-line method of depreciation. Record the transactions in a general journal. Omit explanations.

20X4
Jan. 5 Purchased office equipment at a price of $5,000 FOB. The freight charge was $48; the installation charge was $200.
April 1 Sold warehouse equipment for $5,000 in cash. The equipment was purchased on January 3, 20X1, for $16,000. The equipment has a useful life of five years and a salvage value of $1,000. Depreciation was last recorded on December 31, 20X3.
July 1 Sold office equipment for $2,000 in cash. The equipment was purchased on July 3, 20X1, for $3,000. The equipment has a useful life of five years and a salvage value of $500. Depreciation was last recorded on December 31, 20X3.

20X5
Jan. 2 Traded in office equipment for new equipment that is similar. The list price of the new office equipment is $15,000. Paid $10,000 cash and received a trade-in allowance of $5,000 for the old equipment. The old equipment had been purchased on January 3, 20X1, for $12,000. The old equipment had an estimated useful life of five years and a salvage value of $2,000. Depreciation on the old equipment was last recorded on December 31, 20X4. (Use the income tax method to record the trade-in.)
Jan. 4 Traded in warehouse equipment for new equipment that is similar. The list price of the new warehouse equipment is $25,000. Paid $19,000 cash and received a trade-in allowance of $6,000 for the old equipment. The old equipment had been purchased on January 4, 20X1, for $23,000. The old equipment had an estimated useful life of five years and a salvage value of $3,000. Depreciation on the old equipment was last recorded on December 31, 20X4. (Use the fair market method to record the trade-in.)

2. After the MLS Corporation paid its employees on May 15, 20X4, and recorded the corporation's share of payroll taxes for the payroll paid that date, the firm's general ledger showed a balance of $1,625 in the Social Security Tax Payable account, a balance of $375 in the Medicare Tax Payable account, and a balance of $1,500 in the Employee Income Tax Payable account. On May 16, 20X4, the business issued a check to deposit the taxes owed in the local bank. Record this transaction in a general journal.

3. Robinson Company's partial worksheet for the month ended March 31, 20X5, is shown below. Open the owner's Capital account (No. 310) in the general ledger and record the March 1, 20X5, balance of $30,000 shown on the worksheet. Journalize the closing entries on page 3 of a general journal. Post the closing entries to the owner's Capital account. Prepare a post closing trial balance.

	INCOME STATEMENT		BALANCE SHEET	
ACCOUNT NAME	DEBIT	CREDIT	DEBIT	CREDIT
Cash			8,000	
Accounts Receivable			10,000	
Supplies			5,000	
Equipment			30,000	
Accum. Depr.—Equip.				10,000
Accounts Payable				9,000
N. Robinson, Capital				30,000
N. Robinson, Drawing			2,000	
Fees Income		21,000		
Salaries Expense	11,200			
Rent Expense	800			
Supplies Expense	1,000			
Depr. Exp.—Equip.	2,000			
Totals	15,000	21,000	55,000	49,000
Net Income	6,000			6,000
	21,000	21,000	55,000	55,000

Overview
The Edward D. Miller Award recognizes FBLA chapters that develop projects within the school and/or community that increase understanding of and support for the American enterprise system by developing an information/education program.

This is a two-part event: a written project is submitted prior to the NLC to be judged, and all eligible chapters will present the project at the NLC in a preliminary round.

Competencies
- Communication skills
- Report in proper business style
- Spelling and grammar correct
- Describe project development and implementation

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Five (5) minutes are allowed for equipment setup and tear down.
- The chapter will have seven (7) minutes to present their case, and the judges have three (3) minutes for a Q&A.

Web Site Resources
- FDIC http://www.fdic.gov
- Bonds http://www.publicdebt.treas.gov
- IRS http://www.irs.gov
- SBA http://www.sba.gov
- Social Security http://www.ssa.gov

Additional Resource
- Market*Place*—FBLA Winning Reports—1st Place; FBLA Winning Reports—2nd Place

Overview
Understanding how financial institutions operate is important to successful business ownership and management, as well as to personal financial success. This event provides recognition for FBLA members who have an understanding of and skills in the general operations of the various components of the financial services sector.

This is a team event composed of two or three members. This event consists of two parts: an objective test and a performance. The objective test is taken collaboratively by the team members and the top ten (10) teams scoring the highest on the objective test will advance to the final round and participate in the performance component.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the test.

Objective Test Competencies
- Concepts and practices of banking and financial systems
- Government regulation of financial services
- Basic terminology
- Impact of technology on financial services
- Types and differences between various institutions
- Ethics
- Careers in financial services
- Taxation

Performance Competencies
- Demonstrate understanding of case
- Understand role of the judge as component of the presentation
- Provide introduction and overview
- Explain, discuss, describe recommendations
- Critical thinking/reasoning
- Correct grammar, tone, style
- Ability to make a professional presentation

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.
- Teams will be sequestered.
- Teams have twenty (20) minutes to review the case study.
- Teams have seven (7) minutes to present the case and the judges have three (3) minutes for a Q&A.

Web Site Resources
- http://www.fdic.gov/quicklinks/consumers.html
- http://www.federalreserveeducation.org/
- http://www.equifax.com
- http://www.transunion.com
- http://www.experian.com

Banking & Financial Systems Sample Questions

1. Revenues are reported when
   a. work is completed on the job.
   b. a contract is signed.
   c. work is begun on the job.
   d. cash is received from the customer.

2. The last two quarters to be issued in the "State Quarters" series will be issued in 2008, and will be those commemorating
   a. Alaska and Hawaii.
   b. Texas and New Mexico.
   c. Washington and Alaska.
   d. Oklahoma and Arizona.

3. One unique feature of the $50 bill is the
   a. picture of Alexander Hamilton on the front of the bill.
   b. Great Seal of the United States on the back of the bill.
   c. image of the U.S. Capitol building on the reverse of the bill.
   d. use of lower case letters for the words "Federal Reserve Note."

4. An investor might want to use a "put" option if she believes that
   a. a firm is planning an initial public offering.
   b. the price of a stock will go down in the next few months.
   c. a company is planning to split its stock.
   d. the price of a stock will rise before the option period expires.

5. Helen insures her car with Slambang Direct Property and Casualty Company. She has full coverage, including 500-200-50 personal injury liability, $100,000 maximum coverage for property damage, collision with a $500 deductible, and comprehensive with a $350 deductible. Her personal injury protection (also known as "medical payments") requires that she pay the first $1,000. The insurance company pays 75% of the next $5,000 and everything above that amount. One day, Helen swerved to avoid hitting a possum. Her car went across the center line, sideswiped another car, and slid down the side of a hill. The occupants of the other car were not hurt, but Helen suffered a broken leg and some additional minor (but painful) injuries. The damage to the other car came to $2,400. Helen's car required $4,100 in repairs. Her medical bills totaled $9,250. The amount the insurance company will pay out in claims for this incident is
   a. $12,500.
   b. $13,000.
   c. $15,750.
   d. $14,500.

6. The Federal Reserve would be most likely to institute a "tight money" policy under which of the following conditions:
   a. The economy is booming, and consumer goods prices are rising rapidly.
   b. Stock prices are falling rapidly, and the costs of materials being paid by producers are rising slowly.
   c. The inflation rate is low.
   d. Unemployment is high, and the administration wants tax cuts to stimulate the economy.

7. An office building that was purchased five years ago for $570,000 was recently assessed for real estate tax purposes at 144% of its purchase price. The building's current assessed valuation is
   a. $1,295,455.
   b. $ 808,200.
   c. $ 395,833.
   d. $ 820,800.

8. The Dowdells purchased options to buy one thousand shares of Ford Motor Company common stock at $18.75 a share. The cost of each 100-share option contract was $112.50, and the options were good for a period of six months. The current price of Ford common stock at the time was $12.61 per share. Five months later, the stock had risen to $24.40 a share. Should they decide to exercise their option, the commissions on the purchase and sale of the stock would total $30. Based on this set of facts, it is true that the Dowdells:
   a. should not exercise their options at this time, as they will have a short-term capital loss of $5,630 on their stock if the options are exercised and the stock is sold at the current market price
   b. can exercise their put option and make a gain of $4,525 on Ford common stock
   c. could elect to exercise their call options and have a $4,495 short-term capital gain on 1,000 shares of the Ford stock
   d. should not exercise their put options on Ford Motor stock at this time, locking in a long-term capital gain of $5,507.50, because Ford's stock price might go up

   Water Systems Technology, Inc. is a "C" corporation that pays taxes on its net profits according to the following schedule:
   15% of the first $50,000
   25% of the next $25,000
   34% of the next $25,000
   39% of the next $235,000

9. Using the information above, the firm's net taxable income for last fiscal year was $274,200. What is its corporate tax liability for that period?
   a. $106,938
   b. $ 41,130
   c. $ 90,188
   d. $103,700

10. Chin Wong has the following accounts at Midwestern Federal Savings:
    - Individual savings account: balance $59,000
    - Individual retirement account: balance $114,000
    - Revocable trust account (three beneficiaries, each is to receive an equal share), owner retains full control over the money during his lifetime; balance is $225,000

    If Midwestern Federal were to fail today, the minimum amount for which FDIC insurance would reimburse Chin would be:
    a. $384,000
    b. $273,000
    c. $398,000
    d. $259,000

11. Distributions of profits by corporations to their shareholders are called
    a. reinvestments.
    b. capital gains.
    c. dividends.
    d. tax-deductible exclusions.

12. The purpose of an acceleration clause in an installment agreement is to
    a. give the borrower an opportunity to pay the account in full at any time without an additional charge.
    b. allow the lender to make the entire loan balance due immediately if the borrower has not made payments on time.
    c. give borrowers a chance to change the payment date to an earlier day of the month if they so choose.
    d. provide for a single, very large payment at some point during the loan in order to shorten the loan term and reduce the total interest paid by the borrower.

13. The practice of buying debt at a discount is known as
    a. factoring.
    b. capitalizing.
    c. outsourcing.
    d. probate.

14. Initial public offerings (IPOs) of stock are brought to market by financial professionals who underwrite the issuance of stock by purchasing and distributing companies' newly issued shares. These financial professionals are known as
    a. equity brokers.
    b. securities analysts.
    c. investment bankers.
    d. syndicators.

15. The Health Insurance Portability and Accountability Act of 1996
    a. limits the pre-existing illnesses and other aspects of an insured's physical condition that group health insurers may choose not to cover.
    b. allows insurers to deny health insurance to applicants based on their physical condition and previous illnesses they have had.
    c. places limits on the premiums that group health insurers may charge.
    d. applies to both individual and group health insurance.

16. One of the purposes of the Gramm-Leach-Bliley Act is to
    a. force lenders to tell borrowers how much interest they would pay on a loan, the amount of other finance charges, and the payment terms of the loan.
    b. encourage on-line banking and the use of automated teller machines.
    c. prevent discrimination against those living in poor, inner city neighborhoods who want to purchase homes.
    d. allow banking consumers a way to restrict the use of personal information.

17. In early 2007, the Federal Reserve has decided that inflation is a major worry. It has decided to take actions to reduce the chance that inflation will get out of hand. Among the actions the Federal Open Market Committee might take is to
    a. call a temporary halt to free and open markets in the United States.
    b. sell Treasury bills or Treasury bonds.
    c. purchase mortgages on the secondary mortgage market.
    d. charge individual banks more to supply them with currency and coins.

18. The "prime rate" is the interest rate that
    a. the Federal Reserve charges member banks when they borrow reserves from a regional Federal Reserve Bank.
    b. banks charge their best corporate borrowers and most reliable customers.
    c. banks charge each other an overnight borrowing necessary to be in compliance with reserve requirements.
    d. individual commercial banks charge on any given day for unsecured business loans.

19. Insurance brokers determine which type(s) of coverage a client needs and scan the market to determine which companies can offer the best deal on that coverage. All of the following are unacceptable practices for an insurance broker **except**:
    a. substantially overestimating the amount of insurance needed to protect against a particular peril and telling the customer that the extra is to "protect against inflation"
    b. overcharging clients and receiving "kickbacks" from insurance companies
    c. discussing insurance needs with a client, then arranging insurance for some, but not all, of the perils that the client believes are important to insure against
    d. arranging insurance coverage with an insurance company, paying them, then billing the client for an amount greater than the premium

20. LeVar Franklin wants to open an account at the brokerage firm Rox Stones Bolldurs. The securities representative for RSB reviewed Mr. Franklin's financial situation and knows what types of securities products are appropriate for him. LeVar signed a number of documents to open the account. However, Mr. Franklin did not get around to signing the disclosure document required of new customers where he indicates his individual investment objectives. All other paperwork was satisfactorily completed, and LeVar left a $20,000 check with the representative so funds would be available for trading. During the discussion, Mr. Franklin stated that he was "anxious to get started with his investment program." He and the broker agreed upon several stocks that would be purchased with part of the funds. Mr. Franklin then promptly left on an extended vacation and cannot be reached. Since this was the only form not signed, the RSB representative should
    a. wait until Mr. Franklin returns and get his signature on the form before making investments.
    b. attempt to contact one of Mr. Franklin's relatives and have the relative sign the form.
    c. send in the other paperwork without the form and purchase the agreed-upon investments for Mr. Franklin.
    d. sign the form for the customer and send it in with the other paperwork.

21. Nellie Jones is 71 years old. She receives social security checks each month. Her only other income comes from her stock and bond portfolio, which is currently invested with the securities firm Mickey, Pluteau, and Donald (MP&D), which has an office near her home. Recently, Dewey Dukk, a young securities representative from MP&D, has been trying to convince her to increase the return on her investments by selling most of her bonds and putting the money into the somewhat risky stocks. His sales pitch to her is, "You're not going to live forever so you might as well make more money now." Which of the following is **true** about this situation?
    a. As long as Ms. Jones does not take Mr. Dukk's advice, there is no harm done. Nobody at MP&D should or will say anything to Mr. Dukk.
    b. There is a substantial violation of the NASD's "suitability" rules and ethical standards of professional conduct on the part of Dewey Dukk.
    c. Making money is the name of the game here. If Mr. Dukk is persuasive enough to convince Ms. Jones to invest money in a way that generates commissions for him, then good for him! "Caveat emptor" is the only rule that applies here.
    d. Mr. Dukk's advice may not be very good, but there is no legal or ethical problem with it. Ms. Jones does, after all, have the final say about how her funds are invested.

22. Many banks do not return checks along with the depositor's monthly bank statement. Most banks use digital imaging to photograph both sides of checks and will make copies if depositors need them. One disadvantage of this practice is that
    a. the increased cost of processing and mailing monthly statements to depositors causes monthly service charges to increase.
    b. in case of a dispute with a payee, it is inconvenient for depositors to access a cancelled check to prove payment.
    c. it becomes almost impossible for depositors to balance the monthly bank statement.
    d. digital images of checks are not clear enough to read, so it's hard to tell whom checks were written to or the amount of the check.

23. A purchaser of Treasury bills would
    a. establish an account on the Internet and make the purchase online.
    b. go to the nearest Federal Reserve branch or headquarters bank to participate in an auction.
    c. send a letter to the Treasury Department, which would send the T-bills to the purchaser and bill him/her within 30 days.
    d. only be able to purchase the T-bills by authorizing an automatic debit to his/her checking account.

24. "Check conversion" is the process of
    a. cashing paper checks and receiving cash or coin in exchange.
    b. making payments through ATMs or other point-of-use terminals instead of using paper checks.
    c. sending payments by using a scanner to copy a paper check and converting it into a standard check form available on a creditor's Web site.
    d. converting payments made with paper checks into electronic payments.

25. The "big three" credit reporting agencies (credit bureaus) in the United States include all of the following **except**
    a. Trans Union.
    b. Equifax.
    c. CreditData.
    d. Experian.

26. Encumbrances are things that reduce the value, the quality of allowable uses, or the enjoyment of a property. All of the following are encumbrances **except**
    a. county tax liens for unpaid property taxes.
    b. a mortgage loan on a personal residence.
    c. fees, paid in cash at the time a property sale is closed, that are charged to a borrower by a lender for making a mortgage loan.
    d. a deed restriction that prohibits a purchaser of land from playing any team sport on that property.

27. Merchants can have faith that traveler's checks will be honored because
    a. the full faith and credit of the U.S. government stands behind each traveler's check.
    b. only those with excellent credit can purchase traveler's checks.
    c. the checks were paid for in cash and the user must "countersign" the check with a signature that matches a signature entered at the time the checks were purchased.
    d. once a traveler's check is used, the merchant can use a special feature on the check to instantly have the funds taken from the payor's account.

28. Supplies purchased on account were incorrectly recorded as Office Equipment. The correcting entry would be;
    a. Supplies, debit; Office Equipment, credit
    b. Accounts Receivable, debit; Supplies, credit
    c. Office Equipment, debit; Supplies Expense, credit
    d. Supplies, debit; Accounts Payable, credit

29. The funds transfer system used by the Federal Reserve that handles transfers for federal funds, interbank dealings, and securities transactions is called:
    a. Clearinghouse Interbank Payment System (CHIPS)
    b. Electronic Payment PresentSystem (EPPS)
    c. Monex
    d. Fedwire

30. Certified Public Accountants (CPAs) perform several business functions, including designing and maintaining accounting systems, verifying the accuracy of accounting records and statements, preparing tax returns, and providing consulting services. Those who earn the CPA credential
    a. are required to have at least a bachelor's degree in accounting or a related subject.
    b. usually have worked in the insurance field or have experience doing investment advising.
    c. can open an accounting office and advertise themselves as a CPA with no previous experience in the practice of accounting.
    d. take a multipart examination that includes accounting practice, auditing theory, and tax law.

Banking & Financial Systems Sample Case Study

Instructions

- All teams will be sequestered thirty (30) minutes before the first performance to receive instructions and time assignments. Twenty (20) minutes before the performance each team will receive the case study. The team will have seven (7) minutes to present.
- Review performance rating sheet to make sure the areas on the rating sheet have been addressed.

Performance Indicators

- Problem is understood and well-defined
- Alternatives are recognized with pros and cons stated and evaluated
- Logical solution is selected with positive and negative aspects of its implementation given
- Demonstrates knowledge and understanding of banking and financial systems concepts
- Thoughts and statements are well-organized and clearly stated; appropriate business language used
- Team members are forceful and show self-confidence, poise, and good voice projection
- All team members participate actively during the presentation.
- Demonstrates ability to effectively answer questions

Case Study Scenario

Lisa has a great new product for the scrapbooking industry. She would like to have mat board used in traditional framing cut into frames and accent pieces in scrapbook sizes. She has done her market research and found very few quality products like this. Part of her market research connected her with a custom frame shop owner. From him, she learned about sourcing mat board, cutting mat board, and storing mat board.

She also researched packaging and UPC codes so she could sell in bulk to large retail outlets like Ben Franklin or to scrapbook stores. While the investment to get the company off the ground isn't an incredible amount, it is more than Lisa has saved up. Therefore, she is looking for guidance on how to best raise capital for her company.

Here are some facts about her needs and company:

- She is the sole proprietor of her company, MatScrap
- She is a minority female
- She estimates that she needs about $20,000 for the following:
  - Mat board stock ($1,500)
  - Cutter (Leased at $500 per month)
  - Computer ($750)
  - Packaging supplies ($2,000)
  - UPC Code Registration ($5,000)
  - Marketing and Website ($5,000)

Lisa has owned her home for 15 years and plans to work from the house. She and her husband have no children and only have 5 more years on their mortgage. She has $5,000 set aside to help with the company expenses and launch.

Lisa's friend, Sarah, has hinted that she would like to be part of the business venture since her last child just moved out of the house. She and her husband could put in the $20,000 in return for a share of the company. Lisa has heard stories about starting a company with friends and their money, which have raised some concerns in Lisa's mind, but Sarah is not worried.

Lisa has considered borrowing the money against her house. She has also heard about SBA loans, but doesn't know too much about them. Lisa (the judges) has come to you to learn which of the solutions/options outlined above best suits her needs, or if there are other options to consider.

Overview
Acquiring a high level of mathematics skill to solve business problems is a challenge for all prospective business employees. This event provides recognition for FBLA members who have an understanding of mathematical functions in business applications.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the test.

- Marks-ups and discounts
- Investments
- Bank records
- Insurance
- Interest rates
- Payroll
- Ratios and proportions
- Depreciation
- Consumer credit
- Taxes

Procedures/Tips

- Review the Competitive Events Tips in the front of the book.

Web Site Resources

- http://www.assetaide.com/depreciation/calculation.html
- http://www.321know.com/g84_max1.htm
- http://www.learner.org/interactives/dailymath/meters_liters.html
- http://www.wsdot.wa.gov/reference/metrics/factors.htm
- http://math.about.com/od/businessmath/tp/businessmathtp.htm

Business Calculations Sample Questions

1. Laura took out a short-term loan of $4,800. She has to repay it in 5 months and will be charged 12% simple interest. What is the amount of interest she will pay?
   a. $2,880.00
   b. $ 360.00
   c. $ 186.67
   d. $ 240.00

2. Richard heard about another bank that will pay him 1.5% simple interest on the last day of the month based on his ending balance after charges. How much interest would Richard receive using the ending balance from the question above?
   a. $84.37
   b. $ 8.41
   c. $ 8.46
   d. $84.14

3. This year's inflation rate is 2.7%. You placed $2,000 in a savings account at the beginning of the year earning 2%. How much must you deposit in the account at the end of the year to hold the same purchasing value?
   a. $40.00
   b. $14.00
   c. $54.00
   d. $45.00

4. Andy's grandparents gave him a $100 gift certificate to a sporting goods store. Andy found Nike shocks, but they cost $120. After the holidays, the shocks went on sale for 25% off. How much money was left after he bought the Nike shocks on sale if tax was 8%?
   a. $90.00
   b. $22.80
   c. $11.50
   d. $ 2.80

5. $521 is 40% of what amount?
   a. $ 312.60
   b. $1,302.50
   c. $ 868.33
   d. $ 208.40

6. If I buy a $20,000 truck for cash, the dealership will give me $2,000 cash back. If I pay $4,000 down, I can finance my truck for 4 years and pay $350/mo. How much more does financing cost me totally?
   a. $ 800
   b. $2,800
   c. $2,000
   d. $3,200

7. Lacie earns an annual salary of $68,300. She is paid bi-weekly. What is her gross bi-weekly pay?
   a. $1,313.46
   b. $2,626.92
   c. $2,845.83
   d. $5,691.67

8. The carpet chosen by Callis International for their reception area was $16.75 a square yard. What price should the store quote for the carpet if the reception area is 12 ft. 6 in. by 18 ft.?
   a. $418.75
   b. $481.25
   c. $480.75
   d. $415.25

9. Marcy received a statement from the county assessor's office that stated her property was valued at $76,780. Later she received her tax bill. The percentage used to find the assessed value was 20%, and the tax rate was $10.9876 per $100. How much was Marcy's total tax bill?
   a. $6,578.92
   b. $1,687.26
   c. $8,436.27
   d. $1,878.26

10. Katy's factory produced 800 tables at a total cost of $19,200. If direct materials amounted to $11,814 and direct labor equaled $5,226, how much was overhead as a percentage of direct materials?
   a. 41.32%
   b. 11.25%
   c. 18.28%
   d. 44.24%

11. Find the total investment in 100 shares of stock bought at 24 when the purchase is handled by a full-service broker who charges $17 plus 1.3% of the transaction amount?
   a. $2,548.20
   b. $2,430.16
   c. $2,448.20
   d. $2,417.00

12. KayBees purchased computer games for $132/doz. Each game retails for $29.95. To the nearest tenth, what is the rate of markup based on Johnny's cost?
   a. 272.3%
   b. 172.3%
   c. 77.1%
   d. 8.3%

13. Find the adjusted gross income for Mike and Carol if they invested $4,000 in an IRA, had income from their business of $16,000, and received $25,000 from a life insurance policy upon death of a relative.
   a. $21,000
   b. $12,000
   c. $37,000
   d. $41,000

14. An item costs $520 and has a selling price of $860. Calculate the markup based on cost.
   a. 65.4%
   b. 165.3%
   c. 39.5%
   d. 60.5%

15. Anthony had a loan in the amount of $7,500 at 18% for 2 years. What is the total amount Anthony repaid?
   a. $10,200
   b. $ 270
   c. $ 2,700
   d. $ 225

Use for the next 4 questions.
"Best Buy" marked a computer down from $4,500 to $3,300.

16. What is the markdown based on the old selling price?
    a. 36.2%
    b. 26.7%
    c. 29%
    d. 45%

17. What is the markdown based on the new selling price?
    a. 36.2%
    b. 27.5%
    c. 45%
    d. 29%

18. This computer did not sell at $3,300. It was marked down an additional 20% from the $3,300 price. What was its new selling price?
    a. $2,640
    b. $2,840
    c. $2,460
    d. $2,860

19. What was the total percent markdown based on its original price?
    a. 58.6%
    b. 46.7%
    c. 50%
    d. 41.3%

Use for the next 3 questions.
Suzanne is considering a $250,000 business loan. The first is 8 7/8% ordinary interest. The second is 8 7/8 % exact interest. She expects to repay the loan in 120 days.

20. What is the total interest due if Suzanne selects the ordinary interest arrangement?
    a. $7,395.83
    b. $7,294.52
    c. $7,216.43
    d. $7,316.67

21. What is the total interest due if Suzanne selects the exact interest arrangement?
    a. $7,294.52
    b. $7,395.83
    c. $7,316.67
    d. $7,216.43

22. Comparing the ordinary interest costs to the exact interest costs, Suzanne will pay how much, more or less?
    a. $ 79.16 less
    b. $179.40 more
    c. $101.31 more
    d. $101.31 less

Use for the next 7 questions. Use the chart to calculate your answers.

Regular Price	Sale Price	Markdown	Percent Off
$52.79		$12.80	
$192.74			18.82%
$544.66	$444.66		
$711.12	$600.00	$111.12	

23. Calculate the sale price for $52.79
    a. $24.25
    b. $54.25
    c. $37.89
    d. $39.99

24. Calculate the markdown percentage for $52.79
    a. 12.80%
    b. 75.75%
    c. 88.20%
    d. 24.25%

25. Calculate the sale price for $192.74.
    a. $165.74
    b. $ 52.50
    c. $156.47
    d. $ 36.27

26. Calculate the amount of the markdown for $192.74.
    a. $36.27
    b. $73.73
    c. $25.00
    d. $18.82

27. Calculate the amount of the markdown for $544.66.
    a. $100.00
    b. $118.36
    c. $100.25
    d. $ 18.36

28. Calculate the markdown percentage for $544.66.
    a. 35.00%
    b. 23.08%
    c. 10.00%
    d. 18.36%

29. Calculate the markdown percentage for $711.12.
    a. 84.37%
    b. 16.36%
    c. 83.64%
    d. 15.63%

30. David has earned 9.9% simple interest for the last 8 months on $4,500. What has he earned?
    a. $ 44.55
    b. $445.50
    c. $ 29.70
    d. $297.00

Overview
Learning to communicate in a manner that is clearly understood by the receiver of the message is a major task of all businesspeople. This event provides recognition for FBLA members who work toward improving their business communication skills of writing, speaking, and listening.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the test.

- English Skills
- Written Communication
- Grammar
- Reading Comprehension
- Editing and Proofreading
- Oral Communication Concepts
- Word definition and usage
- Capitalization
- Punctuation
- Spelling
- Nonverbal Communication

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.webgrammar.com/grammartips.html
- http://www.getitwriteonline.com/archive/tips.htm
- http://64.233.161.104/search?q=cache:X1zO8KQ4F7sJ:appserv.pace.edu/emplibrary/morrow.doc+effective+questioning,+involvement+techniques+and+providing+feedback&hl=en
- http://www.yourdictionary.com/
- http://www.dalecarnegie.com/
- http://www.marketingpower.com/

Business Communication Sample Questions

1. Which word has the most unfavorable tone?
   a. Ceap
   b. Brgain
   c. Lwer-price
   d. Iexpensive

2. You will make an initial oral presentation to a board of directors of an international company. All members of the board are competent speakers of English as a second language. You should:
   a. Ue humor generously to break the ice
   b. speak as you normally would in a business setting
   c. enunciate precisely and speak more slowly than normal
   d. eliminate body language because it may be offensive

3. Kevin needs to give an immediate account of a sales conference to ten people. Which of the following is not an appropriate way to communicate this information?
   a. business letter
   b. report
   c. e-mail
   d. memo

4. Which sentence most correctly applies effective writing principles?
   a. Your savings start earning interest on the day of deposit.
   b. If you don't return our calls, we can't help you.
   c. Your order will be delayed because its size was quite unusual.
   d. You should have completed a credit application.

5. In delivering an oral presentation, the most important consideration is that the
   a. content is accurate.
   b. content is humorous.
   c. technologically advanced presenter must use presentation software.
   d. content is secondary to the delivery style.

6. Emphasizing positive aspects in any speaking situation
   a. is good business practice.
   b. is not necessarily the best presentation strategy.
   c. may make listeners uncomfortable.
   d. may make listeners suspicious.

7. When visuals are used effectively, the audience will
   a. participate more freely in discussion.
   b. take better notes.
   c. retain the message for a longer time.
   d. look at the visuals instead of listening to the presentation.

8. E-mail and phone messages are used
   a. to communicate to colleagues in your office.
   b. in place of business letters.
   c. to communicate quickly.
   d. to communicate large pieces of information.

9. E-mail messages should be written
   a. when you don't have time to write a letter.
   b. when you already know the person.
   c. in a format like a memo.
   d. when you don't expect an answer.

10. An application letter should be organized as a
   a. persuasive message.
   b. special letter.
   c. routine message.
   d. good news message.

11. Mandy's customer service letter includes a heading, inside address, body, and closing. What is missing?
   a. copy notation
   b. the greeting
   c. the inquiry
   d. the order number

12. Which type of grammatical error occurs in the following sentence? "While reviewing the report, the fire alarm sounded, and everyone left the building."
   a. passive voice
   b. dangling modifier
   c. expletive
   d. redundancy

13. The subject line
   a. provides a record of how the letter was sent.
   b. sets the stage for the receiver to understand the message.
   c. directs a letter to a specific person.
   d. is used only when composing electronic (e-mail) messages.

14. However fast the train may go, a plane is still faster.
   a. The sentence has incorrect punctuation.
   b. The sentence has correct punctuation.

15. We discovered that those kind of form letters do not get results.
    Did you see the picture of President Bush and myself in Newsweek?
   a. Both sentences are grammatically incorrect.
   b. Only the second sentence is grammatically correct.
   c. Both sentences are grammatically correct.
   d. Only the first sentence is grammatically correct.

16. Can you name the _____ of Alabama?
   a. capitol
   b. capital

17. Body language
   a. is very similar in most cultures.
   b. is easy to interpret because each symbol has only one meaning.
   c. is always complex to read.
   d. includes facial expressions and gestures.

Use for the next 6 questions. The following group of words may contain from zero to three misspelled words. Select the number of misspelled words in each group.

18. colleague, congradulate, harass
    a. 1 misspelled word
    b. 2 misspelled words
    c. 3 misspelled words
    d. 0 misspelled words

19. prevelent, calender, mathmatics
    a. 0 misspelled words
    b. 1 misspelled word
    c. 3 misspelled words
    d. 2 misspelled words

20. mileage, exaggerate, efficiency
    a. 1 misspelled word
    b. 2 misspelled words
    c. 3 misspelled words
    d. 0 misspelled words

21. beneficial, tarriff, serviceable
    a. 3 misspelled words
    b. 2 misspelled words
    c. 0 misspelled words
    d. 1 misspelled word

22. dictionery, competant, witholding
    a. 0 misspelled words
    b. 2 misspelled words
    c. 1 misspelled word
    d. 3 misspelled words

23. impatient, interceed, lible
    a. 1 misspelled word
    b. 2 misspelled words
    c. 3 misspelled words
    d. 0 misspelled words

Use for the next 7 questions. Select the number of errors in each line.

24. Febuary 21, 2005/Mr. Johnson Shank/9,200 Lakeview Drive/Foley, AL 365350626
    a. 2 errors
    b. 0 errors
    c. 1 error
    d. 3 or more errors

25. Dear Mr. Johnson;
    a. 0 errors
    b. 3 or more errors
    c. 1 error
    d. 2 errors

26. We are pleased to enclose your new Lenox Square credit card. You may use these
    a. 1 error
    b. 3 or more errors
    c. 2 errors
    d. 0 errors

27. card in both our Lenox Square and Buckhead location. Since you have such a fine
    a. 1 error
    b. 0 errors
    c. 3 or more errors
    d. 2 errors

28. credit record you will be able to charge as much $4,000.00 of our impeccably-tailored clothing and accessories.
    a. 0 errors
    b. 3 or more errors
    c. 1 error
    d. 2 errors

29. Hour annual spring sale starts on april 31. A broshure describing our exciting bargans
    a. 2 errors
    b. 3 or more errors
    c. 0 errors
    d. 1 error

30. are enclosed, too.
    a. 0 errors
    b. 1 error
    c. 2 errors
    d. 3 or more errors

Overview
Ethical decision-making is essential in the business world and the work place. This team event recognizes FBLA members who demonstrate the ability to present solutions to ethical situations encountered in the business world and the workplace.

Competencies
- Make ethical business decisions in the business world and workplace
- Provide a rationale for ethical decisions presented
- Critical thinking and problem solving
- Have outstanding verbal communication skills
- Effectively answer questions

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Teams will be sequestered.
- Teams have twenty (20) minutes to review the case study.
- Teams have seven (7) minutes to present the case and the judges have three (3) minutes for a Q&A.

Web Site Resources
- http://www.mindtools.com/pages/main/newMN_TED.htm making business decisions
- http://www.scu.edu/ethics/practicing/decision/framework.html
- http://edgenet.edgewood.edu/LSS/study_skills/speaking_anxiety.htm public speaking
- http://jefmenguin.wordpress.com/tag/public-speaking/
- http://www.josephsoninstitute.org/
- http://www.web-miner.com/busethics.htm
- http://www.scu.edu/ethics/practicing/focusareas/business/
- http://management.about.com/od/businessethics/Business_Ethics.htm

Business Ethics Sample Scenario

Performance Indicators

- Situation is understood and effectively defined.
- Ethical dimensions of the problem are clearly defined.
- Teams' position is clearly stated.
- Effective ethical solution is offered.
- Questions answered completely and effectively
- Thoughts and statements are well organized and clearly stated.
- Team members demonstrate self-confidence, poise, and good voice projection
- All team members actively participated in the presentation.

Background Information

Discussion Questions

1. If Jake gives him a good recommendation, Bob will get the job and Jake can bring in a new hire to ease his own workload.
2. If you were Jake, what kind of a recommendation would you give?
3. Should Jake have done something about Bob's work prior to being placed in this dilemma?
4. Has Jake been more loyal to his friend than he was to him employer?
5. Is this type of recommendation commonly given to get rid of employees?
6. Should friendship have a higher value than honesty?

Case Study Scenario

The Glowing Recommendation

Jake Spacek is a credit manager for a medium-sized electrical supply business. He has a full staff of analysts, collectors, and clerical employees who report to him. One of Jake's analysts, Bob Guthrie, has come to Jake and said, "I've got a great job offer from Edison Electric Supply in Cleveland. But it's contingent on a background check and a good reference from you, Jake."

Jake would classify Bob as an average and conscientious employee who reports to work on time and puts in a full day. Over the years, however, Jake has caught a number of errors Bob has made. Though at times he has barely managed to save the firm from great expense and embarrassment, Jake has not objected to the errors because Bob is a pleasant fellow and a good friend. Jake has thought often of replacing Bob but has been hesitant because of their friendship.

Overview

Business financial planning is paramount to the success of any business enterprise. This event is designed to recognize FBLA members who possess the knowledge and skills needed to establish and develop a complete financial plan for a business venture.

This is a two-part event: a written project is submitted prior to the NLC to be judged, and all eligible participants will present the project at the NLC in a preliminary round.

Competencies

Report Competencies

- Identify appropriate type of loan
- Complete an application for a loan
- Provide justification for loan selected
- Write report in appropriate business style
- Spelling and grammar correct

Performance Competencies

- Articulate need for loan
- Explain the process of applying for loan
- Explain type of loan

Procedures/Tips

- Review the event guidelines in the *CMH* since guidelines may change.
- This is an individual or team event.
- A written plan not to exceed 15 pages and a synopsis of the plan must be submitted to be judged.
- All national entries will be expected to present their Business Financial Plan in a preliminary round at the NLC.
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Five (5) minutes are allowed for equipment setup and tear down.
- The individual or team will have seven (7) minutes to present their plan, and the judges have three (3) minutes for a Q&A.

Web Site Resources

- http://www.ameriprise.com
- http://www.LFG.com
- http://www.Schwab.com
- http://www.ml.com
- http://www.allbusiness.com/business-planning-structures/business-plans/2527-1.html

Additional Resources

- Market*Place*—FBLA Winning Reports—1st Place; FBLA Winning Reports—2nd Place

Overview
This event provides recognition for FBLA members who are familiar with specific legal areas that most commonly affect personal and business relationships.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the test.

- Contracts
- Sales
- Business organization
- Bailments
- Agency
- Bankruptcy
- Insurance
- Trade regulation
- Product and personal liability
- Wills
- Consumer protection
- Negotiable instruments
- Torts

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://law.freeadvice.com/general_practice/contract_law/
- http://www.law.cornell.edu/wex/index.php/Trade_regulation
- http://www.quickmba.com/law/
- http://www.abanet.org/buslaw/blt/index.html
- http://search.live.com/results.aspx?q=legal+definitions&FORM=SEMTC3&vendor=google&pkw=legal+definitions
- http://www.flashcardexchange.com/flashcards/view/493489
- http://www.quia.com/shared/search?category=16458&adv_search=true

Business Law Sample Questions

1. Professionals such as physicians, teachers, lawyers, and pharmacists must have
   a. a revenue license.
   b. a federal license.
   c. a competency license.
   d. all of the answers are correct

2. Contracts within the statute of frauds might include
   a. promises to pay the debt of another person.
   b. contracts requiring less than a year to complete.
   c. contracts to buy and sell goods for a price of $300 or less.
   d. all of the answers are correct

3. Impossibility of performance refers to
   a. an obligor's personal inability to perform and external conditions.
   b. external conditions.
   c. an obligor's personal inability to perform.
   d. none of the answers are correct

4. Acceptance of goods occurs when
   a. the buyer has agreed by words or conduct that the goods received are satisfactory.
   b. the buyer fails to reject the goods within a reasonable length of time.
   c. the goods are used or resold.
   d. all of the answers are correct

5. If a party admits in legal testimony that they agreed to part or all of an oral contract governed by the statute of frauds, the contract would be
   a. none of the answers are correct
   b. null and void.
   c. rewritten and signed by both parties.
   d. binding to the extent admitted.

6. Transfer of ownership of goods may be done by the owners and authorized persons, or
   a. by buyers in a sale induced by fraud.
   b. by merchants with possession of sold goods.
   c. by holders of negotiable documents of title.
   d. all of the answers are correct

7. Unanimous agreement under the Uniform Partnership Act is required for decisions to
   a. buy inventory or equipment for the firm on credit.
   b. assign partnership property to creditors.
   c. all of the answers are correct
   d. hire or fire a permanent, full-time employee.

8. Under the RULPA, a limited partner does not participate in the managerial control of the business when
   a. acting as an agent or employee for the partnership.
   b. consulting with the general partner(s).
   c. all answers are correct
   d. participating in the restructuring of the partnership.

9. The number of shareholders in an S corporation must be
   a. 30 or less.
   b. unlimited.
   c. 60 or less.
   d. 75 or less.

10. Bailment ends when
   a. the parties mutually agree to end it,
   b. the agreed purpose has been achieved.
   c. the agreed time has elapsed.
   d. all the answers are correct

11. Involuntary bailments, which arise without the consent of the bailee, call for
   a. ordinary care.
   b. minimal care.
   c. extraordinary care.
   d. all of the answers are correct

12. Charging demurrage occurs in
   a. bailment for transport.
   b. bailment for services.
   c. bailment for hire.
   d. bailment for sale.

13. When the consideration by both parties has been given back, the contract is said to be
   a. ratified.
   b. disaffirmed.
   c. emancipated.
   d. nonnecessary.

14. Consumer protection of consumer goods and services often begins with
   a. mandatory inspections of all businesses.
   b. class actions.
   c. licensing suppliers.
   d. caveat venditor.

15. To make the paper payable to the order of a designated party, one must use
   a. a restrictive endorsement.
   b. a blank endorsement.
   c. a qualified endorsement.
   d. a special endorsement.

16. A qualified endorsement
   a. does not permit the endorser to be a minor.
   b. eliminates the endorser's secondary liability.
   c. requires minors to have co-signers.
   d. none of the answers are correct

17. In contracts referring to amounts of money in which both the numerical and the written expressions of the amount are unambiguous, the
   a. contract is void.
   b. written prevails.
   c. highest value prevails.
   d. numerical prevails.

18. Roger is a crew foreman with Payless Window Washing, Inc. On several occasions, Roger informed Payless' owner about the faulty scaffolding provided for one of his crews. However, the scaffolding locked up one day and seriously injured one of the workers. How would the common-law approach deal with this situation?
    a. The injured employee would file a workers' compensation suit.
    b. Payless would pay for the injured employee's attorney.
    c. The injured employee would file a workers' compensation suit and Payless would pay for the injured employee's attorney.
    d. The injured employee would file a negligence suit.

19. In a limited partnership:
    a. limited partners contribute capital and share profits and losses with general partners and one partner must be a general partner with unlimited liability
    b. limited partners contribute capital and share profits and losses with general partners
    c. one partner must be a general partner with unlimited liability
    d. none of the answers are correct

20. The division of labor between the federal and state governments produced such uneven and ineffective regulation that the U.S. Supreme Court redefined
    a. interstate commerce.
    b. noncommercial transportation.
    c. intrastate commerce.
    d. commercial transportation.

21. A court-appointed male personal representative overseeing an estate is called
    a. an executor.
    b. an administrator.
    c. a trustee.
    d. a testator.

22. The clear intention to make a will without undue influence of others is called
    a. testamentary capacity.
    b. testamentary intent.
    c. testamentary formality.
    d. all the answers are correct

23. If commingling occurs and there is a loss, the loss is borne by the
    a. agent and principal.
    b. third party.
    c. principal.
    d. agent.

24. The power, but not the right, to eliminate the agency at any time goes to
    a. the agent.
    b. the principal.
    c. none of the answers are correct
    d. the agent and the principal.

25. In a jury trial, who decides the issues of fact?
    a. the defendant
    b. the jury
    c. the trial judge
    d. the judges of the appellate court

26. The bankruptcy law that involves liquidation of nonexempt property is
    a. Chapter 12.
    b. Chapter 13.
    c. Chapter 7.
    d. Chapter 11.

27. The type of insurance that covers automobile, burglary, disability, and liability would be
    a. social.
    b. fidelity.
    c. inland marine.
    d. casualty.

28. Automobile insurance coverage indemnifying insures for damage to their own vehicles is
    a. collision.
    b. comprehensive and collision.
    c. not available.
    d. comprehensive.

29. If a person is injured as a result of an unreasonably dangerous or defective product, how will he or she most likely recover damages for the injury?
    a. hold the manufacturer strictly liable
    b. hold the wholesaler strictly liable
    c. hold the retailer of the product strictly liable
    d. all of the answers are correct

30. Hilda enjoys taking her children to the local ice cream parlor. The assurance that the ice cream she purchases is wholesome and fit for human consumption is an example of a(n)
    a. strict liability.
    b. expressed warranty.
    c. warranty of merchantability.
    d. caveat emptor.

Overview
The ability to solve common business mathematical problems is a basic skill needed by all prospective business employees. This event provides recognition for FBLA members who have an understanding of basic math functions needed in business.

This event is only for members in grades 9 and 10.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the test. .

- Basic math concepts
- Decimals
- Fractions
- Percentages
- Discounts
- Consumer credit

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.assetaide.com/depreciation/calculation.html
- http://www.321know.com/g84_max1.htm
- http://www.learner.org/interactives/dailymath/meters_liters.html
- http://www.wsdot.wa.gov/reference/metrics/factors.htm
- http://math.about.com/od/businessmath/tp/businessmathtp.htm

Business Math Sample Questions

1. Which of the following 4 numbers is the largest: 3/8, .0375, 2/5, or .25?
   a. .0375
   b. 2/5
   c. .25
   d. 3/8

2. Mr. Brown can buy a digital camera for the cash price of $299.99 or pay the installment price of $25 down and $21.09 a month for 15 months. How much can he save by paying cash for the camera?
   a. $ 8.64
   b. $16.36
   c. $25.95
   d. $41.36

3. The swimming pool in your back yard is 15 yards long, 9 yards wide, and 4.5 feet deep. How many cubic feet of water does your swimming pool hold?
   a. 607.50 cu. ft.
   b. 1,822.50 cu. ft.
   c. 67.50 cu. ft.
   d. 5,467.50 cu. ft.

   Use for the next 3 questions.
   Internet traffic on Google is being monitored by their Web master. The total numbers of visitors to the site last week by day are:
   Mon. = 37,988
   Tues. = 43,905
   Wed. = 58,106
   Thurs. = 60,561
   Fri. = 76,145

4. What is the mean of people surfing the Internet for these days?
   a. 55,341
   b. 50,867
   c. 58,789
   d. 52,564

5. What is the range of these numbers?
   a. 37,988
   b. 76,145
   c. 58,106
   d. 38,157

6. What is the median of the people surfing the Internet last week?
   a. 37,988
   b. 60,561
   c. 58,106
   d. 76,145

7. Gerald bought a 25-foot roll of wire. After using 2/3 of the roll of wire, how many feet of wire are left unused?
   a. 15 2/3
   b. 16 2/3
   c. 8 1/3
   d. 9 1/3

Use for the next 4 questions.

List Price	Trade Discount Rate	Complement	Net Price
$180.00	20%		
$65.45			$44.51

8. Compute the net price for the list price of $180.00 using the complement of trade discount using the table above.
   a. $ 72.00
   b. $108.00
   c. $144.00
   d. $ 36.00

9. Compute the complement trade discount for the list price of $65.45 in the table above.
   a. 32%
   b. 68%
   c. 14.7%
   d. 85.3%

10. Compute the trade discount rate for the list price of $65.45 using the table above.
    a. 32%
    b. 14.7%
    c. 85.3%
    d. 68%

11. Find the complement of the trade discount rate for the list price of $180.00 using the table above.
    a. 80%
    b. 20%
    c. 60%
    d. 40%

12. Find the product of 1-1/4 and 1-1/3.
    a. 1-2/3
    b. 2-2/7
    c. 3/5
    d. 1-1/12

13. Ellen used 3/4 dozen sheets of photo paper to print her pictures. How many twelfths is 3/4?
    a. 5/12
    b. 11/12
    c. 9/12
    d. 7/12

14. Kathy earns $2,580 a month. She has chosen to save 1/3 of her income this year. How much money will Kathy be saving each month?
    a. $ 860.00
    b. $ 816.00
    c. $1,720.00
    d. $ 806.00

15. What is the sum of 4/5 and 2/3?
    a. 3/4
    b. 2 3/15
    c. 8/15
    d. 1 7/15

16. Find the quotient of 3/5 divided by 1/2.
    a. 3 1/3
    b. 1 1/5
    c. 3/10
    d. 1

17. Find the product of 0.973 and 1.918.
    a. .01866214
    b. 18.66214
    c. .1866214
    d. 1.866214

18. Trent Dillon was comparing prices for frozen turkeys. A 3 lb. turkey was priced at $4.92, 5 lb. turkey was priced at $7.95, 7 lb. turkey at $10.50, and 9 lb. turkey at $13.77. Which turkey is the best buy?
    a. 9 lb. turkey
    b. 5 lb. turkey
    c. 7 lb. turkey
    d. 3 lb. turkey

19. Find the quotient for .2415 divided by .007.
    a. 345.0
    b. 3.450
    c. .3450
    d. 34.5

20. Find the product of 7/8, 2 3/4, 7.4, and 0.16.
    a. 1.554
    b. 15.54
    c. .2849
    d. 2.849

21. Find the mean for 5.7 + 6.3 + 4.2 + 5.8 + 3.4.
    a. 5.1
    b. 25.4
    c. 6.3
    d. 5.08

22. Find the monthly finance charge for an average daily balance of $145.59 and annual percentage rate of 24%.
    a. $ 29.11
    b. $291.18
    c. $ 2.91
    d. $ 34.94

    Use for the next 2 questions: Elaine Jackson purchased 2 sweaters at $24.99 each, a belt for $14.49, slacks for $19.79, shoes for $54.49, and 5 pairs of socks for $3.99 a pair.

23. How much did Elaine spend before sales tax was added?
    a. $144.21
    b. $142.74
    c. $133.71
    d. $158.70

24. Assuming Elaine's sales tax is 6-3/4%, what was Elaine's total cost?
    a. $153.94
    b. $142.74
    c. $152.37
    d. $169.41

Use for the next 3 questions.

New Balance	Previous Balance	Finance Charge	New Purchases	Payments	Credits
	$332.64	$4.05	$62.24	$50.00	$46.02
$426.00		$6.00	$120.00	$100.00	None
$466.21	$550.75		$57.50	$120.00	$30.00

25. Compute the new balance using the information in Row 1 of the table above.
    a. $302.91
    b. $494.95
    c. $394.95
    d. $294.81

26. Compute the finance charge using the information in Row 3 of the table above.
    a. $84.24
    b. $ 7.96
    c. $ 9.62
    d. $32.50

27. Compute the previous balance using the information in Row 2 of the table above.
    a. $400.00
    b. $444.00
    c. $412.00
    d. $452.00

28. Find the decimal for 9.1%.
    a. .0091
    b. 91.0
    c. .091
    d. .910

29. The Denver Ski Shop is selling a pair of ski boots at 22% below its regular price of $260. How much does the buyer pay for the boots?
    a. $254.28
    b. $202.80
    c. $238.00
    d. $ 57.20

30. Jerrica O'Reilly deposited $800 into a savings account at Nations National Bank. The account earned an annual interest rate of 5 1/2%. What was her interest after three months?
    a. $ 13.20
    b. $110.00
    c. $132.00
    d. $ 11.00

Overview
This event recognizes FBLA members who demonstrate an understanding and mastery of the process required to develop and implement a new business venture.

This is a two-part event: a written project is submitted prior to the NLC to be judged, and all eligible chapters will present the project at the NLC in a preliminary round,

Project Purpose
The business plan must describe a proposed business venture. The business venture must also be currently viable and realistic and must not have been in operation for a period exceeding 12 months before the NLC.

Competencies

Report Competencies
- Identify business
- Provide information on market, analysis, organization, and development of the business
- Write report in appropriate business style
- Spelling and grammar correct

Performance Competencies
- Have outstanding verbal communication skills
- Voice projection and dictation appropriate for presentation
- Articulate need for proposed business plan
- Identify obstacles for the owner or business
- Explain lessons learned
- Effectively answer judges' questions

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- This is an individual or team event.
- A written report not to exceed 30 pages must be submitted to be judged.
- All national entries will be expected to present their business plan in a preliminary round at the NLC.
- Review the Competitive Events Tips in the front of the book.
- Five (5) minutes are allowed for equipment setup and tear down.
- The chapter will have seven (7) minutes to present their case, and the judges have three (3) minutes for a Q&A
- The business plan must include the following categories:
  a. Executive summary
  b. Company description
  c. Industry analysis
  d. Target market
  e. Competitive analysis
  f. Marketing plan and sales strategy
  g. Operations
  h. Management and organization
  i. Long-term development
  j. Financials
  k. Appendix

Web Site Resources
- http://www.sba.gov/starting_business/planning/basic.html
- http://www.businesstown.com/planning/creating.asp
- http://www.entreprenuer.com/businessplan/index.html
- http://www.score.org/template_gallery.html?gclid=CNSLkIua0o4CFSBUgQodYygS8w
- http://www.odu.edu/bpa/boaectr/businessplan.htm

NLC Judges' Comments

- In the Executive Summary, explain why the concept is sound and highlight financials, industry, strategies, management team, etc. In addition, include other information such as industry trends, key financials (breakeven and profitability), management team's experience, and a brief overview of each section.
- Explain what you plan to offer and the immediate goals in the Company Description. Create a forward-looking vision statement.
- Try to keep the Target Market section to one page, but explain why the business will be successful and what differentiates your product/service. Elaborate on the size and growth of the market; do not make the market too narrow. The charts, including the explanations, go in the appendices.
- Discuss the strengths and weaknesses of your competitors, and explain why this competition is unique.
- In the Marketing Plan, determine advertising costs and realistic marketing costs as well.
- Elaborate on vendor agreements, order cycle, and payment methods for Research & Development. Describe the impact of technology on operations and include a workforce plan in this section.
- Incorporate a recruitment and compensation plan into Management & Organization. Add descriptions of skills and experience.
- Determine the monthly cost and breakeven point for the Financial Statements. Be sure to explain the assumptions used in projecting sales revenue. If applicable, create a sales forecast. Summarize the financials in the text and place charts in the appendices.
- Describe the strategy to complete long-term goals and explain how the goals will be supported financially. When needed, identify potential risks in an analysis.

Overview
This event provides recognition for FBLA members who demonstrate the ability to deliver an effective business presentation while using multimedia presentation technology.

Topic
The topic for the Business Presentation changes every year. Refer to the Guidelines section in the *Chapter Management Handbook* to find the current topic for the event or look at competitive events under the FBLA tab at www.fbla-pbl.org.

Performance Competencies
- Create an informative presentation on given topic
- Use correct grammar and spelling
- Use of effective and efficient layout and design
- Communicate introduction, recommendations of topic, and conclusion

Procedures/Tips
- This is a team event.
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Five (5) minutes are allowed for equipment setup and tear down.
- The presentation should not exceed 7 seven (7) minutes.
- Students must create a multimedia presentation as part of this event.
- All national entries will be expected to present their business presentation in a preliminary round at the NLC.

Web Site Resources
- http://www.ethicsweb.ca/resources/
- http://www.presentersonline.com
- http://fairuse.stanford.edu/
- http://www.aithene.net/tips_multi.html
- http://www.inc.com/guides/growth/23032.html
- http://sbinformation.about.com/od/sales/a/presentationtip.htm
- http://presentationsoft.about.com/od/powerpointinbusiness/a/busines_success.htm

Overview
This event provides recognition for FBLA members who possess knowledge of basic skills and procedures and the ability to make intelligent business decisions.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the test.

- Human relations
- Technology concepts, communications skills, decision making
- Career development, business operations, database management
- Ethics
- Proofreading
- Decision making activities

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.khake.com/page66.html
- http://www.techterms.com/
- http://www.businessethics.ca/blog/

Business Procedures Sample Questions

1. Salary increases and promotions are an example of _____ motivation.
   a. organizational
   b. extrinsic
   c. intrinsic
   d. managerial

2. Which of the following is **not** true concerning the way business is changing?
   a. quality-focused
   b. international and global in scope
   c. flattened and more efficient organizational structures
   d. less service-oriented

3. Which of the following is **not** a good customer relations tip?
   a. learn to recognize steady customers' voices and identify them by name
   b. listen carefully
   c. ask customers to repeat themselves
   d. do not interrupt and miss crucial information

4. What Microsoft Access database object allows you to search for and display records that meet a certain criteria?
   a. query
   b. report
   c. form
   d. table

5. Money laundering is an ethical business issue that is associated with
   a. human relations.
   b. management.
   c. finance.
   d. accounting.

6. Which of the following is a complete Internet address?
   a. http://ww.tvworld.com
   b. htp://www.tvworld.com
   c. www.tvworld.com
   d. http://www.tvworld.com

7. What type of speech recognition technology allows the user to speak normally and use complete sentences and phrases?
   a. discrete voice recognition
   b. unlimited speech recognition
   c. digitalized speech recognition
   d. continuous speech recognition

8. The abbreviation "ISDN" stands for:
   a. Integrated Services Data Network
   b. Internet Setup and Digital Network
   c. Integrated Services Digital Network
   d. Intranet Services Digital Network

9. Salary increases and promotions are an example of this type of motivation.
   a. intrinsic
   b. organizational
   c. extrinsic
   d. managerial

10. What is the third unit in the following filing segment: THE CHRISTMAS TREE SHOPE/
   a. TREE
   b. CHRISTMAS
   c. SHOPPE
   d. THE

11. Identify which words are unnecessary in the following sentence: "During September, the full and complete financial report will be available for all employees to review."
   a. full and report
   b. available and review
   c. complete and all
   d. report and available

12. Which of the following best describes a simple sentence?
   a. A simple sentence contains a subject and a verb.
   b. A simple sentence contains an independent clause and no dependent clauses.
   c. A simple sentence contains a dependent clause and no independent clauses.
   d. A simple sentence contains a dependent clause and a preposition.

13. Which of the following job opportunities is the most beneficial?
   a. a job that pays $33,000 per year
   b. a job that pays $31,000 a year and includes a 2% commission
   c. a job that pays $42,000 per year and includes insurance
   d. a job that pays $30,000 per year and includes insurance

14. You work for a company that is located in five U.S. cities. You have been asked to set up a records management system for the company. What type of filing system would be the most appropriate for your organization?
   a. alphabetic
   b. systematic
   c. geographic
   d. numeric

15. Before traveling to a foreign country, what would be the most appropriate steps to take?
   a. Make travel arrangements and prepare an itinerary
   b. Obtain appropriate documents, make travel arrangements, and prepare an itinerary
   c. Develop goals for the trip and research the customs of the country
   d. Obtain appropriate documents, make travel arrangements, and research the customs of the country you are traveling to

16. The most important step in understanding business ethics is
   a. learning to recognize ethical issues.
   b. establishing codes of ethics.
   c. having efficient operations.
   d. implementing a strategic plan.

17. Which of the following sentences sends a positive message to the reader?
    a. You will not receive a refund under any conditions.
    b. Don't ask for a refund without an appropriate receipt.
    c. You will receive a refund when you submit a receipt.
    d. You cannot have a refund because you don't have a receipt.

18. Which of the following is an inappropriate interview question?
    a. Are you willing to work overtime hours if needed?
    b. How old are you?
    c. What are your strengths and weaknesses?
    d. What experience do you have in this field?

19. What is the purpose of a follow-up letter?
    a. to be sure an employer has received a completed application
    b. to thank a potential employer for an interview
    c. to request an interview for a job
    d. to discuss possible job interview questions

20. Which of the following is **not** examined closely by a potential employer?
    a. educational experience
    b. career objectives
    c. hobbies and interests
    d. work experience

21. What document lists the official proceedings of a business meeting?
    a. agenda
    b. news release
    c. minutes
    d. itinerary

22. An official document that certifies the identity of a person and grants them permission to travel abroad is called a (an)
    a. passport.
    b. agenda.
    c. international ID.
    d. itinerary.

23. An example of a business's variable cost would be
    a. rent expense.
    b. advertising expense.
    c. direct labor.
    d. utilities expense.

24. What type of mail offers one- to three-day service to most domestic locations?
    a. bulk mail
    b. third-class mail
    c. priority mail
    d. express mail

25. Why is it beneficial to keep and analyze a time log?
    a. to determine whether or not you have worked enough hours to receive a promotion
    b. to evaluate the amount of time spent on a particular project
    c. to determine if you are working too much
    d. to determine how time is being utilized

26. Which of the following is **not** a type in Microsoft Access?
    a. text
    b. date/time
    c. e-mail address
    d. hyperlink

27. When designing a database, what does the term concatenation mean?
    a. creating a pivot table
    b. creating a calculated field
    c. creating an input mask
    d. combining two fields into one

28. Which tax is paid by both employer and employee on an employee's gross wages?
    a. federal income tax
    b. state income tax
    c. unemployment tax
    d. FICA tax

29. The study of why people's beliefs, attitudes, and behaviors can cause problems with others is part of
    a. human relations.
    b. personal ethics.
    c. personal management.
    d. human situations.

30. Joan is an administrative assistant at a local company and is in charge of managing the petty cash funds. Joan needs some money to get her nails done and decides to borrow twenty dollars from the petty cash. Joan promises herself that she will put the money back when she gets her paycheck at the end of the week. Joan's behavior would be considered
    a. ethical.
    b. against the law.
    c. unethical.
    d. alright if she does not get caught.

Overview

This event provides members with an opportunity to develop and demonstrate skills in interacting with internal and external clients to provide an outstanding client service experience. The client service consultant engages clients in conversation regarding products, handles inquiries, solves problems, and uncovers opportunities for additional assistance. Participants develop speaking ability and poise through presentation as well as critical thinking skills.

Performance Competencies

- Be able to multitask
- Have outstanding verbal communication skills
- Translate case into effective, efficient, and spontaneous action
- Work cooperatively with others
- Possess good decision-making and problem solving skills
- Have a positive and outgoing personality
- Be responsible, reliable, and trustworthy

Procedures/Tips

- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Individuals will be sequestered.
- Individuals have ten (10) minutes to review the scenario.
- This is an interactive event were judges are the customer. You will try to solve the customer's questions or problems.

Web Site Resources

- http://sbinfocanada.about.com/od/customerservice/a/custservrules.htm
- http://sbinfocanada.about.com/od/customerservice/Customer_Service_And_Customer_Loyalty.htm
- http://www.inc.com/guides/cust_service/23036.html
- http://www.joelonsoftware.com/articles/customerservice.html

Client Service Sample Role Play

Performance Indicators

- Simulation is understood and well-defined
- Participant's position is clearly stated
- Effective solution is offered
- Demonstrates ability to effectively answer questions
- Thoughts and statements are well organized and clearly stated
- Participant demonstrates self-confidence, poise, and good voice projection
- Participant actively interacts with judges

Role Play Scenario

You are to assume the role of Client Service Specialist for a managed care provider. Your job is to work with and aid eligible injured parties in their recovery process. You have just talked with an injured party who says that your company is not doing enough to help her recover. You believe your company has provided the care she needs. She becomes angry and says she will call back when you are in a more helpful mood—she then hangs up on you.

You ask your manager for help in working with parties who are not pleasant to you and want you to do more than you already are doing. Your manager will see you in ten (10) minutes. How will you present your case to get additional training and help to become more effective in your position?

You will present your recommendations for training in a role-play in which you meet with your manager (the judge) in the manager's office. The manager (judge) will greet you, ask you to sit at the round table, and will then ask you to relate the situation that prompted your request for the meeting.

Once you make your presentation and answer the manager's (judge's) questions, the manager (judge) will conclude the role-play situation by thanking you for your recommendations. You will surrender your two note cards at this time.

Overview
This event recognizes FBLA chapters that successfully implement community service projects to serve the citizens of their community.

This is a two-part event: a written project is submitted prior to the NLC to be judged and all eligible chapters will present the project at the NLC in a preliminary round,

Competencies
- Communication skills
- Report in proper business style
- Spelling and grammar correct
- Describe project development and implementation

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Five (5) minutes are allowed for equipment setup and tear down.
- The chapter will have seven (7) minutes to present their case, and the judges have three (3) minutes for a Q&A

Web Site Resources
- http://www.marquette.edu/osl/service/oneday.html
- http://www.umassd.edu/crc/commserv/
- http://custom-writing.org/blog/writing-tips/17.html

Additional Resource
- Market*Place*—FBLA Winning Reports—1st Place; FBLA Winning Reports—2nd Place

Overview
This event provides recognition for FBLA members who can most efficiently demonstrate computer application skills.

This event consists of two parts: an objective test taken at the NLC and a skills production test taken prior to the NLC.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the test.

Objective Test Competencies

- Basic computer terminology and concepts
- Document formatting rules and standards
- Related computer application knowledge
- Grammar, punctuation, spelling, and proofreading

Production Competencies

- Word processing: letters, memorandums, tables, reports, or any other type of word processing problems
- Database: creating a database; applying various functions such as searching, querying, and so on
- Spreadsheets: applying various functions such as move, combine, format, creating and applying formulas
- Charts: including bar, line, pie, exploded pie, stacked bar and so forth
- Presentations: preparing text slides with graphics and background

Procedures/Tips

- Review the Competitive Events Tips in the front of the book.

Web Site Resources

- http://www.microsoft.com/education/tutorials.mspx
- http://www.usd.edu/trio/tut/excel/
- http://www.baycongroup.com/el0.htm
- http://www.officetutorials.com/
- http://mistupid.com/technical/mailmerge
- http://www.chaminade.org/MIS/Tutorials/Quizzes/~BasicComputerQuiz1.htm
- http://www.convert-me.com/en/convert/computer

Computer Applications Sample Questions

1. Everything in a computer system falls into one of two categories:
   a. software or hardware
   b. hardware or protocols
   c. software or procedures
   d. hardware or browsers

2. A keyboard, mouse, and an Internet video camera are considered forms of
   a. scanning devices.
   b. output devices.
   c. pointing devices.
   d. input devices.

3. The largest, fastest, and most powerful of all types of computers are called
   a. server computers.
   b. supercomputers.
   c. mainframe computers.
   d. megacomputers.

4. A private version of a chat room in which you communicate only with people you choose is a(n)
   a. instant messaging.
   b. think room.
   c. debate room.
   d. short messaging service.

5. Valid format symbols that can be entered with a number in an Excel worksheet include all of the following **except** the:
   a. dollar sign ($)
   b. asterisk (*)
   c. percent sign (%)
   d. comma (,)

6. To specify an absolute reference in an Excel formula, enter a(n) before any column letters or row numbers that should be kept constant in formulas copied.
   a. dollar sign ($)
   b. asterisk (*)
   c. ampersand (@)
   d. number sign (#)

7. Looking for all customers located in Westport is an example of
   a. questioning.
   b. searching.
   c. looking.
   d. seeking.

8. To delete a record in an Access table, click the row selector for the record to be deleted and then press:
   a. the DELETE key
   b. CTRL + D
   c. CTRL + Y
   d. CTRL + DELETE

9. Physically rearranging the records in an Access table is called
   a. indexing.
   b. repositioning.
   c. seeking.
   d. sorting.

10. How a PowerPoint slide is removed from the screen and how the next slide is displayed is called:
   a. transposure
   b. transposition
   c. transfix
   d. transition

11. To see the pop-up menu for the Taskbar, position the mouse pointer on the Taskbar and
   a. double click.
   b. left click.
   c. double right click.
   d. right click.

12. To move the insertion point to the very end of a Word document, press which of the following keys?
   a. Pg Down
   b. Pg Down + End
   c. End
   d. CTRL + END

13. Which of the following should be used if you want to leave a paragraph intact in a Word document, but you want to repeat the paragraph in another location?
   a. cut and paste
   b. edit and paste
   c. move and paste
   d. copy and paste

14. The intersection of a row and a column in a table is referred to as a
   a. box.
   b. slot.
   c. sector.
   d. cell.

15. To enter a value into an Excel cell, click in the cell and type the value into the
   a. name box.
   b. task pane.
   c. sheet tab.
   d. formula bar.

16. When several consecutive cells are to be used in the calculation of a formula, such as the Sum function, this set of cells is usually referred to as:
   a. array
   b. series
   c. range
   d. collection

17. Filtering and sorting a table changes which of the following?
    a. the design of the table
    b. the way the data are displayed
    c. the actual data in the table
    d. all answers are correct

18. The Collapse button in PowerPoint does which of the following?
    a. it displays only the titles of the slides.
    b. it displays only the graphics on the slides.
    c. it displays only the text on the slides.
    d. it displays the slides in miniature.

19. By default, where does Word place tab stops on the ruler?
    a. Every .125" mark
    b. Every 1" mark
    c. Every .5" mark
    d. Every .25" mark

20. The extension of _____ is added automatically to a file name when you save a PowerPoint presentation.
    a. .pow
    b. .ppt
    c. .txt
    d. .doc

21. The _____ is the small black square located in the lower right corner of the heavy border around an active cell.
    a. marquee
    b. sizing handle
    c. fill handle
    d. move handle

22. The _____ defines the appearance of letters, numbers, and special characters.
    a. font form
    b. font style
    c. font type
    d. font size

23. To save a document with a different file name, click
    a. Save As on the File menu.
    b. Save As on the Standard toolbar.
    c. Save on the Standard toolbar.
    d. Save on the File menu.

24. All of the following are examples of computer software **except** a
    a. database management system.
    b. telephone modem.
    c. language translator.
    d. word processing package.

25. If you key Sun in cell B2 and then use the fill handle to place data into cell B3, what will be the resulting entry in cell B3?
    a. Sun
    b. Monday
    c. Sunday
    d. Mon

26. The technical term for a Web site address is:
    a. Web site
    b. Web browser
    c. domain name
    d. Web page

27. When you first create a new folder, the default name given to the folder is:
    a. my folder
    b. blank name
    c. new folder
    d. folder name

28. Which of the following best describes a footer?
    a. text that you want to appear at the end of a document
    b. text that vies a reference to a quote used in the document
    c. text that you want to appear at the bottom of every page
    d. text that you want to appear at the end of a section

29. In order for an excel cell address in a formula not to change when the formula is copied, what should you use?
    a. conditional address
    b. fixed address
    c. absolute address
    d. relative address

30. A relational database is one in which
    a. fields are joined together within a record.
    b. databases are joined together.
    c. records are joined together within a table.
    d. tables are joined together within a database.

Job 1—Spreadsheet Data
Create the following spreadsheet that will be used as the data file for Job 2.

A	B	C	D	E	F	G	H	I	J
Title	First Name	Last Name	Address Line 1	Address Line 2	City	State	ZIP Code	Region	Previous Donation
Mr.	Paul	Baltevich	1295 Whitman Road		Memphis	TN	38101	East	$150
Mrs.	Doris	Goldman	P.O. Box 158	2298 Elm Street	Dallas	TX	75201	West	$200
Mr.	Marcus	Green	22 Fifth Avenue		Anaheim	CA	92805	West	$125
Dr.	Jesse	Martinez	105 Lincoln Avenue		Chicago	IL	60601	East	$100
Ms.	Donna	Vandenburg	1029 Wolf Avenue	Apt. 9B	Boston	MA	02142	East	$75

- Format the spreadsheet as shown above. Column J should be formatted as currency including dollar signs ($), but do not include decimal places.

Print 1-A. Print the formatted spreadsheet in landscape orientation with gridlines. Fit it on one page.

Job 2—Merge Letters

Key the following mail merge letter and use the spreadsheet you created in Job 1. Follow the FBLA-PBL Format Guide for business letters. As the computer specialist at Citizens Broadcasting Network, the owner has asked you to send a letter to all members, requesting their donation for this year's membership drive. You have decided to use a form letter. The letter is from E. Dale Bianchi, Membership Director. Use the current date and supply all necessary letter parts. Use each customer's last name in the salutation.

We would like to thank you for supporting our network. Your contribution has allowed us to provide the best possible programming. Can we count on you again this year? Not only does your donation help us purchase quality programs, it also entitles you to the following benefits for one year:

1. Member Benefits ($25 to $199 donation)
   a. Weekly program guide delivered to your door
   b. Member card that provides discounts at hundreds of retail stores and restaurants
   c. Automatic entry into our monthly sweepstakes

2. Premier Member Benefits ($200 to $500 donation)
   a. All Member Benefits described above
   b. Special thank-you gift
   c. Recognition in the weekly program guide
   d. *Community Leader*, a monthly newsletter, delivered to your door

Please take a moment once again to send a tax-deductible contribution of at least $<<Previous_Donation>> to our annual membership renewal drive. Mail your payment to Member Services, P.O. Box 11235, Chicago, IL 60601.

Print 2-A. Print the main document with field codes
Print 2-B. Merge and print the form letters. (5 letters)

Job 3—Spreadsheet with Charts

Part A. Create the following spreadsheet for Computer Specialists, Inc. Follow these instructions for entering formulas and formatting cells.

- Calculate the Quarter Totals.
- Calculate the 2-year Totals in row 14.
- Format Title to 18-point font and bold style. Center, bold, and merge across the columns as illustrated.
- Format Subtitle to 14-point font and bold style. Center, bold, and merge across the columns as illustrated.
- Center each heading title.
- Format Computer System, Peripherals, and Quarter Totals columns to currency, no dollar signs, two decimal places.

A	B	C	D	E
		Computer Specialists, Inc.		
		Two-Year Sales History		
Year	**Quarter**	**Computer System**	**Peripherals**	**Quarter Totals**
2003	1	421,875.75	42,526.45	
	2	219,710.00	188,312.25	
	3	335,100.10	95,425.55	
	4	523,912.90	85,512.70	
2004	1	614,750.30	523,630.25	
	2	513,341.80	421,733.75	
	3	528,521.90	425,333.10	
	4	821,715.30	585,545.40	
	Total			

Print 3-A. Print the formatted spreadsheet in portrait orientation without gridlines. Fit it on one page.

Part B. Using the spreadsheet from Part A of this problem, create a column chart showing the Quarter Totals.

1. The chart title is "Computer Specialists, Inc
2. Include a legend for 2003 & 2004 quarters
3. Scale the x-axis from 0 to 1,600,000 (increment 200,000)
4. Format appropriately
5. Place the chart on the same page as the spreadsheet. Save the spreadsheet for use in Problem 4.

Print 3-B. Print the spreadsheet to include the chart. Fit it on one page in portrait orientation.

Job 4—Presentation with Charts

In this problem, you will create a presentation with five slides. One of the slides will have a linked chart from the spreadsheet you created in Job 3. You may use any appropriate presentation template for the presentation. Use the information below to create each slide.

Slide 1

- Arrange the following information on the title slide.
  Slide Title: Computer Specialists, Inc.
  Secondary Title: Two-Year Sales History
  Secondary Title: Presented by Andrea Corver
- Include an appropriate clip art picture.
- Choose appropriate typefaces and type sizes.

Slide 2

- The title for Slide 2 is: 2003 – 2004
- Include the following information in bulleted form:

  Two-Year Computer System Total
  $3,978,928.05
  Two-Year Peripherals Total
  $2,368,019.45
  Two-Year Total
  $6,346,947.50

Slide 3

- Title: 2003 Totals
- Include a table with the following information:

Quarter	Quarter Totals
1	$464,402.20
2	$408,022.25
3	$430,525.65
4	$609,425.60

- Show gridlines.
- Center-align the entries in Column 1 and right-justify the entries in Column 2.

Slide 4

- Title: 2004 Totals
- Include a table with the following information:

Quarter	Quarter Totals
1	$1,138,380.55
2	$935,075.55
3	$953,855.00
4	$1,407,260.70

- Show gridlines.
- Center-align the entries in Column 1 and right-justify the entries in Column 2.

Slide 5

- Import the Column Chart from problem 3.

Print 4-A Print handouts with 3 slides to a page.

Job 5—Database with Reports and Queries
Create a database using the following information. Name the database **Sales.** Name the table **Branch.**

BRANCH	CITY	STATE	STAFF	SALES
BIG APPLE	NEW YORK	NY	15	789300
PACIFIC	LOS ANGELES	CA	14	685400
SUNSET	SAN FRANCISCO	CA	21	587000
LAKEVIEW	CHICAGO	IL	15	755420
PEACH TREE	ATLANTA	GA	9	457800
BEAN TOWN	BOSTON	MA	16	682450
ASTRO CENTER	HOUSTON	TX	8	541000
TWIN CITIES	SAN DIEGO	CA	7	235420
WHEATLAND	TOPEKA	KS	12	352415
OCEANVIEW	PROVIDENCE	RI	6	433443

Print 5-A. Print a copy of the records in the table.

- Insert a field named EVE at the end of the table structure. (This is to denote the stores that stay open for evening hours.)
- Add the EVE field to indicate whether each branch is open evenings. Use the information below for each branch.

BRANCH	EVE
BIG APPLE	**Yes**
PACIFIC	**No**
SUNSET	**No**
LAKEVIEW	**No**
PEACH TREE	**Yes**
BEAN TOWN	**Yes**
ASTRO CENTER	**No**
TWIN CITIES	**Yes**
WHEATLAND	**No**
OCEANVIEW	**Yes**

Print 5-B. Print a copy of the database records.

Edit the following records:

- The Twin Cities branch has added 2 more staff members.
- The Pacific branch has moved to San Diego.
- Sales for the Lakeview branch should be 577,240.
- Delete record for Oceanview.
- Change the sales field in the table structure to currency type. You may also have to change the format in the properties from standard to currency.
- Save the file.

Print 5-C. Print a copy of the revised table records.

Perform the following queries

- **Print 5-D.** Which stores are located in California?
- **Print 5-E.** Which stores have evening hours?
- **Print 5-F.** Which stores are located in New York or San Francisco?
- **Print 5-G.** Which stores have 15 staff members or 12 staff members?
- **Print 5-H.** Which stores are located in Atlanta and have evening hours?
- **Print 5-I.** Which stores have sales under $400,000 or sales over $600,000? Sort alphabetical by city.
- **Print 5-J** Create a query using the following fields: Branch, City, State, Staff, Sales. Add a calculated field. Name the field *Sales* Per *Staff*. The Sales Per Staff field is created by dividing the Sales field by the Staff field: Sales/Staff.

Create a Report:

- Include the following fields in the report: Branch, City, State, Staff, Sales, Eve.
- No grouping levels. No sort order. Tabular layout, landscape orientation. Corporate style.
- The title of the report is Bit-Byte Computer Company.

Print 5-K. Print a copy of the report.

Overview
This event provides recognition for FBLA members who have a broad base of knowledge and competencies in core hardware and operating system technologies including installation, configuration, diagnostics, preventative maintenance, and basic networking.

Competencies

- Personal computer components
- Laptop and portable devices
- Operating systems
- Printers and scanners
- Networks
- Security
- Safety and environmental issues

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://certification.comptia.org/resources/test_tips.aspx
- http://www.simulationexams.com/SampleQuestions/aplus-questions.htm
- http://certification.about.com/od/apracticeexams/A_Certification_Practice_Exams.htm
- http://www.worldstart.com/tips/computer-terms/index.htm
- http://www.zerocut.com/tech/c_terms.html
- http://computer.howstuffworks.com/pc.htm
- http://agg3333.ifas.ufl.edu/components.htm
- http://computer.howstuffworks.com/operating-system.htm
- http://bama.ua.edu/~hardi017/terms.htm
- http://www.pccomputernotes.com/inside.htm
- http://www.aplusdev.org/

Computer Problem Solving Sample Questions

1. Which of the following is the first cache the CPU uses?
   a. L2 memory
   b. RAM
   c. L1 memory
   d. Cache memory

2. How many bits make up a byte?
   a. 8
   b. 4
   c. 32
   d. 16

3. How many devices can be daisy chained to a USB port?
   a. 15
   b. 255
   c. 127
   d. 7

4. The "brain" of a microcomputer system is called:
   a. chipset
   b. coprocessor
   c. microprocessor
   d. RAM

5. A good example of firmware is:
   a. Windows 95
   b. ROM BIOS
   c. CONFIG.SYS
   d. DOS

6. The computer uses capacitor like cells to refresh this memory's circuitry.
   a. SDRAM
   b. NETWORKS
   c. DRAM
   d. EDO DRAM
   e. SRAM

7. A Type I PCMCIA card is __ thick.
   a. 3.3 mm
   b. 5.0 mm
   c. 7.5 mm
   d. 10.5 mm

8. Which type is used for a hard drive?
   a. Type III
   b. Type II
   c. Type IV
   d. Type I

9. The major draw back associated with laptops is
   a. trackballs are required.
   b. lack of RAM.
   c. heat buildup.
   d. small disk drives.

10. This is **not** a basic type of viruses:
   a. Trojan horse
   b. Boot-sector
   c. iMule infector
   d. File infector

11. A CMOS virus is an example of this type of virus:
   a. iMule infector
   b. Boot-sector
   c. File infector
   d. Trojan horse

12. A major security feature of XP/2000 operating systems is:
   a. Sgt. Sheriff Security
   b. SecurityNet
   c. OSSF
   d. Digital Certificates

13. The main security improvement in XP/2000 is the adoption of the __ authentication protocol.
   a. Destination
   b. Orthodox
   c. Kerberos
   d. Demeras

14. What is required when hazardous materials change hands?
   a. a product limiter
   b. an MSDS
   c. a regional router
   d. an IRQ

15. ESD means:
   a. Electronic Status Discharger
   b. Electron Scope Demagnetizer
   c. Electrostatic Discharge
   d. Electric Static Drone

16. What area of a laser printer can be a burn hazard?
   a. cleaning
   b. fuser
   c. conditioner
   d. transfer

17. Laser light can damage your
   a. skin.
   b. eyes.
   c. ESD.
   d. clothing.

18. Which version of Win XP only uses the Itanium processors?
    a. Windows XP 64-bit Edition
    b. Windows XP Home Edition
    c. Windows XP Professional
    d. Windows XP Excalibur

19. This is considered Windows' most consumer-oriented version of NT.
    a. Windows 98SE
    b. Windows XP Professional
    c. Windows 2000 Advanced Server
    d. Windows 2000 Professional

20. Only files on _____ volumes can be encrypted.
    a. CBS
    b. DOS
    c. NTFS
    d. WORD

21. Windows Advanced Server can support up to
    a. 16 symmetrical processors and 16G of memory.
    b. 8 symmetrical processors and 8M of memory.
    c. 8 symmetrical processors and 8G of memory.
    d. 16 symmetrical processors and 8M of memory.

22. ICF stands for:
    a. Internal Command Font
    b. Instant Comment Format
    c. Identification Configuration Format
    d. Internet Connection Firewall

23. This is **not** considered a type of network cable:
    a. Cat 45
    b. UTP
    c. Coaxial
    d. STP

24. A drawback of wireless networking is:
    a. security
    b. TCP/IP
    c. FDDI
    d. cable length

25. Which standard defines wireless?
    a. 802.11
    b. 802.7
    c. 802.3
    d. 802.9

26. A number permanently assigned to a NIC that uniquely identifies it to the network is:
    a. an IP address
    b. a NIC handle
    c. a combo card address
    d. MAC address

27. Bus, star or ring are also known as
    a. protocol.
    b. topologies.
    c. architectures.
    d. access methods.

28. Two methods for installing XP/NT/2000 are:
    a. Unix based CDs with DOS
    b. DOS boot disks and CD
    c. floppy disk & DOS command
    d. CD & across a network

29. A printer that creates an image by having a print wire strike "dots" onto an inked ribbon. Used for multi-copy.
    a. Ink jet
    b. Dot Matrix
    c. Thermal
    d. Laser

30. The first in the Electro-photostatic process is:
    a. imaging
    b. charging
    c. fusing
    d. cleaning

Overview
This event provides recognition for FBLA members who understand security needs for technology.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the tests.

- Firewalls
- Intrusion detection
- Network and physical security
- Cryptography
- Public key
- Authentication
- Computer attacks (e.g. virus, span, spyware, Trojans, hijackers, worms)
- E-mail security
- Disaster recovery
- Forensic security

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.us-cert.gov/cas/tips/
- http://www.howstuffworks.com/firewall.htm
- http://www.garykessler.net/library/crypto.html

Cyber Security Sample Questions

1. A(n) ___ needs to have sufficient processor speed and memory to handle the network's present traffic and increased traffic as the network grows.
   a. bastion host
   b. screening router
   c. NAT server
   d. three-pronged firewall

2. A(n) ____ is a client computer that is connected to the Internet and hosts firewall software.
   a. screening router
   b. dual-homed host
   c. multi-firewall DMZ
   d. DMZ screened subnet

3. A(n) ____ router filters traffic to individual computers within the internal network.
   a. screening
   b. PIX
   c. blocking
   d. reverse

4. A(n) ____ is a network that sits outside the internal network but is connected to the firewall and provides publicly available servers.
   a. stub
   b. area
   c. perimeter
   d. DMZ

5. The ____ server in the DMZ needs only list a limited number of public IP addresses.
   a. Proxy
   b. NAT
   c. DNS
   d. Firewall

6. A(n) ____ server is a server that creates a secure tunnel connection.
   a. VPN
   b. tunnel
   c. authentication
   d. RADIUS

7. A(n) ____ firewall is a device that monitors information going out of a network rather than trying to block what is coming in.
   a. perimeter
   b. reverse
   c. NAT
   d. access

8. Internet Connection Firewall (ICF) is a feature of the _____ operating system.
   a. NetWare 6.x
   b. Windows XP Professional
   c. Mac OS X
   d. Red Hat Linux 9.x

9. Which of the following is **incorrect** about firewalls?
   a. restrict access to specific network resources
   b. can be a hardware or software solution
   c. create a protective layer between the network and the outside world
   d. contain built-in filters

10. A _____ is a device that keeps certain kinds of network traffic out of a private network.
   a. Web server
   b. firewall
   c. cookie
   d. compiler

11. What is the state when an IDS sensor or agent incorrectly identifies an attack as benign traffic called?
   a. checksum
   b. false negative
   c. anomaly
   d. false positive

12. The IDS signature that is based on the packet's TCP or UDP port is called:
   a. NIDS
   b. sensor signature
   c. IP session logging
   d. port signature

13. Your company has decided to put intrusion detection software on all servers and workstations. This is called:
   a. host-based intrusion detection
   b. Lan-based intrusion detection
   c. full-service detection
   d. setting traps

14. A computer that is placed on a network to attract attackers is called a:
   a. lure or a trick
   b. decoy or a honeypot
   c. dummy or a firewall
   d. trap or a snare

15. A process that runs in the background and performs a specified operation at predefined times is called a(n):
   a. operating system
   b. daemon
   c. firewall
   d. SSH

16. Controlling access to critical network applications, data, and services is called:
   a. access control
   b. perimeter security
   c. security assessment
   d. encryption

17. The fire marshal in your city has just inspected the wiring that goes through the ceiling on the second floor of your building and says it is dangerous because the network wiring can cause toxic vapors in a fire. What is the wiring most likely to contain?
    a. Teflon coating
    b. PVC coating
    c. rubber insulation
    d. a hybrid metal jacket

18. Any useful information about the target is called:
    a. access
    b. user information
    c. threat
    d. knowledge

19. You have decided to use NTFS encryption to enhance security on your network of six servers. Five of the six servers have compressed drives and a new administrator says that it would not be a good idea to implement an encryption policy at this time. Why is or isn't the administrator correct?
    a. The Administrator is correct. Encryption and compression cannot be used at the same time.
    b. The administrator is correct. Encryption would add too much overhead to the servers.
    c. The administrator is not correct. Encryption will help secure your network.
    d. The administrator is not correct. Encryption will decrease the performance of the servers, but it will not be noticeable to the users.

20. What is the published document called that explains to all users how the CA is structured?
    a. certificate revocation list
    b. certificate policy
    c. certificate practice statement
    d. certificate server

21. A PKI (Public Key Infrastructure) document that serves as the vehicle on which to base common interoperability standards and common assurance criteria as an industry-wide basis is a certificate
    a. process.
    b. practice.
    c. policy.
    d. procedure.

22. A(n) _____ threat is one that changes its apparent shape over time, representing a new threat not detectable by techniques that are looking for a preconfigured signature.
    a. cataleptic
    b. polymorphic
    c. metamorphic
    d. translucent

23. An example of a good password is:
    a. C73&gh2
    b. admin
    c. help
    d. password

24. When the target receives a SYN packet, it replies with a ____ packet.
    a. TCP SYN ACK
    b. SYN
    c. TCP RST
    d. TCP ACK

25. When a virus infects the boot sector of a hard disk:
    a. the only other place it may infect is memory
    b. it is common that disks placed in the floppy drive may become infected, too
    c. the system generally boots faster than normal
    d. print jobs run out of spool space on the hard disk

26. A _____ is not a virus, but an e-mail falsely warning of a virus.
    a. buffer attack
    b. worm
    c. virus hoax
    d. Trojan horse

27. A mail user agent is:
    a. a server that determines how to send an e-mail message along the fastest route
    b. a program used to compare an e-mail message and to read an e-mail message
    c. software that transmits an e-mail message
    d. an e-mail account

28. Because secure e-mail uses secret encryption keys that only the owners know and have access to, the recipient of the e-mail knows for a fact that is was sent by the person it purports to be from. This feature is called:
    a. authentication
    b. nonrepudiation
    c. integrity
    d. confidentiality

29. _____ protects files and databases in case of an unexpected system crash or power failure by backing out of a data entry that is not fully completed before the system goes down, keeping the file from being corrupted.
    a. A standby UPS
    b. Net Ware File Synchronization
    c. Parallel Processing
    d. The Transaction Tracking System

30. A(n) _____ is a device that provides power to electronic devices for a limited time period when the power goes out.
    a. UPS
    b. RAID
    c. USB
    d. NIC

Overview
This event recognizes FBLA members who demonstrate that they have acquired entry level skills for understanding database usage and development in business.

This event consists of two parts: an objective test taken at the NLC and a skills production test taken prior to the NLC.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the tests.

Objective Test Competencies
- Data definitions
- Query development
- Table relationships (including those that enforce referential integrity)
- Form development

Production Competencies
- Data entry techniques
- Basic organizational structure and database
- Develop multiple queries
- Set up relational databases
- Edit relationships
- Develop reports including sorting and grouping, inserting graphics, creating headers and footers, and calculating data

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://databases.about.com/od/specificproducts/Database_Design.htm
- http://www.tomjewett.com/dbdesign/dbdesign.php
- http://www.webopedia.com/TERM/D/database_management_system_DBMS.html

Database Design & Applications Sample Questions

1. The rows in a table are called
   a. fields.
   b. events.
   c. columns
   d. records.

2. A ____ is a collection of programs to manage a database for several people.
   a. DBMS
   b. library
   c. designer
   d. group

3. ___ are properties of entities.
   a. Groups
   b. Switchboards
   c. Attributes
   d. Cables

4. ____ and recovery services, which are mechanisms for recovering the database in the event the database is damaged in any way, are among the features that a DBMS should furnish.
   a. Control
   b. Backup
   c. Information
   d. Data

5. The process of making a copy of the database is called a(n) ____ copy.
   a. security
   b. integrity
   c. recovery
   d. backup

6. DBMSs provide security using
   a. views.
   b. All the answers are correct.
   c. encryption.
   d. passwords.

7. Database requirements ___ over time.
   a. are constant
   b. seldom change
   c. remain stable
   d. constantly change

8. ____ transparency in a DDBMS is where users at different sites use and modify copies of a database without knowing that they are copies.
   a. Replication
   b. Object
   c. Fragmentation
   d. Location

9. One of the reasons for archiving is to
   a. improve security.
   b. decrease performance.
   c. improve dictionary integrity.
   d. save disk space.

10. Mainframe DBMS often are accompanied by a separate entity called a ____, which acts as a super catalog.
   a. data dictionary
   b. program
   c. replicator
   d. macro

11. When a table contains information about a person (e.g., name, address, telephone number) in multiple records, this is called:
   a. data backup
   b. data redundancy
   c. data restoration
   d. data verification

12. When data about a person are stored in a table or list in several different rows, the most serious problem is:
   a. data may not be consistent in all records
   b. the difficulty in creating reports
   c. data may be in different fonts and number formats
   d. the records may be of different lengths

13. Which of these is **not** an important restriction for a well-structured table?
   a. Each record should be unique.
   b. Columns must contain consistent data.
   c. Cells must contain single values.
   d. Cell contents must not repeat in a column.

14. Which of the following is **not** true about primary keys?
   a. Primary keys cannot be null.
   b. Primary keys are used in foreign key relationships.
   c. Primary keys must be unique.
   d. Primary keys must be a single attribute.

15. SQL is an abbreviation for
   a. none of the answers are correct
   b. Structured Query Language.
   c. Select Query Language.
   d. Simple Query Language.

16. Which type of join allows unmatched rows to appear in the result of a join operation?
   a. OPEN JOIN
   b. ODD JOIN
   c. OUTER JOIN
   d. INNER JOIN

17. In SQL, the _____ keyword will allow you to select records based on partial values.
   a. WITH
   b. LIKE
   c. PART
   d. FOR

18. Given a condition: WHERE Lname = 'Jones' AND ZIP = 43301
    If some ZIP values are equal to 43301, then:
    a. some records for 'Jones' will definitely be returned
    b. some records for 'Jones' may be returned
    c. only the first indexed record in the table is returned
    d. no records for 'Jones' will be returned

19. Combining the activities of several individual users and allowing them to share a common database provides _____ benefit in the recording, manipulation and reporting of information.
    a. insignificant
    b. greater
    c. equal
    d. lesser

20. <img src="http://www.techfluency.org/esess/Organizations/21/Media/3973.PNG" alt="3973.PNG">
    Using the above image, what is the relationship between Book and Author?
    a. many-to-one
    b. many-to-many
    c. one-to-one
    d. one-to-many

21. Most students need to complete several courses in order to graduate. Likewise, most courses are taken by many students. This indicates
    a. there is a one-to-many relationship between the two.
    b. there is a one-to-one relationship between the two.
    c. there is a many-to-many relationship between the two.
    d. there is a complex multiple relationship between the two.

22. In the diagram above, faculty teach many courses, but if it is also common to have a COURSE taught by several different FACULTY, then the diamond shape **should** reflect a _____ relationship.
    a. recursive one-to-many
    b. one-to-one
    c. many-to-one
    d. many-to-many

23. A report requires data to be arranged alphabetically by Lname. Which of these statements will provide that arrangement?
    a. SELECT Lname, Fname, Phone FROM Student ARRANGE BY Lname;
    b. SELECT Lname, Fname, Phone ORDER BY Lname FROM Student;
    c. SELECT Lname, Fname, Phone FROM Student ORDER BY Lname;
    d. SELECT Lname, Fname, Phone ARRANGE BY Lname FROM Student;

24. Changing the name of a field in a table (e.g., SSN becomes StudentID) requires that
    a. the data in that field must be reentered.
    b. reports that previously used the field must be modified.
    c. the name of any related fields must also change.
    d. the data type of the field must be changed.

25. A report that is based on a parameter query will:
    a. first ask for a value that is to be used for the parameter
    b. require create/delete permissions by the user
    c. run the report and then ask for a value that is to be used for the parameter
    d. ask for the name of the parameter

26. When rows are grouped, ____ of output is/are produced for each group.
    a. one line
    b. one or more lines
    c. multiple lines
    d. no lines

27. A null value in a field
    a. is preferred over the use of generic values like: N/A.
    b. increases the accuracy of data stored in the field.
    c. decreases the complexity of most queries using the field.
    d. inevitably leads to questions about what it means.

28. A table that contains duplicate records
    a. probably has no established index.
    b. probably has a weak primary key.
    c. probably has a defective foreign key.
    d. probably has several surrogate keys.

29. A one-to-many relationship between two tables will require that
    a. the table on the 'many' side can have no candidate keys.
    b. a foreign key will be placed on the 'many' side of the relationship.
    c. the table on the 'one' side will have only one field.
    d. no foreign key will be necessary in the relationship.

30. After a table and indexes are in place, new indexes
    a. None of the answers are correct.
    b. can be added.
    c. will not improve performance.
    d. cannot be added.

Database Design & Applications Sample Production Test

Instructions
You have sixty (60) minutes to complete this production test.

A new record store called Music for Less sells new CDs as well as pre-owned CDs. Individuals can trade in their gently used CD's for credit on newly released CDs or other used albums. The store loses business each year because customers come in looking for a particular CD and store clerks cannot quickly locate a CD or even verify if the CD is in stock.

The story owner thinks that a database that tracks inventory will allow the easy look up of any CD by artist, genre, song or title. In that way, clerks can quickly look up the answer to customer questions either on the phone or when they visit the story in person.

Procedure: A new or used CD will be logged into inventory as it is received by Music for Less. All tracks on the CD will be logged as well as the genre, song titles and type of CD. Types of CDs will include compilations, greatest hits, or collection. CD Genres will include rock, pop, R and B, jazz, funk and alternative.

Assumptions:

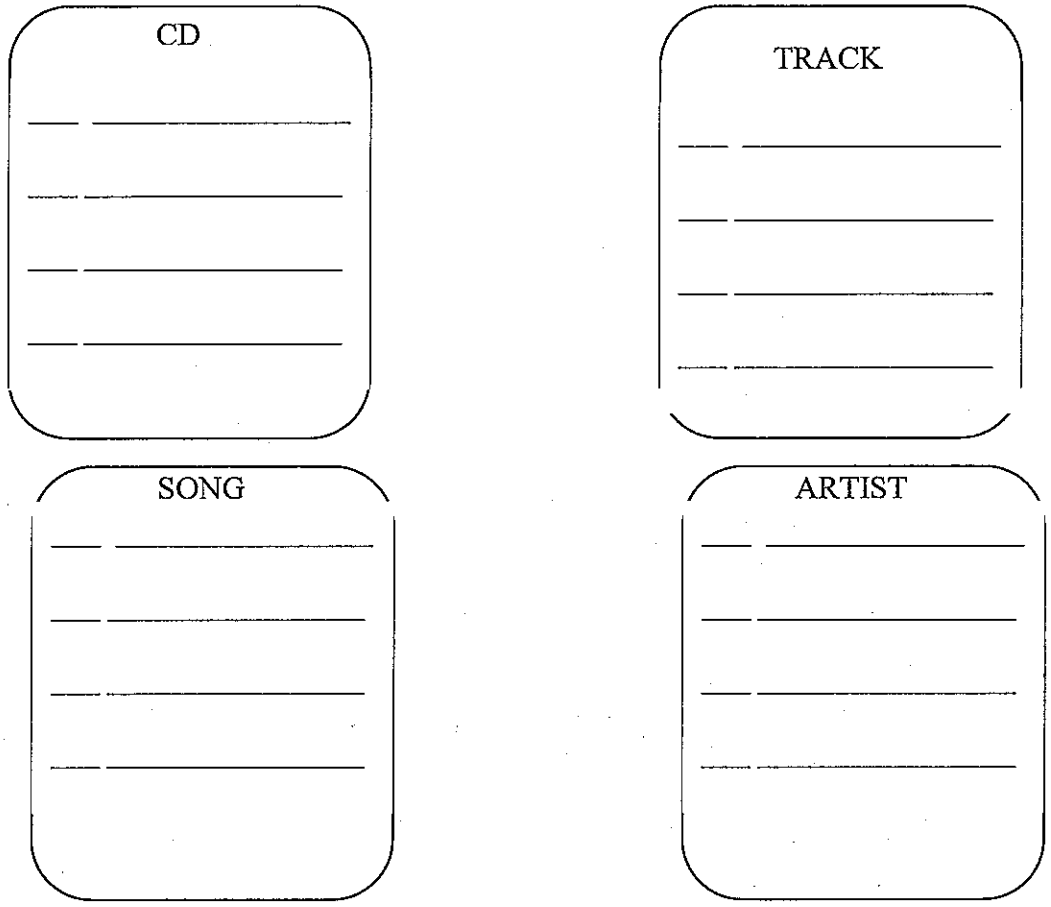
- CDs purchased during the business day will automatically be removed from the database by a separate point-of-sale system to be developed later in the project.
- A track on a CD is the unique combination of an artist singing a particular song on a particular CD.
- A song can be on more than one CD, an artist can sing on more than one CD
- A CD can contain more than one artist
- Each CD, Track, Artist and Song will have a numerical unique identifies

Further Information:

CD Title	Genre	Number in Stock	Type	Songs	Artist
Acoustic Soul	R and B	2	Collection	Intro	India Arie
				Video	India Arie
				Promises	India Arie
				Brown Skin	India Arie
John Mayer	Pop	5	Collection	Waiting on the World to Change	John Mayer
				I Don't Trust Myself	John Mayer
				Belief	John Mayer
				Gravity	John Mayer
				The Heart of Life	John Mayer
The Breakthrough	Soul	10	Collection	No One Will Do	Mary J. Blige
				Enough Cryin	Mary J. Blige
				About You	Mary J. Blige
				Be Without You	Mary J. Blige
Pure Funk	Funk	2	Compilation	Fire	Ohio Players
				Brick House	Commodores
				Car Wash	Rose Royce
				Kung Fu Fighting	Carl Douglas
				Mr. Big Stuff	Jean Knight
Testimony	R and B	7	Collection	These Eyes	India Arie
				The Heart of the Matter	India Arie
				Good Mourning	India Arie
				Private Party	India Arie
				There's Hope	India Arie

Job 1—Object Diagram

Complete the object diagram below. The objects and their attributes can be obtained by using the table and description above. Identify the primary key and foreign key for each object by writing a PK – Primary Key and a FK – Foreign Key to the left of the identified attribute. Some objects may not contain a foreign key.



Job 2—Database and Table Creation

1) Create a new database named CD Inventory and create the Artist, Song, CD and Track tables. Use the information from the entity relationship diagrams above to assist with the creation of the tables. Identify the appropriate data types for each field. Save each table.
2) Establish the relationships between tables.
3) Populate the tables with the information from the table above

Job 3—Songs by a Particular Artist Query

In order to better assist customers who heard a song on the radio and want to purchase the CD on which it appears, sales clerks need to be able to type in a song name and find the Artist and CD on which it appears. In this case, a customer has phoned to find a CD with the song "Brown Skin". Create a query to show the song title, artist name, CD name on which it appears and the number in stock.

1. Create the query described above
2. Run the query and print the results

Job 4

Another customer has dropped by the store to search for a compilation of 70's funk. The customer would like to have a print out of all the songs on a CD that meets this criterion so she can take with her for comparison purposes. Create a query that finds all CD that are compilation of this genre. Display the Name[s] of the CD, all songs and artists on the CD.

1. Create the query described above
2. Run the query and print the results
3. Use the query as the source of a report.
4. Print the resulting report.

Overview
Certain types of accounting processes require that each record in the file be processed. Desktop Application Programming focuses on these procedural style processing systems. This event tests the programmer's skill in designing a useful, efficient, and effective program in the area described below.

This is a two-part event: a program is submitted prior to the NLC to be judged, and all eligible individuals will present the program at the NLC in a preliminary round,

Program
The program for Desktop Application Programming changes every year. Refer to the Competitive section in the *CMH* to find the current topic for the event or look at competitive events under the FBLA tab at www.fbla-pbl.org.

Competencies

Program Competencies
- Development of topic is logical and creative
- Code is commented at appropriate points
- Interface is a logical arrangement and contains all necessary information
- Program runs without error
- Readme file is complete

Performance Competencies
- Critical thinking and problem solving
- Oral presentation skills
- Explanation of the program
- Understanding of program language

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Two (2) CD/DVDs containing the executable object, source file(s) saved as .txt file(s), sample data file student used, and a readme file must be received by the national center for judging by the second Friday in May along with a Statement of Assurance. The CD/DVDs must be labeled with the name of the event, state, name of participant, and school.
- The solution must run stand-alone with no programming errors. The judge will copy the contents of the CD/DVD to C:\NLCDesktop\. The program must be designed so that the program will run when copied to a hard drive with this path. The judge will use a file with the same name and layout as given in the problem but with different data.
- Points will be deducted for any logical errors and entries will be judged according to the rating sheet.
- Programs must be accompanied by a readme file noting software used, name(s) of participants and school, source of information, and instructions on running the program.
- Program should run on Windows 2000 or higher computer including Vista.
- For the presentation, the individual must provide a computer and LCD projector.
- The individual has seven (7) minutes to present the program. The judges may interact with the participant during the presentation.

Web Site Resources
- http://www.dbpd.com/vault/9801xtra.htm
- http://infolab.stanford.edu/~ullman/fcdb/oracle/or-web.html
- http://vyaskn.tripod.com/coding_conventions.htm
- http://www.webreference.com/programming/databases.html

Overview

This event provides recognition to FBLA members who can most effectively demonstrate skills in the areas of desktop publishing, creativity, and decision making.

This event consists of two parts: an objective test taken at the NLC and a skills production test taken prior to the NLC.

Competencies

The topics listed below are prioritized, listing first the most important content areas of the test.

Objective Test Competencies

- Create, design, and produce useable copy
- Understanding and mastering of basic desktop terminology and concepts
- Related desktop application knowledge
- Message presentation, accuracy, and proofreading

Production Competencies

- Documents address topic and are appropriate for the audience
- Required information is effectively communicated
- Graphics, text treatment, and special effects show creativity and cohesiveness of design
- Appropriate selection of fonts and type sizes
- Overall layout and design is creative and appealing
- Final product indicates a clear thought process and an intended, planned direction with formulation and execution of a firm idea

Procedures/Tips

- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.

Web Site Resources

- http://desktoppub.about.com/library/tips/bldesigntip03.htm
- http://desktoppub.about.com/library/weekly/aa122900f.htm
- http://www.webopedia.com/Software/Desktop_Publishing/

Desktop Publishing Sample Questions

1. If you wish to trim the horizontal and vertical edges of an image, you should use which command?
   a. cut
   b. copy
   c. nudge
   d. crop

2. What is the different in vector graphics and raster graphics?
   a. Raster graphics are made u of dots, and vector graphics are made up of lines and curves.
   b. Raster graphics are made up of dots, and vector graphics are made up of symbols.
   c. Raster graphics are made up of lines and curves, and vector graphics are made up of dots.
   d. There is no difference between raster graphics and vector graphics

3. How many colors does the GIF format allow?
   a. 256
   b. 52
   c. 650
   d. 128

4. The difference between degrees of lightness and darkness on a page is known as
   a. contrast.
   b. focus.
   c. balance.
   d. saturation.

5. The intensity of a color is called:
   a. saturation
   b. hue
   c. contrast
   d. luminescence

6. What is the purpose of a kicker when designing a newsletter?
   a. to indicate a new column
   b. to indicate the end of a page
   c. to indicate a direct quote
   d. to indicate the purpose and set the stage for a document

7. Which of the following is a sans serif font?
   a. Garamond
   b. Arial
   c. Bell MT
   d. Times New Roman

8. Which of the following is not a coloring option in Microsoft Word?
   a. automatic
   b. washout
   c. gradient
   d. grayscale

9. Drawing and object on top of another object is called:
   a. wrapping
   b. stacking
   c. grouping
   d. cropping

10. An imaginary horizontal line on which characters rest is called the
    a. baseline.
    b. horizontal plane.
    c. point line.
    d. pixel line.

11. Which of the following is **true** of a newsletter?
    a. It must always contain a headline and body.
    b. It must always be asymmetrically designed.
    c. It must always contain a drop cap.
    d. It will always be in two columns.

12. What keyboard command allows you to position the cursor at the top of the next page?
    a. SHIFT + ENTER
    b. CTRL
    c. SHIFT
    d. ALT + ENTER

13. In Microsoft Word, a table style includes
    a. color.
    b. borders.
    c. borders and shading
    d. shading.

14. Background space with no text or graphics is classified as a
    a. unnecessary space.
    b. blank space.
    c. white space.
    d. design space.

15. What is the keyboard shortcut for superscript?
    a. ALT + SHIFT + *
    b. CTRL + SHIFT + =
    c. CTRL + SHIFT + *
    d. ALT + SHIFT + =

16. When a typeface has the same amount of spacing for each character, the typeface is classified as
    a. proportional.
    b. monospaced.
    c. single spaced.
    d. minispaced.

17. Balancing similar elements equally on a page is known as
    a. asymmetrical design.
    b. symmetrical design.
    c. proportional design.
    d. comparative design.

18. Sections separated by folds in a brochure are called
    a. footers.
    b. headers.
    c. tables.
    d. panels.

19. When designing a desktop publishing document, what is the purpose of creating a thumbnail sketch?
    a. to experiment with the color on the document
    b. the experiment with the document design
    c. to develop a symmetrical design
    d. to determine how much white space the document needs

20. Moving an object by small increments is called
    a. stacking.
    b. pushing.
    c. nudging.
    d. cropping.

21. An area where text will not print is classified as a
    a. nonprintable zone.
    b. unprintable area.
    c. unprintable zone.
    d. nonprinting area.

22. What is the term for a page element that prints to the edge of the page?
    a. group image
    b. watermark image
    c. bleed image
    d. pixel image

23. A decorative typeface would be appropriate for
    a. a church bulletin.
    b. a report.
    c. an invitation.
    d. a newsletter.

24. That argument is very convincing.
    a. This sentence is grammatically incorrect.
    b. This sentence is grammatically correct.

25. This news is very exciting.
    a. This sentence is grammatically incorrect.
    b. This sentence is grammatically correct.

26. Grace, along with Beth and Harriett, serve in tour loan department.
    a. This sentence is grammatically incorrect.
    b. This sentence is grammatically correct.

27. Martin Smith and Johnny Harris _____ running for mayor.
    a. is
    b. are

28. Here ___ the full list of students.
    a. is
    b. are

29. The number of retirees this year _____ greater than expected.
    a. is
    b. are

30. Carla and Peter, our new neighbors, ____ both doctors.
    a. Is
    b. are

Desktop Publishing Sample Production Test

Instructions
Time allowed is two hours and must be a two-member team.

Performance Indicators

- Appropriate names of variables used
- Commentary provided line-by-line and/or section is readable, useful, and complete
- General program documentation readable, useful, and complete
- Input/output and program parameters properly documented
- Readme file contains name, state, school, instructions, and algorithm
- Program is concise, does not contain unnecessary complexity
- Appropriate data types used
- Algorithms reliable and straightforward
- Unusual approaches should be well documented
- Algorithms did not impose any special limitations not described in the program instructions
- Program was error free
- The program handled user and/or data input errors well
- Program functioned as required and meets requirements
- Resulting outputs, screens, and messages were useful

Background Information

You have been hired by a local restaurant as a graphics designer. It is your job to advertise for the company by creating professional materials to be used by the restaurant. The name of the restaurant is *Mack's Grill and Chill*, which prepares sandwiches and several frozen treats. For your first task, you have been asked to create a menu for *Mack's* that will display the variety of items available to customers. In designing the menu, you must create a logo for *Mack's Grill and Chill*, and the logo will be used throughout the documents you will design. You have also been asked to create a business card and monthly calendar. The finished publications can be printed using a color or black and white printer. Each area must be completed.

Job 1: Menu. The menu should be a bi-fold and double-sided. You must include the following elements in the menu:

- A professional logo for the restaurant
- Two different fonts
- Text boxes
- Appropriate tabs and leaders
- Reverse type and rotated text
- No more than three colors
- At least three clipart images

The menu items should be illustrated in the inside of the menu and the business name, contact information, and logo should appear on the outside of the menu. The following items should be included in the menu and should be formatted using tabs and leaders.

Burgers and Sandwiches		Side Items	
Hamburger	$2.19	French Fries	$1.19
Cheeseburger	$2.69	Tater Tots	$1.09
Chicken Sandwich	$2.89	Onion Rings	$1.39
Fish Sandwich	$3.19	Red Beans and Rice	$1.79
Fried Shrimp Sandwich	$3.25	Cole Slaw	$1.00
BLT	$1.99	Potato Chips	$1.00
Patty Melt	$2.00	Pasta Salad	$1.25
Grilled Cheese Sandwich	$1.25		
Pulled Pork BBQ Sandwich	$3.50		
Mack's Club Sandwich	$4.25		
Philly Steak and Cheese	$3.19		

Drinks and Frozen Treats		Daily Specials--$4.99 --Includes drink and dessert	
Sodas	$1.29		
Bottled Water	$1.00	Monday	Spaghetti and Meatballs
Iced Tea	$1.29	Tuesday	Lasagna
Lemonade	$1.29	Wednesday	Fried Fish Dinner
Hot Fudge Sundae	$1.99	Thursday	One-topping Single Pizza
Banana Split	$2.19	Friday	Hamburger Steak
Milkshakes	$2.00		

When designing the menu, be sure to choose appropriate font sizes and use appropriate positioning and white space throughout the document.

Job 2: Business Card. The business card for *Mack's Grill and Chill* should be 2 inches high by 3 and ½ inches wide. Business cards are printed 10 to a page. You are to create one card and copy the card so that there are 10 on the page. Include the contact information and the logo. The restaurant has asked you to use a design element that will allow the website and e-mail address to be clearly visible on the card.

Job 3: Calendar. Design a calendar for August 2005. The calendar should include the name and logo for the restaurant and should be printed using landscape orientation. The following information should be included in the calendar.

Employee Birthdays		Banquets and Special Events	
Janet Smith	August 2	Rotary Club Luncheon	August 4
Matt Morrison	August 10	FBLA Banquet	August 13
Shirley Gates	August 12		
Brian Bombalay	August 18		
Sara Williams	August 23		

Other Useful Information

Publication specifics for menu, business card, and calendar are as follows:

1. The name of the company is *Mack's Grill and Chill*
2. The logo should be designed for *Mack's Grill and Chill*
3. Clipart should be representative of the menu items
4. The address is Mack's Grill and Chill, 8947 North Valley Street, Nashville, Tennessee, 29874
5. Phone numbers are: Main No. 875-914-5677, Fax: 875-914-5678
6. E-mail is macksgrill@south-net.com
7. Web address is http://www.macksgrillandchill.org

Overview
This event provides recognition to FBLA members who demonstrate the ability to create an effective video to present an idea to a specific audience.

This is an individual or team event that consists of two-parts: a project is submitted prior to the NLC to be judged, and all eligible chapters will present the project at the NLC in a preliminary round.

Topic
The topic for the Digital Video Production changes every year. Refer to the Guidelines section in the *CMH* to find the current topic for the event or look at competitive events under the FBLA tab at www.fbla-pbl.org.

Competencies

Project Competencies
- Document addresses topic and is appropriate for the audience
- Graphics, text treatment, and special effects show creativity and cohesiveness of design
- Appropriate selection of fonts and type sizes
- Overall layout and design is creative and appealing
- Final product indicates a clear thought process and an intended planned direction with formulation and execution of a firm idea
- Required information is effectively communicated
- Copyright laws followed

Performance Competencies
- Explanation of the program is logical and systematic
- Understanding a program language is evident
- Design process effectively communicated
- Tips, techniques, and tools used are presented
- Voice quality and diction are appropriate for the setting
- Self-confidence apparent through knowledge of content and articulation of ideas

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- This is an individual or team event.
- DVP must be submitted on a CD or DVD for judging.

Web Site Resources
- http://www.computerlearning.org/articles/DVTips.htm
- http://www.siggraph.org/education/materials/HyperGraph/video/digital_video_main.htm
- http://www.convivial.com/pages/tips/digtial_video_tips.html

Overview
This event recognizes FBLA members who have developed proficiency in the creation and design of Web commerce sites.

This is an individual or team event and consists of two-parts: a URL is submitted prior to the NLC to be judged, and all eligible chapters will present the project at the NLC in a preliminary round.

Topic
The topic for the E-business changes every year. Refer to the Guidelines section in the *CMH* to find the current topic for the event or look at competitive events under the FBLA tab at www.fbla-pbl.org.

Competencies

Project Competencies
- Document addresses topic and is appropriate for the audience
- Graphics, text treatment, and special effects show creativity and cohesiveness of design
- Appropriate selection of fonts and type sizes
- Overall layout and design is creative and appealing
- Final product indicates a clear thought process and an intended, planned direction with formulation and execution of a firm idea
- Required information is effectively communicated
- Copyright laws followed

Performance Competencies
- Presentation of project is developed logically and systematically
- Design process effectively communicated
- Tips, techniques, and tools used are presented
- Voice quality and diction are appropriate for the setting
- Self-confidence apparent through knowledge of content and articulation of ideas

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- The national center provides a computer, LCD projector, cart with electricity, and Internet access.

Web Site Resources
- http://www.refdesk.com/html.html
- http://www.build-your-website.co.uk/business-websites.htm
- http://www.allaboutyourownwebsite.com/
- http://www.notepadmusic.com/
- http://www.mediafestival.org/copyrightchart.html
- http://www.copyright.gov/title17/circ92.pdfhttp://asbdc.ualr.edu/ecommerce/tool.asp
- http://www.dealix.com/corporate/shownews.aspx?pressID=318

Overview
This event provides recognition for FBLA members who can identify, understand, and apply economic principles to contemporary social, political, and ecological problems.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the tests.

- Economic principles related to the policies and goals of the United States economy
- Comparison of the American economic system to other systems
- Supply and demand
- Fixed price
- Elasticity
- Profits
- Competition
- Business cycles
- Role of government
- Public choice
- International trade
- Market structures (monopoly, pure competition, oligopoly, monopolistic competition)
- Monetary and fiscal policy
- Types of businesses
- Investments
- Interest rates
- Labor relations
- Environmental issues

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.investopedia.com/university/economics/economics3.asp
- http://www.socialstudieshelp.com/Eco_Mon_and_Fiscal.htm
- http://www.mcwdn.org/ECONOMICS/EconMain.html
- http://www.census.gov/
- http://www.quickmba.com/econ/

Economic Sample Questions

1. When demand decreases
   a. shortages increase.
   b. supply increases.
   c. equilibrium quantity decreases.
   d. equilibrium quantity increases.

2. Which of the following would all decrease supply?
   a. higher business subsidies, higher resource costs, fewer suppliers
   b. lower business taxes, higher resource costs, fewer suppliers
   c. higher business subsidies, lower resource costs, more suppliers
   d. higher business taxes, higher resource costs, fewer suppliers

3. The minimum wage is an example of
   a. a price floor.
   b. a price ceiling.
   c. a surplus of jobs.
   d. a shortage of workers.

4. A quota is
   a. a tax on exports.
   b. a limit on price imports can charge.
   c. a limit on quantity of imports crossing the border.
   d. a tax on imports.

5. The depreciation of the dollar versus the yen means U.S. exports are
   a. cost the same.
   b. cannot be determined.
   c. more expensive.
   d. cheaper.

6. The appreciation of the yen versus the dollar means a vacation for Japanese tourists coming to the United States is
   a. costs the same.
   b. cannot be determined.
   c. more expensive.
   d. cheaper.

7. As supply decreases and demand decreases, what effect does this have on equilibrium price and quantity?
   a. price indeterminate, quantity increases
   b. price indeterminate, quantity decreases
   c. price increases, quantity decreases
   d. price decreases, quantity decreases

8. Suppose $200 cash is deposited in a bank and the reserve requirement ratio is 10%. What is considered required reserves?
   a. $2,000
   b. $ 20
   c. $1,800
   d. $ 180

9. Government borrowing that leads to less private borrowing and investing is called
   a. net exports effect.
   b. time lags.
   c. balloon debts.
   d. crowding out effect.

10. An economic profit is equal to
    a. accounting profit-implicit costs.
    b. total revenue-explicit costs.
    c. accounting profit + implicit costs.
    d. total revenue-implicit costs.

11. Suppose John has implicit costs of $10,000, explicit cost of $20,000, and revenues of $100,000. What is his economic profit?
    a. $ 70,000
    b. $ 80,000
    c. $ 90,000
    d. $100,000

12. If maintenance costs rise for industry, what effect will this have on expected return?
    a. expected return stays the same
    b. expected return fluctuates
    c. expected return decreases
    d. expected return increases

13. Comparative advantage argues that if two countries specialize and engage in free trade
    a. who gains or loses cannot be determined.
    b. one gains, one loses.
    c. they will both lose.
    d. they will both gain.

14. A pollution market for externality rights would
    a. buy and sell externality benefits.
    b. buy and sell political power.
    c. buy and sell pollution.
    d. buy and sell rights to pollute.

15. The optimal amount of pollution is
    a. the amount that maximizes resource use.
    b. the amount that production.
    c. the amount where the marginal benefits equal the marginal costs of pollution.
    d. zero.

16. Pollution is an example of:
    a. spillover benefit
    b. externality cost
    c. externality benefit
    d. taxes

17. Industrial unions like the United Auto Workers are examples of
    a. competitive firms.
    b. government organizations.
    c. exclusive unions.
    d. inclusive unions.

18. Most union members work in
    a. manufacturing.
    b. retail industries.
    c. government.
    d. service industries.

19. Which best describes the monopoly market structure?
    a. one firm, unique product, barrier to entry
    b. many firms, price taker, easy entry
    c. one firm, price maker, standardized or homogeneous product
    d. one firm, easy entry, price maker

20. Which of the following does **not** describe perfect competition?
    a. It is easy to enter the market.
    b. Is a price maker.
    c. It is an efficient market.
    d. Produces a standardized product identical to its competitors.

21. Assuming economies of scale is a barrier to competition, a monopoly would likely
    a. produce at higher per unit cost.
    b. produce at lower per unit cost.
    c. produce less quantity.
    d. produce at the same per unit cost.

22. The biggest portion of federal tax revenue comes from
    a. payroll taxes.
    b. excise tax.
    c. corporate income tax.
    d. personal income tax.

23. In comparing the federal expenditures on discretionary spending with nondiscretionary spending, nondiscretionary spending is
    a. about the same size.
    b. larger.
    c. smaller.
    d. shrinking.

24. Most local government tax revenues come from
    a. sales taxes.
    b. property taxes.
    c. income taxes.
    d. excise taxes.

25. If the price increases on a product with a perfectly inelastic demand, what will happen to quantity demanded?
    a. stays the same
    b. increases
    c. decreases
    d. unknown without more information

26. The price for peanut butter rises. Assuming the supply for jam is constant, what will happen to the price of jam?
    a. It will stay the same.
    b. It will decrease.
    c. It will increase.
    d. It cannot be determined.

27. What type of firm has the largest assets in dollar value?
    a. sole proprietorships
    b. corporations
    c. partnerships
    d. limited liability companies

28. What type of firm has limited liability?
    a. privately owned kiosks
    b. corporations
    c. sole proprietorships
    d. partnerships

29. A share in the ownership of a corporation is called a
    a. REIT.
    b. stock.
    c. mutual fund.
    d. bond.

30. Rising real interest rates will likely
    a. increase consumption.
    b. decrease saving.
    c. decrease gross investment.
    d. decrease capital costs

Overview

An electronic career portfolio is a purposeful collection of work that tells the story of an applicant including achievements, growth, vision, reflection, skills, experience, education, training, and career goals. It is a tool that gives employers a complete picture of who you are—your experience, your education, your accomplishments—and what you have the potential to become; it is much more than what a mere letter of application and resume can provide.

Project Competencies

- Written communication skills
- Organizational skills
- Creativity
- Career development
- Technology skills—Internet, computer programs
- Multimedia
- Use of scanners
- Self-assessment
- Knowledge of employability skills and trends

Procedures/Tips

- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- This event is prejudged.
- The individual must pay NLC registration fee to be eligible to compete in this event.

Web Site Resources

- http://www.uwstout.edu/art/artedportfolios/creatingyour/index.html
- http://electronicportfolios.com/
- http://www.asdk12.org/staff/lloyd_pam/pages/Electronic_Portfolio/Pages/EP_Career.html
- http://www.itma.vt.edu/studio/portfolio.htm

Overview
This event provides FBLA members with an opportunity to develop and demonstrate skills in researching and presenting an emerging business issue.

This event is comprised of a two- or three-member team. In addition to learning research skills, team participants develop speaking ability and poise through oral presentation.

Topic
The topic for the Emerging Business Issues changes every year. Refer to the Guidelines section in the *CMH* to find the current topic for the event or look at competitive events under the FBLA tab at www.fbla-pbl.org.

Competencies
- Understanding of topic evident
- Topic presented in a logical manner
- All team members contribute to presentation
- Arguments are persuasive and relevant to topic
- Questions answered effectively

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Be prepared to present an affirmative and negative argument on the current topic. Prepare as if giving a debate. The team will draw to see which side they will argue. Presentation time is five (5) minutes.
- Review the Competitive Events Tips in the front of the book

Web Site Resources
- http://edgenet.edgewood.edu/LSS/study_skills/speaking_anxiety.htm
- http://jefmenguin.wordpress.com/tag/public-speaking/

NLC Judges' Comments
- Make presentations sound more genuine and less rehearsed. Do not read notes.
- Clarify which side you are arguing.
- Try not to present more opinions than fact and also include more reference to laws, government, legal cases, etc. When presenting opinions, include references of supporting information.
- Use more supporting information during the Q&A period. Fully answer the questions presented.

Overview
Owning and managing a business is the goal of many Americans. This event recognizes FBLA members who demonstrate the knowledge and skills needed to establish and manage a business.

This is a team event composed of two or three members. This event consists of two parts: an objective test and a performance. The objective test is taken collaboratively by the team members, and the top ten (10) teams scoring the highest on the objective test will advance to the final round and participate in the performance component.

Competencies

Objective Test Competencies
- Business plans
- Community/business relations
- Legal issues
- Initial capital and credit
- Personnel management
- Financial management
- Marketing management
- Taxes
- Government regulations

Performance Competencies
- Topic presented in a logical manner
- Communication skills evident through voice projection and diction
- Critical thinking/problem solving used to resolve case
- Presentation includes positive and negative aspects of implementation
- All team members contribute to presentation
- Questions answered effectively

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Teams will be sequestered.
- Teams have twenty (20) minutes to review the case study.
- Teams have seven (7) minutes to present the case and the judges have three (3) minutes for a Q&A.

Web Site Resources
- http://edgenet.edgewood.edu/LSS/study_skills/speaking_anxiety.htm
- http://jefmenguin.wordpress.com/tag/public-speaking/
- http://www.quickmba.com/entre/

Entrepreneurship Sample Questions

1. Carla Danielson had a great recipe for sweet bell pepper sauce. Her friend Sharon Hall convinced her that they should go into business together and sell the sauce. They now ship Palouse red sauce to stores in 35 states. Danielson and Hall are examples of:
   a. entrepreneurs
   b. intraprenuers
   c. venture capitalist
   d. franchisees

2. The overall purpose of a business plan is to
   a. determine the most appropriate form of ownership.
   b. identify all actions required up to the point when the firm opens its doors.
   c. determine potential demand for the firm's product or service.
   d. provide prospective lenders a blueprint for action.

3. Which activity in developing a business plan is the most important?
   a. developing an organizational chart
   b. researching the market
   c. choosing a business location
   d. developing a production plan

4. TP Publishing Company offers several correspondence courses. It recently purchased Sylvan Learning Centers so that it would have a place and people to administer the examinations for the courses. This use of the learning centers to support the correspondence courses reflects the use of which component of the organization's strategy?
   a. scope
   b. resource deployment
   c. alignment
   d. entropy

5. After so many people complimented Robin Hoder's honey mustard, she decided to start a small business called Naples Valley Products to manufacture and market her mustard. At this juncture, Hoder was engaged in
   a. competitive response.
   b. corporate strategy.
   c. strategic marketing.
   d. strategic formulation.

6. In their book In Search of Excellence, Peters and Waterman found that successful companies "stuck to their knitting." In other words, they concentrated on those things they did well. To which component of organizational strategy does this idea most directly relate?
   a. distinctive competence
   b. organizational opportunity
   c. scope
   d. common strengths

7. Fort Howard Paper Company has a cost-saving manufacturing process that its competitors cannot imitate. Fort Howard Paper enjoys a(n)
   a. product integration.
   b. organizational opportunity.
   c. sustained competitive advantage.
   d. organizational threat.

8. Research has shown that manufacturing costs fall as the number of units produced increases. This relationship between cost and production is called
   a. synergy.
   b. economy of scale.
   c. the scalar principle.
   d. the 80/20 principle.

9. What is the most common source of funds for entrepreneurs?
   a. personal financial resources
   b. money from venture capitalist
   c. loans from banks
   d. issuing stock in the business

10. Which of the following is **not** a method used by entrepreneurs to finance their new business?
    a. strategic alliances
    b. sale of stocks
    c. small Business Investment Companies (SBICs)
    d. personal resources

11. Four general factors contribute to the failure rate of small businesses. They include
    a. cash flow problems.
    b. the lack of innovative spirit.
    c. managerial incompetence or inexperience.
    d. too many customers.

Use the following items for the next 3 questions.
(a) Starting a business from scratch
(b) Buying an existing business
(c) Buying a franchise

12. Historical records answer questions about cash flow problems.
    a. a
    b. c
    c. b

13. May not be able to negotiate favorable credit terms with suppliers
    a. b
    b. a
    c. c

14. Obtains ongoing access to advice from experts
    a. c
    b. b
    c. a

15. If an entrepreneur is considering a new business, which of the following would be a desirable characteristic of the industry being considered?
    a. Several companies are engaged in highly competitive advertising, which indicates that the product is desirable.
    b. The new company will be able to sell to only selected buyers.
    c. Start-up costs are high.
    d. The new company will sell a newly patented invention that is not yet well known but is expected to dominate the market.

16. Service businesses are the fastest growing segment of all small-business enterprises primarily because of
    a. favorable tax treatment.
    b. high market demand.
    c. size of initial capital investment.
    d. low labor requirements.

17. The first step for the entrepreneur in planning his or her business is to:
    a. forecast sales revenue
    b. engage in self-analysis
    c. choose a location
    d. develop an organizational chart

18. What is the most common source of funds for entrepreneurs?
    a. personal financial resources
    b. loans from banks
    c. money from venture capitalist
    d. issuing stock in the business

19. Which of the following is **not** generally considered to be a role performed by small businesses?
    a. the creation of new jobs
    b. the provision of capital to large businesses
    c. the manufacture of materials for large businesses
    d. the development of new products

20. While watching her Dad cook bacon in the microwave, 10-year-old Abby Fleck asked, "Wouldn't it be less messy if you hung the bacon to cook?" After breakfast, she and her Dad went to the basement and created the Makin Bacon, a gadget for making bacon cooking less messy. Abby and her family operate a business that makes and sells Makin Bacon trays to large companies like Armour Bacon. This is a small company that has contributed to the economy with its
    a. job creation and innovation.
    b. innovation and its impact on the internal environment of Armour.
    c. innovation and its importance to a big company.
    d. financial performance and impact on its external environment.

21. Which of the following statements explain why small businesses are generally more effective than large companies in specialty retailing?
    a. Large companies generally lack the specialties that are needed to make a retail store profitable.
    b. The dollar size of the specialty market is too small for large companies.
    c. Specialty retailing requires a different organizational structure than is usually found in large companies.
    d. None of these statements explain why small businesses are generally more effective than large companies in specialty retailing.

22. Which of the following is an example of identifying a new niche in an established market?
    a. expanding the distribution channels for Meadow Gold ice cream
    b. developing a meat product that looks and tastes like ham but has a shelf life of twenty years
    c. introducing a strawberry jam at a price 20% lower than what is currently on market
    d. offering a free package of Hormel wieners if you buy one at full price

23. Which of the following is not a source of management advice for an entrepreneur?
    a. Service Corps of Retired Executives (SCORE)
    b. Federal Trade Commission (FTC)
    c. Small Business Administration (SBA)
    d. Active Corps of Executives (ACE)

24. The systematic collection and recording of information about jobs in the organization is known as
    a. job analysis.
    b. the selection process.
    c. job specification.
    d. job evaluation.

25. When looking to hire a new employee, once the firm has developed a pool of applicants, the next step is
    a. making a job offer to a candidate.
    b. interviewing job applicants.
    c. advertising the position.
    d. screening job applicants

26. The typical first step in the hiring process is to have prospective employees
    a. participate in an interview.
    b. take a skills test.
    c. complete a job application.
    d. attend an assessment center.

27. Darin, the human resource manager of a local firm, makes sure that the firm is paying men and women the same if they are doing the same job. The legal constraint that he is abiding by is the
    a. Equal Pay Act.
    b. National Labor Relations Act.
    c. Female Discrimination Act.
    d. Civil Rights Act.

28. Which of the following is not an objective measure of performance appraisal?
    a. the ranking of coworkers by their superior
    b. quality index based on the number of rejects
    c. the number of sales dollars generated
    d. the number of sales calls made

29. The final and often the most difficult part of performance appraisal is
    a. management by objectives.
    b. job evaluation.
    c. rating actual performance.
    d. providing feedback to the employee in a face-to-face meeting.

30. One of the factors that contribute to the failure rate of small businesses include:
    a. too many customers
    b. cash flow problems
    c. managerial incompetence or inexperience
    d. the lack of innovative spirit

Entrepreneurship Sample Case Study

Performance Indicators

- Problem is understood and well-defined
- Alternatives are recognized with pros and cons stated and evaluated
- Logical solution is selected with positive and negative aspects of its implementation given
- Anticipated results are based on correct reasoning
- Thoughts and statements are well organized and clearly stated; appropriate business language is used
- Team members demonstrated self-confidence, poise, and good voice projection
- All team members participated actively during the presentation
- Demonstrated ability to effectively answer questions

Background Information

Entrepreneur Williams Grace started a small business that provides consulting in human resource development. The organization that Williams started, was a family-owned business located in Pittsburgh, PA in 1991. The organization (HRDLeaders) specializes in technology-based online training. HRDLeaders has one main office that houses 5 employees on-site (family members) and in addition to those about 3 that telecommute at least 50% of the time. They are currently operating at capacity of the office. However, with that said, they are still are not able to meet the demands of all the requests they receive for services.

Within the last few years, many companies have started to use online or blended training to meet their needs for learning in a continuously changing workplace. Also factoring into the increase in the new demand is a new online training system that HRD Leaders created that trains employees for security issues and was recently selected by a large Fortune 500 company. In the current economy, many Fortune 500 businesses have inquired about this product, making the potential for market growth even greater.

Williams is trying to develop a strategy to capitalize off of the current demand for his product. Williams feels that it is necessary to go outside of his family in his hiring if his company is going to expand in an effort to keep pace with demand. In the past, Williams has had no qualms hiring instructional designers and trainers from outside the family; however, he favored keeping the management positions for family members. Two new full-time project managers are needed. Essentially, the company does not currently have the production staff or resources to keep pace with the demand and lacks the financial resources to expand the operation. To maintain high levels of output, the current staff has been required to work extended hours. The members of the staff who are not family members feel as though their extra work is not being noticed or appreciated and if the company grows they only envision more work. Members of the staff have suggested hiring other to take some of the pressure off of the current workforce. Williams feels that new equipment and more office space is warranted and believes that hiring more people and creating an additional shift is only a temporary solution to the problem.

Williams is considering giving up some equity in his business to get the necessary funding to expand the business. However, someone else has suggested borrowing the money from a local financial institution in order to maintain family control. Williams sees the potential for growth with this increase in demand but is worried about losing control and the family-orientation of his business.

Working with large Fortune 500 companies is challenging to ensure rules and regulations regarding HR and training practices are followed. In the past, Williams has been able to outsource for his legal needs. However, with the new opportunities and the rapid changes in laws impacting technology, such as intellectual property laws, Williams has been forced to look into hiring a full-time attorney, as he is not fortunate enough to have an attorney in his immediate family. He has also thought about hiring an accountant that is licensed to practice in Pennsylvania.

Adding to the problems Williams is facing is the fact that he promised his daughter, Amber, a project management position upon her graduation from college with a degree in engineering. Williams was hoping that Amber would take some of the pressure off of him and provide new insight into the company as it expands. Amber has worked with the company ever since she was 12 and understands almost all of

the organization; however, Ambers' leadership skills are lacking and there are two more deserving candidates currently on the staff.

Case Study Scenario

HRD Leaders has several issues to deal with and important decisions to make. The company realizes that it needs advice on these decisions and has hired your team as consultants. You have a meeting later this week with Williams to present your finding and recommendations. Generate your own analysis of the situation from the data presented in this case. Go through the problem-solving process and present your findings with anticipated results and benefits.

Overview
This event provides recognition for FBLA members who are interested in learning about the background and current information of FBLA-PBL.

This event is only for members in grades 9 and 10.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the tests.

- General information about the FBLA-PBL organization
- Other facts found in the FBLA-PBL *CMH*
- Official FBLA-PBL publications (*Tomorrow's Business Leader, FBLA Advisers' Hotline*, and any other official publication)
- FBLA-PBL Goals, Creed, and Bylaws

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- www.fbla-pbl.org
- http://www.parliamentarians.org/

FBLA Principles & Procedures Sample Questions

1. A local chapter of over 100 members is allowed ___ voting delegates to the national conference.
   a. 4
   b. 2
   c. 1
   d. 3

2. The Gold Seal Chapter of Merit is also known as the:
   a. Hamden L. Forkner Award
   b. Edward D. Miller Award
   c. Hollis and Kitty Guy Award
   d. Dorothy L. Travis Award

3. Iowa became the first FBLA state chapter in
   a. 1942.
   b. 1937.
   c. 1958.
   d. 1947.

4. _____is considered the founder of FBLA.
   a. Lorraine Missling
   b. Hamden L. Forkner
   c. Edward D. Miller
   d. Dorothy Travis

5. All remarks and debate on a motion must be germane to the issue, meaning
   a. transferable.
   b. involve.
   c. pertinent.
   d. original.

6. The fiscal year for FBLA-PBL is
   a. January 1-December 31.
   b. July 1-June 30.
   c. June 1-May 31.
   d. August 1-July 31.

7. Business of the national executive council may be conducted by mail and requires a
   a. unanimous vote.
   b. 3/4 vote.
   c. majority vote.
   d. 2/3 vote.

8. Chapter activities fall into five functional areas:
   a. training, evaluation, goals, civic, and service
   b. evaluation, goals, civic, service, and social
   c. professional development, civic, service, social, and financial
   d. financial, professional development, goals, social, and training

9. National eligibility requirements must be followed by al competitors, Which of the following is **not** a requirement?
   a. students must take tests in sequence (Word Processing I & II)
   b. competitors must have paid their national dues by December 1 of they year they participate.
   c. business Math is for students in grades 9 and 10 only.
   d. member may not participate in more than one individual event.

10. When preparing the Local Chapter Annual Business Report, all of the following except _____ should be included.
    a. service projects
    b. calendar of events
    c. financial report
    d. equipment used

11. The official emblem and insignia item designs are described and protected from infringement by registration in the U.S. Patent Office under Trademark Act of
    a. 1947.
    b. 1948.
    c. 1949.
    d. 1946.

12. The topic for Emerging Business Issues
    a. is selected by each team.
    b. changes between state and national competitions.
    c. changes between the regional/sectional and state conferences.
    d. remains the same through national competition.

13. At the national level, ties on the written events will be broken
    a. by a predetermined sequence of questions.
    b. by the time each student takes to finish the test.
    c. by comparing performance on the last 10 questions and then time.
    d. by comparing performance on the last 10 questions.

14. An event that allows students to go online to compete is:
    a. Virtual Business Challenge
    b. Mission Lift
    c. Visual Basic Programming
    d. Network Design

15. At the national center, a "Wall of Fame" has been created to honor
    a. national FBLA officers.
    b. advisers and state chairs with at least 20 years of experience and outstanding service.
    c. chapters giving the top three monetary donations to the March of Dimes.
    d. FBLA national scholarship winners.

16. There are three categories of competitive events available to members:
    a. individual, group, and chapter
    b. chapter, member, and team
    c. group, member, and team
    d. individual, team, and chapter

17. The dress code must be followed at all national conferences by:
    a. members and advisers only
    b. members, advisers, and guests only
    c. members only
    d. members, advisers, guests, and hotel staff only

18. This competition uses the Internet and related technologies to communicate ideas and concepts and to deliver value to customers.
    a. Technology Concepts
    b. Business Presentation
    c. Web Site Development
    d. Network Design

19. FBLA members can participate in Mission Lift, which encourages fund-raising for the prevention of
    a. diabetes.
    b. cancer.
    c. world hunger.
    d. birth defects.

20. The newsletter for FBLA Advisers is
    a. *Today's Leader.*
    b. *Hotline.*
    c. *Chapter Leader.*
    d. *Hotnews.*

21. Business of the national executive council may be conducted by mail and requires a
    a. majority vote.
    b. 2/3 vote.
    c. unanimous vote.
    d. ¾ vote.

22. Year-round discounts for FBLA are provided by
    a. Alamo.
    b. Avis.
    c. Hertz.
    d. Enterprise.

23. In order for a meeting to be conducted, which two officers must be in attendance?
    a. president and parliamentarian
    b. president and secretary
    c. president and treasurer
    d. president and vice president

24. When a member of the meeting at the back of the room can't hear debate, hey can use the following motion:
    a. privileged
    b. subsidiary
    c. main
    d. incidental

25. I believe every person should prepare for a useful occupation and carry on that occupation in a manner that brings the greatest _____ to the greatest _____.
    a. reward, number
    b. good, number
    c. success society
    d. good, people

26. The last "I believe" paragraph begins with: "I believe I have the _____ . . . . "
    a. hope
    b. respect
    c. honesty
    d. responsibility

27. "Encourage _____ and promote school loyalty" is one of the goals of FBLA.
    a. academics
    b. professionalism
    c. citizenship
    d. scholarship

28. The FBLA organization strives through one of its goals to "_____ students in the establishment of occupational goals."
    a. help
    b. aide
    c. encourage
    d. assist

29. Complete the following goal: Encourage members in the development of individual projects that contribute to the improvement of
    a. environment, business, and community.
    b. community, school, and family.
    c. business community, and world.
    d. home, business, and community.

30. According to the FBLA goals, students will "Strengthen the confidence of students in themselves and their
    a. projects."
    b. work."
    c. skills."
    d. leadership."

Overview
This event honors outstanding FBLA members who have demonstrated leadership qualities, participation in FBLA, and evidence of knowledge and skills essential for successful careers in business.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the tests.

Objective Test Competencies

- General business concepts and knowledge (e.g., accounting, economics, law, communications, math, technology, business procedures, economics, marketing, international business)
- FBLA-PBL history, programs, and bylaws
- Parliamentary procedure

Performance Competencies

- Letter and resume complete
- Ability to answer questions effectively
- Demonstrates self-confidence, initiative, and assertiveness
- Ability to communicate career knowledge and plans
- Participation in school, community, and leadership activities

Procedures/Tips

- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.

Web Site Resources

- http://www.academictips.org
- http://www.quintcareers.com/interview_question_database/interview_questions.html
- http://www.soyouwanna.com/site/syws/aceinterview/aceinterview.html
- http://www.collegegrad.com/intv/
- http://www.jobweb.com/Resumes_Interviews/default.htm
- http://www.collegegrad.com/resumes/index.shtml
- http://resume.monster.com/archives/samples/

Future Business Leaders Sample Questions

1. The study of cultural and personal use of space is known as
   a. ergonomics.
   b. prostatics.
   c. economics.
   d. proxemics.

2. What is a defined contribution plan for employees of private companies?
   a. 401 (k)
   b. 501 (k)
   c. 401 (b)
   d. 403 (b)

3. A pricing strategy that is based on what the competition does is called:
   a. deceptive advertising
   b. comparative advertising
   c. counter advertising
   d. cooperative advertising

4. What is the official currency for Mexico?
   a. Pesos
   b. Yen
   c. Mexican dollar
   d. Pesetas

5. Which of the following factors constitutes fair use of copyrighted materials?
   a. the purpose and character of use
   b. the type of media being used
   c. the length of time the material will be used
   d. the publication date of the material being used

6. The primary purpose of Adobe Photoshop is to allow the user to
   a. to create and modify graphics.
   b. to design a Web page.
   c. create and modify desktop publishing documents.
   d. to create and modify spreadsheets.

7. If an the terms "2/10, n/30" appear on an invoice, what does this mean to the buyer?
   a. The buyer will receive a 30 percent discount if they pay the invoice within 10 days.
   b. The buyer will receive a 2 percent discount if they pay the invoice within 10 days. The invoice must be paid within 30 days.
   c. The buyer will receive a 10 percent discount if they pay the invoice within two days. The invoice must be paid within 30 days.
   d. The buyer must pay the invoice within 10 days and will be charged a late fee after 30 days.

8. How many bytes of information are in a megabyte?
   a. 1,048,577
   b. 1,048,578
   c. 1,048,579
   d. 1,048,576

9. The value of one currency in terms of another is known as the
   a. exchange ratio.
   b. international rate.
   c. exchange rate.
   d. monetary rate.

10. The financial statement that summarizes revenues and expenses is the
   a. income statement.
   b. balance sheet.
   c. statement of revenue and profit.
   d. statement of owner's equity.

11. Dora Fisher, store manager of A-Plus Electronics, does not know how to price a computer that costs the store $700. Dora knows that her boss wants a 48% markup on cost. What would be an appropriate selling price for the computer?
   a. $1,036
   b. $ 336
   c. $ 748
   d. $1,045

12. When using Microsoft Access, what is the default field size for a text field?
   a. 30
   b. 50
   c. 60
   d. 40

13. Why is protectionism policies such as tariffs and quotas used?
   a. government wants to make it harder for the companies in other countries to compete with the local companies
   b. countries need additional revenue and expenses
   c. consumers need additional revenue
   d. none of the answers are correct

14. John earns a salary of $2,574 per work week. He also earns a 20% commission based on sales. His sales for this week were $14,700. What is his total earning for the week?
   a. $ 735
   b. $3,309
   c. $5,514
   d. $2,940

15. In the business office, the abbreviation "cpm" stands for
   a. computer primary memory.
   b. computer processing per minute.
   c. copier performance monitor.
   d. copies per minute.

16. NAFTA is a free trade agreement between:
   a. France, China, and the United States
   b. Canada and the United States
   c. Mexico an the United States
   d. Canada, Mexico, and the United States

17. A company vision is best defined as:
    a. the bylaws of the company
    b. the ethical code of the company
    c. the philosophy of the company
    d. long-term aims and aspirations

18. Carla's checkbook balance at the beginning of the month is $565.78. During the month she makes four deposits totaling $1,257.84. She also wrote 12 checks totaling $894.46. What is Carla's checkbook balance at the end of the month?
    a. $ 692.06
    b. $ 929.16
    c. $2,718.08
    d. $ 363.38

19. Which of the following is **not** allowed in the Public Speaking II event?
    a. hand gestures and movement
    b. the use of note cards
    c. the use of visual aids
    d. the use of a lectern

20. A recession caused by too little aggregate demand would require which of the following policies?
    a. environmental policy
    b. concretionary monetary policy
    c. protectionist policy
    d. expansionary fiscal policy

21. The FBLA headquarters is located in:
    a. Alexandria, Virginia
    b. New York, New York
    c. New Orleans, Louisiana
    d. Reston, Virginia

22. What is the national publication for FBLA advisers?
    a. The FBLA Adviser
    b. The Professional Edge
    c. FBLA Adviser's Hotline
    d. Future Business Leader

23. What are the current national dues for FBLA members?
    a. $8
    b. $6
    c. $5
    d. $7

24. If the FBLA National Council decides to have members vote on an item of business by mail, by what majority would the action pass?
    a. a two-thirds vote of members eligible to vote
    b. at least a two-thirds vote of members and advisers
    c. at least one half of active FBLA members
    d. a three-fourths vote of members eligible to vote

25. What is the fiscal year for FBLA-PBL, Inc.?
    a. June 1 to May 31
    b. July 1 to June 30
    c. August 1 to July 31
    d. September 1 to August 30

26. Baud is defined as:
    a. the number of times per second a T! line adjusts its signal frequency
    b. the processing speed of a serer
    c. the number of times per second a modem adjusts it signal frequency
    d. the number of times per second a T3 line adjusts its signal frequency

27. You are completing a general journal. Your company paid $4,500 on account to a wholesaler. How would this transaction be recorded into the journal?
    a. cash will be debited and the wholesaler account will be credited
    b. cash will be credited and the wholesaler account will be debited
    c. cash will be credited and owner's equity will be debited
    d. cash will be debited and owner's equity would be credited

28. Which motion is not debatable but is amendable?
    a. consider informally
    b. recess
    c. nominations
    d. postpone indefinitely

29. What is the appropriate way to state a motion to adjourn a meeting?
    a. "I think we should adjourn the meeting at this time."
    b. "I move that we adjourn the meeting."
    c. "I motion that we adjourn the meeting."
    d. "May I make a motion to adjourn the meeting?"

30. Which of the following is a correct order of business for a meeting?
    a. reading of the minutes, officer reports, unfinished business, new business
    b. reading of the minutes, officer reports, new business, unfinished business
    c. officer reports, reading of the minutes, unfinished business, new business
    d. officer reports, new business, unfinished business, reading of the minutes

Overview
The global economy is a complex, continually flowing, and constantly changing network of information, goods, services, and cultures. Most nations rely on other nations for natural resources to supply their needs and wants. Global business also provides new markets and investment opportunities as well as promotion of better relationships.

This is a team event composed of two or three members. This event consists of two parts: an objective test and a performance. The objective test is taken collaboratively by the team members and the top ten teams scoring the highest on the objective test will advance to the final round and participate in the performance component.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the tests.

Objective Test Competencies
- Communication including language and culture
- Ownership and management
- Legal issues
- Global business environment
- Treaties and trade agreements
- Taxes and government regulations
- Marketing
- Currency exchange
- Human resource management
- Finance

Performance Competencies
- Business planning
- Human resource management
- Operations
- Financial management
- Global marketing

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Teams will be sequestered.
- Teams have twenty (20) minutes to review the scenario.
- Members will have seven (7) minutes to present their case, and the judges have three (3) minutes for a Q&A.

Web Site Resources
- http://www.oanda.com/converter/classic
- http://www.convert-me.com/en/
- http://www.importexporthelp.com/a/business-terms.htm

Global Business Sample Questions

1. A function of the Overseas Protection Investment Corporation is to cover financial losses that result from:
   a. the seizure of assets by a host government
   b. losses due to payment of delivered goods
   c. goods that are lost or damaged during shipment on inland waterways
   d. goods damaged by fire

2. The Word Trade Organization
   a. collects duties for member organizations.
   b. is a major trading company.
   c. succeeded the GATT agreements.
   d. is a consulting group for facing global competition.

3. Which of the following is a form of nonverbal communication?
   a. laughing out loud
   b. speaking to a friend
   c. waving to a teacher
   d. yelling at the top of your lungs

4. Which of the following is **not** a stage of culture shock?
   a. depression
   b. frustration
   c. anger
   d. total rejection of the new culture after a lengthy stay there

5. When noise exists in the communication process, this is called
   a. none of the answers are correct
   b. anything that can interfere with communication process.
   c. intended receiver of message.
   d. communication from audience back to source.

6. Where does seniority tend to dominate evaluation and promotion?
   a. ethnocentric culture
   b. polycentric culture
   c. cultures low on uncertainty avoidance and high on individualism
   d. cultures high on uncertainty avoidance and low on individualism

7. Which term describes when a separate foreign company is owned by a parent company?
   a. joint venture
   b. partnership
   c. cooperative
   d. wholly owned subsidiary

8. The name of the economy in which the individual may own and run private businesses in order to make profit, with little governmental involvement with business, is
   a. mixed economy.
   b. market economy.
   c. standard economy.
   d. command economy.

9. What is one advantage of a corporation?
   a. ease of creation
   b. limited liability of owners
   c. unlimited liability of owners
   d. all answers are correct

10. Copyright is defined as
   a. protection of product or process.
   b. protection of a symbol used by a business.
   c. protection of an original work by an author, artist, or composer.
   d. none of the answers are correct

11. When cartoon characters are used on clothing items with permission of the movie company, it's an example of
   a. contract by management.
   b. direct importing.
   c. direct exporting.
   d. licensing.

12. Which of the following is **not** a criterion for packing goods for international shipments?
   a. minimizing shipping costs
   b. minimizing theft
   c. making sure the company makes a good impression to its customers
   d. no answers are correct

13. Which of the following is a benefit of international business?
   a. all answers are correct
   b. improved political relationships
   c. expanded business opportunities
   d. increased sources of raw materials

14. Human resource management differs in the global and domestic environments because
   a. all labor markets are the same in the world.
   b. no obstacles exist to worker mobility.
   c. both companies must cope with differences in global and national orientations and no obstacles exist to worker mobility.
   d. companies must cope with differences in global and national orientations.

15. One disadvantage to exporting is
   a. ignorance of foreign market.
   b. employee attitudes.
   c. ignorance of domestic market.
   d. company image.

16. One purpose of the bill of lading is it
   a. serves as a receipt.
   b. all of the answers are correct
   c. serves as a document of title.
   d. serves as a contract.

17. What can price discrimination do to a firm?
   a. help a firm maximize its profits
   b. help a firm minimize its profits
   c. nothing
   d. cause bankruptcy

18. An example of a political influence of a marketing environment would be a nation's
    a. type of government.
    b. school systems.
    c. distribution of the population
    d. economy

19. The principal objective of global money management are to:
    a. maximize firm's global tax liabilities
    b. utilize the firm's cash resources in an inefficient manner
    c. minimize firm's global tax liabilities
    d. minimize the firm's global tax assets

20. The International Court of Justice's legal principles are based on
    a. principles of law from Northern Countries.
    b. principles of law from all countries.
    c. principles of law from western Countries.
    d. principles of law from Eastern Countries.

21. An example of a trade barrier is
    a. boycotts.
    b. all answers are correct
    c. tariffs.
    d. quotas.

22. One disadvantage of a joint venture is
    a. cultural differences and communication difficulties.
    b. low level of commitment of staff and management.
    c. potentially low capital cost plus ongoing financial support are required.
    d. not time consuming especially when a new venture is involved.

23. Which of the following participation strategies do small businesses emphasize?
    a. exporting
    b. licensing
    c. importing
    d. foreign direct investment

24. An example of a political risk is
    a. currency exchange.
    b. political instability.
    c. family relationships.
    d. investments by owners.

25. Currency future is defined as
    a. the exchange present.
    b. the exchange rate.
    c. the exchange future.
    d. a contract.

26. A type of exposure to foreign exchange risk is
    a. cultural exposure.
    b. political exposure.
    c. translation exposure.
    d. risk exposure.

27. One purpose of a credit union is to
    a. provide loans for international business activities.
    b. serve the financial needs of the union's members.
    c. provide life insurance for international business activities.
    d. provide funds for international business activities.

28. Which of the following promises to pay a set amount by a certain date?
    a. both a credit letter and a promissory note
    b. promissory note
    c. account receivable
    d. credit letter

29. Which type of human resources approach uses natives in the host country to manage operations within their country, and parent-country natives to manage at headquarters?
    a. Geocentric approach
    b. Polycentric approach
    c. Regiocentric approach
    d. Both a Polycentric approach and a Regiocentric approach

30. An advantage of staffing policy is
    a. it selects employees who have the right skills.
    b. it is a tool for developing corporate culture.
    c. it is a tool for promoting corporate culture.
    d. all answers are correct

Global Business Sample Case Study

Performance Indicators

- Problem is understood and well-defined
- Alternatives are recognized with pros and cons stated and evaluated
- Logical solution is selected with positive and negative aspects of its implementation given
- Anticipated results are based on correct reasoning
- Thoughts and statements are well-organized and clearly stated; appropriate business language used
- Team members are forceful and show self-confidence, poise, and good voice projection
- All team members participate actively during the presentation
- Demonstration of ability to effectively answer questions

Background Information

- Patrick is a Spanish major and took no business classes in college
- He works for a high-growth company in their international division
- He has been working there for five years
- He was asked by the company president to spend 9 months in their southeast Asia office, since Asia is an important part of their international growth and their office needs to build that growth

Case Study Scenario

- Patrick is tasked with the following:
    - Double the staff size
    - Double sales
    - Change the office location to better accommodate expanded staff
    - Select and install a new Sales/CRM software
    - Develop a marketing program once a marketing person is hired
    - Keep the staff happy
- Your team met him on his flight to Southeast Asia. What suggestions do you have for him for his first month on-site?

Other Useful Information

- Patrick will be the only westerner in the office
- Two days prior to leaving, Patrick learned that the current Managing Director will be terminated one week after his arrival
- There are three key managers on staff – Finance, Sales, and Service
- In his estimation, Patrick needs to consider warehouse issues, processes, and building relationships with the staff

Overview
This event provides recognition for FBLA members who demonstrate an understanding of and ability to provide technical assistance to end users. The ability to provide technical assistance to the users of computer hardware and software is essential to the success of any organization and its continued operation.

This is an individual event. This event consists of two parts: an objective test and a performance. The objective test is taken collaboratively by the team members and the top ten (10) teams scoring the highest on the objective test will advance to the final round and participate in the performance component.

Competencies
The topics listed below are prioritized, listing first the most important content areas of the tests.

Objective Test Competencies

- Operating systems hardware and set-up and operation
- Software applications
- E-mail
- Internet access
- Printing
- Networking and network connection issues
- Hardware protection including spam, virus protection, and critical updates
- Communication skills

Performance Competencies

- Identify computer or networking problems
- Communication skills
- Translate case into effective, efficient, and spontaneous action
- Work cooperatively with others
- Possess good decision-making and problem-solving skills
- Troubleshoot problems
- Have a positive and outgoing personality
- Be responsible, reliable, and trustworthy

Procedures/Tips

- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- Teams will be sequestered.
- Teams have 20 minutes to review the case study.
- Teams have seven (7) minutes to present the case and the judges have three (3) minutes for a Q&A.

Web Site Resources

- http://www.ThinkHDI.com

Help Desk Sample Questions

1. A customer calls your help desk and begins to explain in detail what happened when he tried to use his Internet browser and how he attempted to fix the problem. At what point should you interrupt him?
   a. after he describes the first issue
   b. after you have an answer to his problem
   c. as soon as you understand what happened
   d. never

2. While staffing a help desk, you get a frantic call from an upset user who says his computer has no display on the monitor. What would be an appropriate question to ask?
   a. Is the monitor turned on?
   b. What did you do?
   c. How old is your monitor?
   d. When did it last work?

3. You are staffing a help desk. You receive a call from a client who indicates she lost a spreadsheet file that she is certain she saved to her hard drive. Which of the following statements would you use to direct the client to open My Document in the most efficient manner possible?
   a. How can you not remember where you saved a file? They save automatically to My Documents so look there.
   b. Click the start and move your mouse until it moves over My Documents. Left click, and open My Documents.
   c. Open your spreadsheet program, choose file menu and open, and then navigate to My Documents.
   d. Most programs automatically save to a folder called My Documents. There is usually an icon on your desktop for My Documents. Double click and open it and let's talk about what you see in that folder.

4. A staff member in another department calls and said his computer "doesn't work." What would be a good first question to ask?
   a. Did the computer ever work?
   b. When did the computer work last?
   c. When you say "doesn't work," what do you mean? What happens when you press the power button?
   d. What are you trying to do?

5. You are troubleshooting a problem for a client at her desk, and your client is explaining the problem to you. Your cell phone rings, and you see it is your supervisor. What would be an acceptable action for you to take?
   a. Politely interrupt her, excuse yourself, and answer the phone.
   b. Call your boss from your client's phone as soon as she finishes what she is saying.
   c. Immediately answer your cell phone.
   d. Wait until your client finishes her description and run through any simple things you could try to solve the problem. Then explain that you need to call your boss on your cell phone.

6. One of your co-workers receives a new printer that you must set up and install. What should you do to complete the work request?
   a. Set up the printer, install any necessary print drives, and then print a test page.
   b. Walk the co-worker through setting up the printer himself.
   c. Set up the printer, plug everything in, and let the co-worker know that you are done.
   d. Let the co-worker set up the print and ask him to let you know when he is done. Then you come over and print a test page.

7. A staff member calls and indicates that her mouse is not working. The pointer on the screen will not move. What can you suggest to the staff member by phone to do to solve the problem? What would be the last thing you would try to solve the problem?
   a. restart the computer.
   b. check to see if the mouse is plugged in.
   c. move the mouse to another USB port.
   d. replace the mouse with another mouse.

8. A customer calls and indicates his mouse is not functioning properly. When he moves the moves, sometimes the mouse will jump across the screen and sometimes it won't move at all. It seems to click as the customer moves it. You learn it is not an optical mouse. You assume that the mouse ball is dirty and needs to be cleaned. How would you suggest the client clean the mouse ball?
   a. Take out the mouse ball and wash it in the sink. Use a wet rag to clean off the top of the mouse.
   b. Spray window cleaner on it and wipe it off with paper towel.
   c. Use rubbing alcohol with a cotton swab to clean it off.
   d. Use a pencil eraser to clean it.

9. You are giving a seminar to senior citizens on how to care for their computers. Which of the following would you say they should not use to clean their LCD display?
   a. distilled water
   b. commercial glass cleaner
   c. mildly soapy water
   d. vinegar and water solution

10. Someone calls and asks the best way to dispose of a CRT?
   a. check for a recycling program in your community that accepts CRTs and take it there
   b. throw it in the garbage
   c. it's not possible to safely dispose of a CRT
   d. have it picked up by a hazardous waste company

11. A customer calls and asks a guaranteed way to protect your PC during a lightning storm. What would you suggest?
   a. make sure it is on a UPS
   b. make sure it is on a surge suppressor
   c. turn off the computer
   d. unplug the computer and all of its components

12. A client calls and asks "what are the best conditions in which to store their computer components"? What would you say?
   a. cold and humid
   b. cool and dry
   c. hot and humid
   d. hot and dry

13. While staffing a help desk, a customer brings in his computer and explains that he installed an additional drive into the computer. Prior to installing the drive, the computer worked; now it won't even power up—no lights, nothing. When he takes out the drive, everything works. What is the most likely problem?
   a. dead hard drive
   b. dead power supply
   c. insufficient wattage provided by the power supply
   d. insufficient wattage provided by the electrical outlet

14. A client calls and indicates her computer starts for a few seconds, then it shuts down, and then it repeats that process. What could be the problem?
    a. The fan is not working, and the CPU is overheating.
    b. The wrong CPU was installed on the motherboard.
    c. There is a bad power supply.
    d. It's a bad CPU.

15. A customer is interested in buying a computer and asks what "RAM" is. How would you explain the purpose of RAM?
    a. It is the place where currently running programs are stored for faster access.
    b. It is the place that non-running programs are stored.
    c. Nothing is stored in RAM.
    d. Hardware information is stored on it.

16. A customer calls and indicates the clock on his computer keeps losing time. What would you do to solve the problem?
    a. replace your BIOS
    b. replace the CMOS battery
    c. replace your hard drive
    d. reinstall Windows.

17. You are staffing a help desk. A new employee is assisting a customer and is upgrading the customer's RAM. Once he does that and restarts the computer, it won't boot at all. The fans and drives spring, but the computer screen stays black. The PC beeps over and over. What's the most likely problem?
    a. There is a problem with the video card; the new employee must have loosed it.
    b. The RAM was installed properly; it may be seated incorrectly.
    c. The CPU was installed incorrectly.
    d. Nothing is wrong. This happens from time to time.

18. A customer has a digital camera that uses SD cards. She wants to be able to view the contents of the card on her computer. What would you suggest she install on her computer?
    a. a 3.5" floppy drive
    b. a zip drive
    c. a scanner
    d. a card reader

19. A customer installs a new sound card on his computer, and now there is no sound coming out of the speakers. The computer boots OK. What would you suggest she do to her Windows XP computer to get it working again?
    a. roll back the drivers and reinstall the old sound card
    b. reinstall the new drivers
    c. reload Windows
    d. get new speaker

20. If you encounter a laptop that doesn't seem to recharge and you know it has a new battery, what could be the problem?
    a. the AC adapter
    b. the CPU
    c. the RAM
    d. the video card

21. A customer asks for the maximum range of current Bluetooth devices. How would you respond?
    a. 1 meter
    b. 3 feet
    c. 10 meters
    d. 300 feet

22. A customer wants to create a wireless network with the maximum throughput speed? How will you respond when the customer asks for the maximum speed?
    a. 2 mbps
    b. 11 mbps
    c. 54 mbps
    d. 4 mbps

23. An employee calls the help desk and reports that he deleted a critical file from his USB flash drive and that he cannot find it in the recycle bin. What can you do to help him?
    a. Tell the employee to go to My Documents and look for it there.
    b. Tell the employee to open My Computer and then choose Tools—Folder Options and then to view hidden files.
    c. Nothing. You can't recover the file from the recycle bin when deleted from a USB flash drive.
    d. Right click the recycle bin and select properties from the menu.

24. What would you do to move a client's essential files and folders to his new computer?
    a. disk cleanup
    b. migrate wizard
    c. file and settings transfer wizard
    d. put it on a flash drive and move it to the new computer

25. A client has a new computer in which accounts have been created for each member of her family. Which type of account should be created for the person who can access anything in Windows?
    a. administrator
    b. power user
    c. super user
    d. user

26. A client calls your help desk and indicated that his new computer worked fine for 30 days and then nothing happened on day 31. She indicates something about activation, but she is not clear in what she says. What do you think is the problem?
    a. She didn't complete the Windows XP activation process.
    b. She doesn't have a floppy drive in her computer.
    c. Windows is corrupt and she will have to reload windows.
    d. Microsoft had a problem contacting her regarding registration.

27. A customer calls and indicates he wants to set up a network for his four home computers to share his cable modem connection. What kind of network would you suggest?
    a. A peer to peer network.
    b. You don't have enough information
    c. A Windows domain network
    d. A client/server network

28. A customer calls and indicates that she can receive e-mail from her ISP, but she cannot send e-mail. What might be her problem?
    a. a POP3 problem
    b. an SMTP problem
    c. an IMAP problem
    d. an UART problem

29. A customer calls your help desk and asks what she can do to protect her computer from malicious users. She will be connecting to a cable modem. What would you suggest that she have?
    a. a Windows defender
    b. a network domain
    c. a firewall
    d. a router

30. A customer calls and gives you several different options of passwords that he would like to use on his bank accounts. What one would you say is the most secure?
    a. Robert
    b. RobertB
    c. RoBert!8*
    d. robert8*

Help Desk Sample Role Play

Performance Indicators

- Described the situation(s)
- Problem/incident properly documented
- Issued a solution or recommendation(s); resolved problem
- Voice quality and diction
- Poise and professional appearance
- Self-confidence and assertiveness
- Politeness and professionalism in answering questions
- Demonstrated conflict resolution skills
- Closure
- Basic hardware/software knowledge, used correct terminology
- Demonstrated ability to effectively answer client's technical questions
- Demonstrated troubleshooting skills and effective investigative methods
- Meets the needs of the client/customer

Background Information

You are the help desk associate for Sweet Peas, Inc. Sweet Peas, Inc. is a multi-million dollar shoe company. The company has over 30 salesmen working worldwide. The sales force does not work at the headquarters' office, rather, they all work from home.

Scenario

Two weeks ago you set up a brand new laptop for a new salesman. You installed virus protection and many other applications that are needed for the new salesman (judges) to enable him to work at home.

Today, one hour before you leave for the day, the new salesman comes into your office to complain about his laptop. The new salesman, who is irate from his 3-hour commute to headquarters, is complaining that his laptop is running extremely slow when he turns it on and when he opens up any application. The salesman stated that he has very important orders that need to go out tonight. He needs his laptop fixed today!

Questions

- Your time is limited. What should you do first, second, etc.?
- Additionally, you need to speed the laptop up. Name at least 5 different ways to speed up the laptop and explain that to the salesman so that they can perform the operations at a later time.
- Unfortunately, all of the items that you tried are not working very well and it is now 30 minutes before you are scheduled to leave for the day. What are your options in assisting the salesman?

Other Useful Information

- The laptop has Windows XP and won't boot
- When you set up the laptop, you put important data files in several locations on the drive but the salesman has idea which folders some of the files are located.
- The salesman is especially concerned about losing e-mail addresses, e-mail, and Internet Explorer Favorites links.

Overview
The ability to express one's thoughts without prior preparation is a valuable asset, as are poise, self-confidence, and organization of facts. This event recognizes FBLA members who develop qualities of business leadership by combining quick and clear thinking with conversational speaking.

Performance Competencies
- Extemporaneously speak on a subject
- Clarity of voice
- Critical thinking and problem solving
- Poised manner
- Professional appearance

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.
- Individuals will be sequestered.
- Individuals have 10 minutes to review the topic.
- Participants have four (4) minutes for speech.

Web site Resources
- http://www1.tpg.com.au/users/schleter/tie_impr.htm
- http://muskingum.edu/~cal/database/content/speechfsi.html
- http://www.hcc.hawaii.edu/~grace/syllabus/151tel/imprompt.htm

Sample Impromptu Topics

It has been said that a person who never made a mistake never accomplished anything of him/herself. In what ways can FBLA prepare you to deal with the mistakes you will make?

Sample Impromptu Topic

- It has been said that a person who never made a mistake never accomplished anything of him/herself. In what ways can FBLA prepare you to deal with the mistakes you will make?
- You have been selected to lead a major community service project for your FBLA chapter. What techniques would you use to involve your chapter? How would these same techniques be applied to business?
- How will digital technology affect business?
- Many companies, such as McDonald's, IBM, and Nike, are highly successful. How does a company develop a strong brand identity?
- Your "good name" is a valuable asset. As a businessperson, what factors shape your reputation?
- Who do you consider a successful business leader? Why?

Web Site Resources
- http://www1.tpg.com.au/users/schleter/tie_impr.htm
- http://muskingum.edu/~cal/database/content/speechfsi.html
- http://www.hcc.hawaii.edu/~grace/syllabus/151tel/imprompt.htm

Overview

Internet Application Programming focuses on systems that are used over the Internet or an intranet. This event tests the programmer's skill in designing a useful, efficient, and effective program.

Program

The program for the Internet Application Programming changes every year. Refer to the Guidelines section in the *CMH* to find the current topic for the event or look at competitive events under the FBLA tab at www.fbla-pbl.org.

Competencies

Program Competencies

- Document addresses topic and is appropriate for the audience
- Graphics, text treatment, and special effects show creativity and cohesiveness of design
- Appropriate selection of fonts and type sizes
- Overall layout and design is creative and appealing
- Final product indicates a clear thought process and an intended, planned direction with formulation and execution of a firm idea
- Required information is effectively communicated
- Copyright laws followed

Performance Competencies

- Explanation of the program is logical and systematic
- Understanding a program language is evident
- Design process effectively communicated
- Tips, techniques, and tools used are presented
- Voice quality and diction are appropriate for the setting
- Self-confidence apparent through knowledge of content and articulation of ideas

Procedures/Tips

- Review the event guidelines in the *CMH* since guidelines may change.
- Two (2) CD/DVDs containing the executable object, source file(s) saved as .txt file(s), sample data file student used, and a readme file must be received by the national center for judging by the second Friday in May along with a Statement of Assurance. The CD/DVDs must be labeled with the name of the event, state, name of participant and school.
- The URL must be available for viewing.
- The solution must run stand-alone with no programming errors. The judge will copy the contents of the CD/DVD to C:\NLCDesktop\. The program must be designed so that the program will run when copied to a hard drive with this path. The judge will use a file with the same name and layout as given in the problem but with different data.
- Points will be deducted for any logical errors and entries will be judged according to the rating sheet.
- Programs must be accompanied by a readme file noting software used; name(s) of participants, school; source of information; and instructions on running the program.
- Program should run on Windows 2000 or higher computer including Vista.
- For the presentation the individual must provide a computer and LCD projector.
- The individual has seven (7) minutes to present the program. The judges may interact with the participant during the presentation.

Web Site Resources

- http://www.dbpd.com/vault/9801xtra.htm
- http://infolab.stanford.edu/~ullman/fcdb/oracle/or-web.html
- http://vyaskn.tripod.com/coding_conventions.htm
- http://www.webreference.com/programming/databases.html

Overview
This event provides recognition for FBLA members who demonstrate an understanding of the American business enterprise system and its effect on consumers, employees, and entrepreneurs.

This event is only for grades 9 and 10.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Characteristics and organization of business
- Consumerism
- Money management and banking
- Career awareness
- Rights and responsibilities of employees, managers, owners, and government
- Insurance
- Economic systems

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Introduction to Business Sample Questions

1. During an interview, an employer
   a. should do most of the talking.
   b. should find out whether a young woman plans to stay home with her children when they are born.
   c. can judge an applicant without any further research.
   d. can evaluate the appearance, job knowledge, and personality of the applicant.

2. Which of the following U.S. federal regulatory agencies handles consumer complaints?
   a. Environmental Protection Agency
   b. Office of Consumer Affairs
   c. Consumer Product Safety Commission
   d. Office of Consumer Protection

3. Consumerism is one aspect of the _____ environment.
   a. social
   b. economic
   c. political/legal
   d. technological

4. _____, as President of the United States, in 1962 addressed Congress and defined the basic rights of consumers.
   a. Gerald Ford
   b. Richard Nixon
   c. John F. Kennedy
   d. Lyndon Johnson

5. _____ are a division in society with different levels of social prestige.
   a. Reference groups
   b. Cultures
   c. Cognitive categories
   d. Social classes

6. A computer company developed a printer that would wear itself out within two years of purchase, forcing consumers to buy a replacement. One might criticize this computer company because
   a. they planned to make their printer obsolete.
   b. of the poor service they offered to customers.
   c. of the high price they charged for the printer.
   d. their product was unsafe.

7. High prices are often caused by
   a. excessive markups.
   b. free publicity.
   c. inexpensive labor.
   d. lowering the promotion costs.

8. Which of the following can reduce competition?
   a. an increased number of competitors
   b. marketing prices eliminate barriers to entry
   c. balanced marketing practices
   d. acquisition of competitors

9. Some companies attempt to determine a customer's worth before doing business with that person. This practice is known as
   a. webbing.
   b. exception.
   c. weblining.
   d. price gouging.

10. Toyota recently sent a letter to everyone who purchased a 1999 Tacoma. The letter states that there is a problem with the suspension and provides information about getting it fixed at local dealerships for free. This is an example of
   a. a product recall.
   b. a product recoil.
   c. an automatic reliability.
   d. a product reinforcement.

11. Which of the following is not a feasible way to evaluate applicants for a position?
   a. have them fill out an application form
   b. hire a private investigator to follow the applicant
   c. check references
   d. conduct an interview

12. An advantage of a sole proprietorship is
   a. profits are spread evenly amongst employees.
   b. ease of filing taxes and reporting earned income.
   c. unlimited liability.
   d. unlimited life of business.

13. Which of the following legal forms of organization allows owners to contribute no capital but still play a part in managing the business and sharing the profits?
   a. sole proprietorship
   b. corporation
   c. S corporation
   d. partnership

14. A corporate charter should
   a. be very similar to a prospectus.
   b. include an organizational chart.
   c. follow state guidelines.
   d. be over 100 pages in length.

15. A key characteristic of a partnership is that each partner
   a. must contribute capital to the business.
   b. shares in company assets when the business dissolves.
   c. must manage the business.
   d. is capable of legally contracting.

16. All of the following are stages of consumer decision making **except**
   a. perceptual categorization.
   b. purchase decision.
   c. post-purchase evaluation.
   d. problem recognition.

17. Which of the following types of interviewing has the applicant perform a small sample of his or her potential duties?
   a. traditional interviewing
   b. behavioral interviewing
   c. differential interviewing
   d. reactive interviewing

18. The current hourly minimum wage set by the U.S. Department of Labor is
    a. $4.75.
    b. $5.00.
    c. $5.25.
    d. $5.15.

19. When someone enters into a mortgage agreement, the house serves as which one of the five "C's" of credit?
    a. collateral
    b. capacity
    c. character
    d. critique

20. Where is the headquarters for the Federal Reserve Bank?
    a. Los Angeles
    b. Chicago
    c. New York City
    d. Washington D.C.

21. What is the central banking system of the United States?
    a. the Bank of the U.S.
    b. the Federal-Reserve
    c. the Unionized Central Banking System
    d. the Federal Union

22. Many customer service problems are identified by
    a. personal evaluation.
    b. entries in a suggestion box.
    c. outside consultants.
    d. customer complaints.

23. The tension that occurs immediately following a purchase is referred to as
    a. post-purchase satisfaction.
    b. cognitive assessment.
    c. cognitive dissonance.
    d. post-decision distress.

24. Grace is developing a business plan and wants to show the cost of fringe benefits as a percentage of payroll costs. She should use the following percentage
    a. 50%
    b. 40%
    c. 30%
    d. 25%

25. Mac is worried about the increase in the number of subordinates he supervises; therefore, he is concerned about his
    a. informal organization.
    b. span of control.
    c. chain of command.
    d. organizational structure.

26. Tracy, who runs a carpet cleaning business, has a group of employees who work in production and in installation. If she decides to use work teams as part of her leadership approach, she must increase
    a. compensation.
    b. independence.
    c. quality.
    d. supervision.

27. Business interruption insurance covers
    a. lost income.
    b. defective products.
    c. shoplifting.
    d. debts to suppliers.

28. Tara Cannon is the CEO of a large corporation. Last week the company decided to take out a life insurance policy in case of her death. This is also known as
    a. life or death annuity.
    b. vital member policy.
    c. risky health assurance.
    d. a key-person policy.

29. Competition is thought to encourage businesses to
    a. keep prices extremely high.
    b. produce new products.
    c. sell products of low quality.
    d. offer services of low quality.

30. In a mixed economic system most decisions are left to _____, but some decisions are left to_____.
    a. monopolies; government
    b. government; business
    c. government; individuals
    d. individuals; government

Overview
Learning to communicate in a manner that is clearly understood by the receiver of the message is a major task of all businesspeople. This event provides recognition for FBLA members who demonstrate an understanding of basic communication skills and concepts.

This event is only for grades 9 and 10.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Grammar
- Spelling
- Punctuation
- Oral communication concepts
- Proofreading
- Word definition and usage
- Numbers
- Capitalization

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Introduction to Business Communication Sample Questions

1. Have you seen my glasses? I last seen them this morning.
   a. This sentence has incorrect grammar.
   b. This sentence has correct grammar.

2. We did nothing but lay in the shade today.
   a. This sentence has incorrect grammar.
   b. This sentence has correct grammar.

3. The only ones available for the meeting were we.
   a. This sentence has incorrect grammar.
   b. This sentence has correct grammar.

4. Both my brother-in-laws have recently changed occupations.
   a. This sentence has incorrect grammar.
   b. This sentence has correct grammar.

5. My favorite place to shop is the womens' department at the mall.
   a. This sentence has incorrect grammar.
   b. This sentence has correct grammar.

6. The ten questions, that Mike did not answer, were the most interesting ones.
   a. This sentence has incorrect punctuation.
   b. This sentence has correct punctuation.

7. Are you prepared to answer all the essay questions on the test, Peggy?
   a. This sentence has incorrect punctuation.
   b. This sentence has correct punctuation.

8. The buyers and the seller's signatures are required.
   a. This sentence has incorrect punctuation.
   b. This sentence has correct punctuation.

9. The president is an ex officio, nonvoting member of that committee.
   a. This sentence has incorrect punctuation.
   b. This sentence has correct punctuation.

10. Where will the next Summer Olympics be held? In Greece? In China? In Canada?
    a. This sentence has incorrect punctuation.
    b. This sentence has correct punctuation.

11. Which word is spelled incorrectly?
    a. recieve
    b. occasionally
    c. eligible
    d. none of them

12. Which word is spelled incorrectly?
    a. embarrass
    b. maintenance
    c. none of them
    d. questionaire

13. Which word is spelled incorrectly?
    a. exaggerate
    b. convenience
    c. none of them
    d. similar

14. Which word is spelled incorrectly?
    a. referred
    b. accidentally
    c. none of them
    d. preceed

15. Which word is spelled incorrectly?
    a. seperate
    b. itinerary
    c. none of them
    d. quantity

16. The first quarter sales showed an increase of _____ percent in each of our divisions.
    a. twenty
    b. 20

17. Julia mailed copies of the announcement on March _____.
    a. 1st
    b. 1

18. I left _____ package by the door.
    a. there
    b. their

19. The counselor gave excellent _____ to the students.
    a. advise
    b. advice

20. We drove _____ the stadium on the way to the airport.
    a. past
    b. passed

21. The decision to leave my position was a very _____ one.
    a. personnel
    b. personal

22. Have you located an appropriate _____ for the construction?
    a. sight
    b. site
    c. cite

23. Our office building is in need of repair on the outside and remodeling on the inside.
    a. simple sentence
    b. compound sentence
    c. complex sentence

24. We have called an interior decorator, but he is out of town until next week.
    a. simple sentence
    b. compound sentence
    c. complex sentence

25. The ceiling in Mr. South's office is stained from the last rainstorm.
    a. simple sentence
    b. complex sentence
    c. compound sentence

26. When the carpenters repair the roof, they plan to install a new chimney.
    a. compound sentence
    b. complex sentence
    c. simple sentence

27. Because we want to take advantage of the furniture sales, we must choose the color schemes now.
    a. complex sentence
    b. compound sentence
    c. simple sentence

28. The project will be finished in time for our seminar; thus, we can have an open house at that time.
    a. complex sentence
    b. simple sentence
    c. compound sentence

29. Julia mailed copies of the announcement on March _____.
    a. 1st
    b. 1

30. The _____ employees in the unit were surveyed concerning their opinions.
    a. eleven
    b. 11

Overview
This event recognizes FBLA members who demonstrate knowledge of basic principles of parliamentary procedure along with an understanding of FBLA's organization and procedures.

This event is only for grades 9 and 10.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Parliamentary procedure principles (Through a partnership with the National Association of Parliamentarians, questions for the parliamentary procedure principles portion of the exam will be drawn from National Association of Parliamentarian's official test bank.)
- FBLA Bylaws

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- Go to http://www.parliamentarians.org/membership.htm to download 300 test questions used to review for the national parliamentary test. Also go to http://www.parliamentarians.org/ to look at study materials.

Introduction to Parliamentary Procedure Sample Questions

1. A special committee
   a. is on-going from administration to administration.
   b. is always created by the chair.
   c. ceases to exist when it makes its final report.

2. Corrections to the minutes
   a. may never be made after being accepted by the assembly.
   b. may be made at any time a mistake is discovered.
   c. may be made only immediately after they are read to the assembly.

3. An adjourned meeting is
   a. a meeting in continuation of the session of the immediately preceding meeting.
   b. the one after lunch.
   c. one that has been dissolved.

4. When a motion to Recess is made while another motion is pending, it
   a. is an incidental main motion.
   b. is a privileged motion.
   c. is an incidental motion.

5. To put a motion aside temporarily, with no definite time for resuming its consideration, a member should
   a. move to Lay on the Table.
   b. move to Postpone Indefinitely.
   c. rise to a Point of Order.

6. The lowest ranking motion is
   a. Fix the Time to Which to Adjourn.
   b. Postpone Indefinitely.
   c. Main Motion.

7. If there is a tie vote on a main motion, the result is
   a. the motion is lost.
   b. the vote is taken again.
   c. the chair must vote to break the tie.

8. A motion is open to debate when
   a. the motion is seconded.
   b. the motion has been stated by the chair.
   c. a member has made the motion.

9. In absence of a provision in the bylaws, the quorum of an organized society is
   a. a majority of those answering roll call.
   b. the number most likely to attend a meeting except in bad weather.
   c. a majority of the entire membership.

10. Which article of the bylaws explains the qualifications for holding a national FBLA office?
    a. Article V
    b. Article VIII
    c. Article VI

11. National FBLA honorary life members may be recommended by the
    a. chapter adviser.
    b. membership.
    c. board of directors.

12. The administration of FBLA shall be vested in the
    a. chairman of the board of directors.
    b. FBLA president.
    c. association president.

13. To be in order an amendment must be
    a. long.
    b. short.
    c. germane.

14. A second implies that the seconder
    a. wishes to speak second in debate.
    b. agrees with the content of the motion.
    c. agrees that the motion should come before the meeting.

15. If the chair makes a mistake in assigning the floor,
    a. he immediately asks the assembly to ratify the action taken.
    b. a member may raise a point of order.
    c. a member may raise a question of privilege.

16. Before a member in a large assembly can speak in debate, he must
    a. get the attention of the chair by raising his hand.
    b. have paid the dues required by the organization.
    c. obtain the floor.

17. Except for the corporate charter, the highest body of rules in a society is the
    a. parliamentary authority of the society.
    b. bylaws.
    c. standing rules.

18. Unless there is a rule to the contrary, a member may speak
    a. twice on the same question on the same day.
    b. twice during the same day.
    c. once during the same day.

19. A secondary motion must be acted upon or disposed of before
    a. a main motion is in order.
    b. direct consideration of the main motion can be continued.
    c. an incidental motion is in order.

20. Which of the following states is **not** in the FBLA Western Region?
    a. Wyoming
    b. Nebraska
    c. Hawaii

21. A state committee chairman shall be recommended by the
    a. association president.
    b. membership.
    c. state committee.

22. The FBLA _____ shall assist the national office in keeping an accurate record of national officer travel expenses and disbursements and in planning national officer travel.
    a. secretary
    b. treasurer
    c. president

23. The quorum for all business meetings of the FBLA National Leadership Conference shall be
    a. ¾ of the registered voting delegates.
    b. a majority of the registered voting delegates.
    c. 2/3 of the registered voting delegates.

24. Which group approves the committee appointments and the creation of new committees by the FBLA president?
    a. the board of directors.
    b. the National Executive Council
    c. the CEO

25. The National Executive Council may conduct business by mail with action requiring what vote?
    a. 2/3 of the members eligible to vote
    b. ¾ of the members eligible to vote
    c. a majority of the members

26. A main motion is referred to a special committee. Which of the following motions would be in order with respect to this main motion?
    a. a motion to discharge the committee could be made
    b. the main motion is lost and must be reconsidered if the committee fails to report when it should.
    c. the main motion can be reintroduced if the committee fails to report when it should.

27. The ABC organization has a total membership of 70 and 58 are present at this meeting. The vote on an original main motion is 28 in the affirmative and 28 in the negative. Who may move to reconsider the vote?
    a. only a person who voted in the negative
    b. only a person who voted in the affirmative
    c. a person who either abstained or voted in the negative

28. When the chair rules on a question about which there cannot possibly be two reasonable opinions,
    a. the appeal should be postponed indefinitely.
    b. an appeal would be dilatory and is not allowed.
    c. a point of order should be raised.

29. Fix the time to which to adjourn
    a. does not affect when the present meeting will adjourn.
    b. is always a privileged motion.
    c. is out of order when there is no meeting scheduled later in the same session.

30. Secondary motions
    a. must be acted upon or disposed of before direct consideration of the main question can be continued.
    b. cannot be debated or amended.
    c. require a majority vote.

Overview
This event provides recognition for FBLA members who understand the basic principles involved in computer technology.

This event is only for grades 9 and 10.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Basic computer principles
- Terminology
- Computer application concepts
- Programming concepts and procedures
- Computer equipment

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.thinkquest.org/
- http://www.library.northwestern.edu/reference/tutorials/internet_tutorial/
- http://www.sitemonster.net/

Introduction to Technology Concepts Sample Questions

1. The first thing you can do to increase the available conventional memory is
   a. rearrange the loading order of the drivers.
   b. add DOS=HIGH to the CONFIG.SYS.
   c. remove DOS.
   d. load all device drivers into UMBS.

2. Which type of signal degrades the most over longer distances?
   a. analog
   b. serial
   c. parallel
   d. digital

3. What devices transfer packets across multiple networks and use tables to store network addresses to determine the best destination?
   a. brouters
   b. routers
   c. gateways
   d. bridges

4. Before you install a new device in a functioning computer, you should
   a. determine the computer's available resources.
   b. disassemble the computer.
   c. install DOS.
   d. install MSD.

5. What was the first 32-bit preemptive multitasking system?
   a. Windows 3
   b. Windows 2
   c. Windows 95
   d. Windows 1

6. What tool is used to check a machine for hard drive errors?
   a. System Monitor
   b. Disk Cleanup
   c. SCANDISK
   d. Disk Fragmenter

7. What is the disadvantage of FAT32?
   a. It's not compatible with older versions of DOS or with Windows 3.x and Windows 95 operating systems.
   b. You don't have to create multiple partitions.
   c. It is compatible with all versions of DOS and other operating systems.
   d. It supports drives up to 2 terabytes.

8. Transmission Control Protocol/Internet Protocol (TCP/IP) is a collection of protocols that help manage Internet communication. Each computer running TCP/IP must have a unique IP address assigned to it. Which of the following statements best describes an IP address?
   a. An IP address is a set of four numbers, each of which must be from 0 to 255. These numbers can be automatically provided or assigned by a system administrator.
   b. IP addresses are composed of four numbers, each of which is between 1 and 256. These numbers can be automatically provided or assigned by a system administrator.
   c. An IP address is a set of three numbers, each of which must be from 0 to 255. An IP address is a unique name that identifies the computer within a network. This name can be automatically provided or assigned by a system administrator.
   d. An IP address is no more than your dial-up telephone number.

9. In order to delete and/or replace system files, which command must you use to remove the hidden, system, ad read-only attributes on the file before you replace the file?
   a. DELETE
   b. ATTRIB
   c. UNDELETE
   d. ERASE

10. Which of the following is true of master/slave hard drive configurations?
   a. Do not mix ATA and IDE drives on a single controller.
   b. The primary controller must contain drives that are technologically similar to or newer than drives on the secondary controller.
   c. Do not install drives on the secondary controller without a primary slave present.
   d. Do not configure a hard drive to be CD-ROM drive's slave.

11. A macro is a:
   a. sequence of keystrokes and instructions that a user records and saves
   b. a series of commands that allow the user to display a larger version of a document
   c. document that contains the formatting necessary for a specific document type
   d. collection of drawings, diagrams, and photographs that can be inserted into a document

12. A customer is complaining that the power in the office sometimes surges, sometimes causes blackouts, and has EMI.-What single device can you recommend to help the most in this situation?
   a. a UPS
   b. a suppressor
   c. a backup battery
   d. a noise filter

13. Which of the following is not a part of the graphical phase of Windows 2000 Setup?
   a. partitioning the hard drive
   b. networking setting/installing components
   c. fate and time settings
   d. regional setting

14. Which Windows error is caused by an application being "greedy" and taking memory away from other programs?
   a. System Fault
   b. General Protection Fault
   c. Memory Protection Fault
   d. General System Error

15. A "201" error at system startup means what?
   a. bad hard disk system
   b. bad floppy drive
   c. bad memory
   d. bad system board

16. Which LCD matrix screen works in a manner similar to an LCD watch?
   a. passive matrix
   b. parallel matrix
   c. serial matrix
   d. active matrix

17. Which driver must be loaded in the CONFIG.SYS to give DOS access to extended memory?
   a. C:\DOS\EMM386.EXE
   b. C:\DOS\HIMEM.SYS
   c. C:\DOS\UPPMEM.SYS
   d. C:\DOS\EXTMEM.SYS

18. COM 1 shares an IRQ with which other COM port?
    a. COM 4
    b. COM 1
    c. COM 2
    d. COM 3

19. A 2GB FAT32 partition will have a cluster size of _____KB?
    a. 4
    b. 32
    c. 16
    d. 64

20. A previously installed Windows 9x printer needs to be modified for higher resolution. How can this be accomplished?
    a. Right-click the printer icon, choose Properties, click the Graphics tab, and make your changes.
    b. Right-click the printer icon, choose Change Graphics, and make your changes.
    c. Uninstall, then reinstall the printer, making your changes during the installation process.
    d. Right-click the printer icon, choose Properties, click Change Graphics, click Resolution, and make your changes.

21. The No Operating System Found error message means that the computer's BIOS checked all the drives it knew about and couldn't find any disk with a bootable sector. This could occur because of all of the following reasons **except**
    a. the boot files have been corrupted.
    b. an operating system wasn't installed.
    c. the boot sector has been corrupted.
    d. there is no problem with the boot sector.

22. Applications can be installed from all of the following devices **except**
    a. backup drives.
    b. internet.
    c. CD-ROM.
    d. network.

23. Windows 2000 was installed and running on a PC. After making a change in the Registry, the system failed to reboot properly. Which troubleshooting option would work best?
    a. Reinstall your operating system. Any change made to the Registry is irreversible.
    b. Reboot the computer using the F8 option, choose the Last Known Good Configuration option, and complete the boot sequence.
    c. Reboot the computer using the F8 option, choose the Debugging Mode option, and complete the boot sequence. The system will debug itself.
    d. Reboot the computer using the F8 option, choose Safe Mode, reopen the Registry, and try to undo your change.

24. What file is needed to enable CD-ROM support under MS-DOS?
    a. MSCDEX.EXE
    b. CDEX.EXE
    c. CDLRD.EXE
    d. CDLDR

25. What is the disadvantage of FAT32?
    a. It is compatible with all versions of DOS and other operating systems.
    b. It's not compatible with older versions of DOS or with Windows 3.x and Windows 95 operating systems.
    c. It supports drives up to 2 terabytes.
    d. You don't have to create multiple partitions.

26. Which of the following is the correct way to use the protocol utility IPCONFIG in a Windows 2000 environment?
    a. Choose Start > Run, type CMD, ad press Enter. At the command prompt, type IPCONFIG.
    b. Open a browser window and type IPCONFIG in the address line.
    c. Choose Start > Run and type IPCONFIG
    d. IPCONFIG does not work with Windows 2000.

27. Which of the following questions cannot be answered through file access auditing?
    a. Who is trying to read a file?
    b. Who is trying to audit a file?
    c. Who is trying to modify a file?
    d. Who is trying to change file permissions?

28. _____ uses a thin baseband coaxial cable, bus topology, transmits at 10Mbps, with a distance up to 185 meters.
    a. Token Ring
    b. Ethernet 10BaseT
    c. Ethernet 10Base2
    d. Ethernet 10Base5

29. Which access method asks the other workstations for permission to transmit before transmitting?
    a. token passing
    b. CSMA/CD
    c. CSMA/CA
    d. demand priority

30. Which connectivity device transmits packets the fastest?
    a. brouter
    b. bridge
    c. gateway
    d. router

Overview
This event recognizes FBLA members who demonstrate proficiency in applying for employment in business.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Create a letter of application and resume in proper business style
- Articulate the members' strengths throughout documents and interviews
- Think critically
- Use verbal communication to respond to interview questions
- Exhibit a professional and poised appearance

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.academictips.org
- http://www.quintcareers.com/interview_question_database/interview_questions.html
- http://www.soyouwanna.com/site/syws/aceinterview/aceinterview.html
- http://www.collegegrad.com/intv/
- http://www.jobweb.com/Resumes_Interviews/default.htm
- http://www.collegegrad.com/resumes/index.shtml
- http://resume.monster.com/archives/samples/
- http://www.black-collegian.com/career/tool2000-1st.shtml

Overview
The Hamden L. Forkner Award recognizes FBLA chapters that effectively summarize their year's activities. The event provides participants with valuable experience in preparing annual business reports.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Report in proper business style and logically arranged
- Spelling and grammar correct
- Describe report development
- Local chapter organization and characteristics of chapter explained
- Productivity and recognition of chapter documented

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Additional Resource
- Market*Place*—FBLA Winning Reports—1st Place; FBLA Winning Reports—2nd Place

NLC Judges' Comments
- Use headings and subheadings for easier reading
- Don't use tabs on divider pages

Overview
Making critical decisions that provide the right direction and a winning position in today's business world is essential to good management. Business executives must make high-quality, nearly instantaneous decisions all the time. The ability to make the right decisions concerning vision, growth, resources, strengths, and weaknesses leads to a successful business. It is management's responsibility to manage for today and tomorrow, to manage for optimum efficiency, and to manage to compete in the marketplace.

This is a team event composed of two or three members. This event consists of two parts: an objective test and a performance. The objective test is taken collaboratively by the team members, and the top ten (10) teams scoring the highest on the objective test will advance to the final round and participate in the performance component.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

Objective Test Competencies
- Business and its environment
- Forms of business ownership and the law
- Ethics and social responsibility
- Information and communication systems
- Planning and strategic management
- Financial management
- Human resource management
- Careers

Performance Competencies
- Critical thinking and problem solving
- Describe case study and explain recommendations
- Communication skills
- Explain strengths and weakness of proposed solution
- Effectively answer questions

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.quickmba.com/mgmt/

Management Decision Making Sample Questions

1. Which of the following is **not** a management principle developed by Weber?
   a. impersonality
   b. unity of command
   c. rules
   d. authority structure

2. Which of the following utilizes technologies to convert inputs into outputs?
   a. employee reward systems
   b. performance reviews
   c. motivation techniques
   d. transformation processes

3. Managers in Sprint's marketing department continually develop new products or services to satisfy customers' telecommunications desires. They monitor what competitors are doing and then develop ways to deliver better quality and service at a lower price. This illustrates
   a. an open system.
   b. a quality system.
   c. a marketing system.
   d. a closed system.

4. Which of the following is **not** a quality insight presented by Deming?
   a. Suppliers' goods should be sampled by inspection to determine the quality of each delivery.
   b. Employees should feel free to report any conditions that detract from quality.
   c. Poor quality is unacceptable.
   d. Statistical evidence of quality should be gathered during the process, not at the end.

5. Which of the following would **not** be included in Chester Barnard's acceptance theory of authority, which states that employees will follow a manager's order if they
   a. see a positive benefit to themselves in carrying out the orders.
   b. understand what is required.
   c. are involved in the decision-making process.
   d. believe that the orders are consistent with the goals of the organization.

6. Most often, retailers sell to
   a. producers.
   b. other retailers.
   c. wholesalers.
   d. consumers.

7. The first step of the risk management process is to
   a. select a risk management method.
   b. identify potential risks.
   c. evaluate risks.
   d. implement the action.

8. Issues, such as conflicts of interest, secrecy and confidentiality, and honesty, pertain to
   a. managerial ethics.
   b. organization design.
   c. cultural influence.
   d. information technology security.

9. Planning for organizational change is the responsibility of
   a. the production department.
   b. individual employee.
   c. only large organizations.
   d. the human resources department.

10. Martin Luther King's leadership authority would be best characterized as
    a. charismatic.
    b. traditional.
    c. rational-legal.
    d. behavioralistic.

11. An illegal act that has been committed against the enforcement or protection of private rights is:
    a. tort law
    b. infraction of the law
    c. civil law
    d. criminal law

12. The four zones in business communication are intimate, personal, social, and public. Which zone lacks the most personal interaction between participants?
    a. personal
    b. social
    c. intimate
    d. public

13. The alternative process used when a business plan is executed but leads to nonproductive results is called:
    a. contingency planning
    b. organizational planning
    c. strategic planning
    d. tactical planning

14. Like the bylaws of other corporations, the bylaws of Retail Sales, Inc.,
    a. set out the value and classes of corporate stock.
    b. were submitted for approval to the appropriate public official.
    c. were adopted at its first organizational meeting.
    d. state the operating name of the corporation.

15. A federal law that provides pensions to retired workers and disabled workers is
    a. the Fair Labor Standards Act.
    b. the Americans with Disabilities Act.
    c. the Social Security Act.
    d. the Occupational Safety and Health Act.

16. Human resource management is different in the global and the domestic environments because
    a. companies must cope with differences in national and global orientations.
    b. all companies in the global environment choose the same human resources mix.
    c. labor markets are the same around the world.
    d. there are no obstacles to worker mobility.

17. The pre-1950s statement "let the buyer beware" is termed:
    a. caveat emptor
    b. resipsa loquitor
    c. bustarella
    d. caveat venditor

18. Which of the following is one of the American Management Association's eight guidelines for improving communication skills?
    a. focus on the essential, or key points, of the message
    b. try to see the other person's point of view
    c. return all phone calls
    d. clarify your ideas before communicating

19. Jack receives unsolicited merchandise in the mail. Jack
    a. may keep the merchandise without any obligation to the sender.
    b. must return the merchandise within fifteen days to avoid payment.
    c. must return the merchandise within five days to avoid payment.
    d. must return the merchandise within thirty days to avoid payment.

20. _____ is the process in which raw, unorganized, unanalyzed facts are structured to become useful information for the company.
    a. Data processing
    b. Flat-file processing
    c. Information systems
    d. Information technology

21. In this strategy, a focus on customers is the foundation of successful plans and strategies.
    a. functional-level
    b. product-level
    c. business-level
    d. corporate-level

22. A facility used by a wholesaler or retailer to receive products from a number of manufacturers, repackage the products, combine them with others, and ship them for sale is a
    a. telemarketing facility.
    b. warehouse.
    c. piggyback service.
    d. distribution center.

23. Which of the following is a benefit that managers receive from planning?
    a. All of the answers are correct.
    b. helps managers communicate and coordinate activities
    c. helps to determine if progress is being made
    d. provides guidance for making decisions

24. What basic financial statements are provided in an annual report?
    a. balance sheet, income statement, statement of cash flows, and statement of owner's equity
    b. statement of financial earnings and statement of stockholder's equity
    c. balance sheet and income statement
    d. balance sheet, income statement, and statement of cash flows

25. The profits obtained by a company for buying, making, and selling merchandise is the:
    a. gross margin
    b. income statement
    c. balance sheet
    d. net income

26. A _____ is when a company records transactions on a daily basis.
    a. General Ledger
    b. corporate bookkeeping
    c. General Journal
    d. Trial Balance

27. Employee discharge is the same as
    a. a layoff.
    b. a transfer.
    c. firing an employee.
    d. employee turnover.

28. The free-rein manager:
    a. centralizes authority in his or her position
    b. exists primarily as a contact person for outsiders
    c. rules with a heavy hand
    d. regularly consults with employees

29. If Cindy is asked by her manager Bob to go out after work and have dinner and she declines, but then Cindy receives a bad job review three weeks later, this is an example of:
    a. quid pro quo
    b. team building
    c. sexual harassment
    d. a hostile work environment

30. When pursuing a job, a candidate should be_____ in order to get a chance at obtaining the position.
    a. aggressive
    b. modest
    c. shy
    d. malicious

Performance Indicators

- Problem is understood and well-defined
- Alternatives are recognized with pros and cons stated and evaluated
- Logical solution is selected with positive and negative aspects of its implementation given
- Management's decision is clear
- Thoughts and statements are well-organized and clearly stated; appropriate business language used
- Team members are forceful and show self-confidence, poise, and good voice projection
- All team members participate actively during the presentation
- Demonstration of ability to effectively answer questions

Case Study

Due to the changing face of employees, including competent, experienced retirees looking for part-time employment and parents of small children, your company is looking into implementing flextime. You are to assume the roles of a member of middle management, an employee representative, and a human resource department employee.

As representatives of the company and employees, you have been asked by the CEO (judge) to determine whether flextime will work. You are to identify the potential problems flextime might cause and to suggest ways in which it might work. The company needs to have a standard, well-written, objective policy about which positions are open to flexible scheduling. Another major consideration includes benefits. As an example, only full-time (40 hours a week) employees are eligible for health insurance benefits.

You are meeting with the CEO (judge) who is apprehensive about implementing flextime schedules. You are to give a brief overview of flextime and the recommendations of your team. The CEO (judge) will speak with you in a meeting to take place in the boardroom. The CEO (judge) will begin the meeting by asking your recommendations. Once you have made your presentation and have answered the CEO's (judge's) questions, the CEO (judge) will conclude the meeting by thanking you for your help.

Overview
The ability to design and implement an information system solution to effectively manage vast amounts of information is a valuable skill that leads to the success of many business entities today. The use of technology to develop these information systems plays a crucial role in a business' ability to compete in today's business environment. This event provides recognition for FBLA members who demonstrate an understanding of and ability to apply these skills.

This is a team event composed of two or three members. This event consists of two parts: an objective test and a performance. The objective test is taken collaboratively by the team members, and the top ten (10) teams scoring the highest on the objective test will advance to the final round and participate in the performance component.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

Objective Test Competencies
- Systems analysis and design—systems development life cycle
- Database management and modeling concepts
- Object-oriented analysis and design
- User interfaces
- System controls
- Defining system and business requirements

Performance Competencies
- Human resource management
- Financial management
- Marketing management
- Information systems management

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.

Management Information Systems Sample Questions

1. An information system
   a. is always Internet based.
   b. is an organized combination of people, hardware, software, communications, networks, and database resources.
   c. is a system that deletes and corrupts crucial information in an organization.
   d. is always computer based.

2. Users of a management information system include
   a. all of the answers are correct
   b. entry-level employees.
   c. managers.
   d. persons and organizations in a business's environment.

3. Which of the following steps is not part of the software development life cycle?
   a. implementation
   b. engineering
   c. design
   d. analysis

4. What act provides policy to ensure public access to federal government information?
   a. Privacy Act
   b. Federal Records Act
   c. Paperwork Reduction Act
   d. Freedom of Information Act

5. Which of the following are ways we manage information in support of information resources?
   a. security and privacy
   b. storage and privacy
   c. storage and disposition
   d. security and disposition

6. An integrated collection of stored data that is centrally managed and controlled is also known as a
   a. table.
   b. spreadsheet.
   c. query.
   d. database.

7. During what phase of the software development life cycle is a system finalized and installed?
   a. support
   b. development
   c. implementation
   d. planning

8. The phase of the software development life cycle that includes defining system requirements, prioritizing requirements, and generating alternatives is the
   a. analysis phase.
   b. planning phase.
   c. implementation phase.
   d. support phase.

9. CASE tools help an analyst create important system models by checking for completeness and compatibility with other systems. The acronym CASE stands for
   a. computer analysis structuring entity.
   b. computer-automated structured engineering.
   c. compatibility analysis system entity.
   d. computer-aided system engineering.

10. A graphical model of data needed by a system, including things about which information is stored and the relationships among them, produced in structured analysis and information engineering is called a
    a. structured design model.
    b. data flow diagram.
    c. entity relationship diagram.
    d. class diagram.

11. The Unified Process development methodology is a tool developed by
    a. Rationale.
    b. Oracle.
    c. Microsoft.
    d. PeopleSoft.

12. A popular project management software application is
    a. Corel Analysis and Design.
    b. Oracle Management Design.
    c. Microsoft Design.
    d. Microsoft Project.

13. Viewing project tasks and activities over a calendar utilizes a
    a. PERT/CPM chart.
    b. Dataflow diagram.
    c. Constructive Cost Model.
    d. Gantt chart.

14. Iteration means
    a. activities are done once and not repeated.
    b. activities are repeated and refined each time they are repeated.
    c. activities are repeated in exactly the same steps each time.
    d. activities are done one and only revisited during system modifications.

15. Interviewing users to gather system and business requirements is part of what phase of the software development life cycle?
    a. analysis
    b. implementation
    c. testing and support
    d. design

16. The acronym CRUD stands for
    a. class, report, user, data.
    b. chart, rationalize, understand, design.
    c. cost, return, utilization, depreciation.
    d. create, read, update, delete.

17. Which of the following is not an example of a data flow diagram?
    a. context diagram
    b. process flow diagram
    c. DFD fragment diagram
    d. event-partitioned system model

18. A repository for definitions of data flows, data sorts, and data elements is called a
    a. data dictionary.
    b. data summary.
    c. CASE tool.
    d. decision tree.

19. Which of the following is **not** a rule that should be followed when designing user interfaces?
    a. use of shortcuts
    b. creative and original design
    c. simple error handling
    d. consistent design

20. When designing user interfaces, the process for documenting dialog designs by showing a sequence of sketches of the display screens is called
    a. sequencing.
    b. storyboarding.
    c. prototyping.
    d. diagramming.

21. The data entry control that allows a user to select one option from a group is called
    a. text box.
    b. none of the answers are correct.
    c. radio button.
    d. checkbox.

22. Which of the following diagrams is not a major component of the object-oriented approach to system development?
    a. state chart diagram
    b. system sequence diagram
    c. context diagram
    d. use case diagram

23. Benefit of the object-oriented approach to systems development include
    a. intuitive design.
    b. all of the answers are correct.
    c. use of objects instead of complex procedures.
    d. reuse of objects.

24. What is the term that describes a consistent relational database state in which every foreign key value also exists as a primary key value?
    a. referential integrity
    b. normalization
    c. schema
    d. functional dependency

25. Viewing project tasks and activities over a series of slides utilizes a
    a. PERT/CPM chart.
    b. Dataflow diagram.
    c. Constructive Cost Model.
    d. Gantt chart.

26. A _____ is responsible for ensuring that system's networking requirements is compatible with a business's existing network.
    a. management analyst
    b. network analyst
    c. systems analyst
    d. business analyst

27. The process of normalization helps monitor's a database's quality by reducing data
    a. redundancy.
    b. delays.
    c. logs.
    d. efficiency.

28. The _____ approach may be used when the project development schedule is shortened and a well-trained and experienced staff is involved.
    a. slow-and-methodical
    b. rapid application development
    c. seminar
    d. conference

29. Which of the following is **not** required of storyboarding?
    a. pictures
    b. sequences
    c. subject/topic
    d. organization

30. A _____ needs to understand how what business functions an organization performs.
    a. management analyst
    b. network analyst
    c. systems analyst
    d. business analyst

Performance Indicators

- System appropriate for size of business
- System solution is feasible and realistic given specified time frame
- Technology is currently available
- Future needs are considered
- Information security issues are addressed
- Meets the needs of the company
- Demonstration of ability to effectively answer questions
- Described the situation
- Issued a solution or recommendation
- Used correct terminology
- Effectiveness of the strategy presented
- Voice quality and diction
- Professional and poised
- Self-confidence and assertiveness

Background Information

The Vinings Community Library currently maintains a manual system for the following functions:

- Cataloguing
- Checking books out and back in
- Book inventory
- Book requests and waiting lists
- Keeping track of late fees
- Customer information

The library recently received a large grant from a local foundation to update its manual system. The library would like the system designed, developed, and implemented within an 8-month period. In order to develop a Request for Proposal (RFP), the library has requested that your team develop a basic system and process functionality design. Here is the data and process for each function of the library:

Library information:
The library currently has an inventory of 25,000 books. It is has 2,000 registered customers, with approximately 800 books being checked out at any given time.

Customer information:
Customers currently fill out a card to provide name, phone number, address, age, and parent's information (if applicable). If the customer incurs late fees, these are manually noted on the customer card. Once a customer fills out the customer information card, they receive a library card with a unique number. The customer information card is then stored in customer card file box.

Cataloguing process:
For each book that a library receives, a card is typed up that is stored in the card catalog system. It contains information about the book such as title, author, classification, dewey decimal number, number of copies, brief description, restrictions. This card is then stored in the card catalog file.

Book check-out process:
Each book has a check-out card in the back flap. The check-out card lists the book title, author, copy number (in case there are multiple copies of the same book), and a reference number. There is also a table where the library staff records the customer's name, check-out date and due date. When a book is checked out, the customer's information is recorded on the card and a bookmark is given to the customer with the book with the due date. The check-out card is then kept in the check-out card file box in alphabetical order by title. If a customer cannot find a book on the library shelves and inquires with the staff if a book is available, the staff must go through the check-out card file box to see if a book is checked out and when it is due to be turned in.

Overdue books notification process:
Every other week, the staff goes through the check-out cards to determine any books overdue. If a book is overdue, the staff will pull the card. The staff then has to look up the customer information from the customer card file to contact the customer.

Book check-in process:
When a book is checked in, the library staff has to get the check-out card from the card file and crosses out the customer's information on the check-out card. If the card is full, then a new card must be created. The check-out card is then returned to the book and the book is placed on the reshelving cart. If a book is overdue when it is checked in, the library staff has to manually calculate the late fees.

Reservation process:
Occasionally, customers and other libraries will want to reserve a book that is currently checked out. When someone makes a reservation, the library staff records that customer's information on a sticky note and attaches that sticky note to the check-out card for that book. When the book is checked in, the staff sees the sticky note and sets that book aside on the reservations cart if it is reserved by another customer. The books on the reservations cart should be kept in alphabetical order by title. If another library requests the book, the check-out card is then updated with the borrowing library's information and the book is sent to the requesting library.

Current issues:

- As a result of the manual system, it often takes much effort to determine which books are checked out and which are in the current inventory. It is a labor-intensive process that relies on the accuracy of the employees to update the records. If they fail to update the records properly, then the information the library has is out of date.
- The library staff often has to check multiple card file boxes to get all of the information.
- Sometimes the sticky notes (for reservations) fall off the check-out cards and the reservation is then lost.
- The current process relies on the accuracy of the library staff in following the process. There are multiple places for a breakdown of the process and confusion if the library staff forgets a certain step.

Case Study
The library staff would like a system developed that meets the following goals:

- Puts cataloguing system online so that customers can look up information about books at the library as well as determine if the book is checked out and if so, when it is expected to be returned.
- Calculates late fees automatically at check in
- Limits updating access about books to the library staff only (customers cannot update information in the system)
- Improves process of identifying books that are overdue and customer information for overdue books
- Improves process for library staff to determine which books are checked out
- Allows customers to fill out customer information, make reservations, and even request books for the library to purchase online
- Streamlines the book check-out and check-in process so that minimal data has to be entered by library staff
- Maintains a history of the books that a customer checks out and well as a history of which customers checked out a certain book
- System should be designed so that simple maintenance issues can be handled by the library staff

Other Useful Information
In addition to designing a system/process that meets the above goals, you should also consider the following issues:

- What information security issues need to be addressed?
- What other processes or enhancements would be available by your proposed system?
- What system maintenance will be required by library staff or outside contractors?
- What enhanced reporting features will be available to improve current operations for library managers?
- How will system access be controlled?
- How will the system be tested and implemented and will this result in any time that the library is closed to convert to the new system.
- How will the library staff be trained on the new system?
- What equipment will be required to implement the new system?

Overview
This event provides recognition for FBLA members who possess knowledge of the basic principles of marketing.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Price, product, place, and promotion
- Channels of distribution
- Legal and social aspects of marketing
- Advertising media
- E-commerce
- International marketing
- Marketing research
- Ethics

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.quickmba.com/marketing/
- http://www.marketingpower.com/
- http://www.toastmasters.org/

Marketing Sample Questions

1. The best approach a firm can take in responding to marketing environmental forces is
   a. reactive.
   b. inactive.
   c. proactive.
   d. variable.

2. XYZ Inc. is evaluating its employees' wage and compensation package, workplace safety programs, and family workplace programs. XYZ is addressing which dimension of marketing citizenship and social responsibility?
   a. ethical
   b. economic
   c. legal
   d. philanthropic

3. Business markets are typically divided into four categories. These categories are
   a. manufacturer, wholesaler, retailer, and services.
   b. producers, manufacturer, resellers, and government.
   c. producers, resellers, government, and institutional.
   d. retailers, wholesalers, services, and non-profit firms.

4. A light bulb can be considered all the following **except**
   a. a business product.
   b. a consumer product.
   c. a consumer product if it is used to light the office of the board of directors.
   d. either a consumer product or a business product.

5. Which of the following is always used to determine the classification of goods?
   a. specific product features
   b. amount of shopping required by the buyer to obtain the product
   c. buyer intent for using the product
   d. price of the product

6. A group of managers has been assigned the task of developing a new product, has listed several good ideas, and is now in the process of assessing each idea to determine whether it is consistent with the firm's overall objectives and resources. The managers are at what stage of the new-product development process?
   a. business analysis
   b. idea generation
   c. screening
   d. product testing

7. Any group of people who, as individuals or as organizations, have needs for products in a product class and who have the ability, willingness, and authority to buy such products is a(n)
   a. subculture.
   b. marketing mix.
   c. aggregation.
   d. market.

8. The phase of new-product development in which a small sample of potential buyers are presented with a product idea in order to determine their attitudes and initial buying intentions regarding the product is called
   a. test marketing.
   b. idea analysis.
   c. customer response testing.
   d. concept testing.

9. A brand is best defined as a
   a. registered design or symbol that may be displayed on the product or used to promote it.
   b. related group of words that describe the product.
   c. name of the manufacturer or product.
   d. name, term, sign, symbol, design, or combination of these that identifies a seller's product.

10. The Nike swoosh that is prominent on all of the firm's packaging, products, and advertising is a
   a. trade character.
   b. brand.
   c. trade mark.
   d. trade name.

11. To effectively monitor changes in the marketing environment, marketers must engage in
   a. information collection.
   b. environmental scanning and analysis.
   c. marketing research.
   d. using the marketing concept.

12. When a glove manufacturer in China is allowed to sell only a certain number of plastic gloves in Japan, that firm is facing a(n)
   a. embargo.
   b. tariff.
   c. restrictive product standard.
   d. quota.

13. Government restrictions on the amount of a particular country's currency that can be bought or sold are known as
   a. exchange controls.
   b. embargoes.
   c. quotas.
   d. import controls.

14. _____ can force businesspeople to buy and sell foreign products through a central agency, such as a central bank.
   a. Embargoes
   b. Quotas
   c. Export tariffs
   d. Exchange controls

15. The _____ is the difference in value between a nation's export and its imports.
   a. balance of trade
   b. export/import ratio
   c. net trade value
   d. gross domestic product

16. Daimler-Chrysler has developed aluminum car bodies that are 100% recyclable and light enough to conserve fuel. What kind of response is this environmental force?
   a. competitive
   b. inactive
   c. reactive
   d. proactive

17. The practice of linking a firm's product marketing to a particular social cause is known as
   a. ethical marketing.
   b. social responsibility.
   c. cause-related marketing.
   d. economic responsibility.

18. Daimler-Chrysler has developed aluminum car bodies that are 100% recyclable and light enough to conserve fuel. What kind of response is this environmental force?
    a. proactive
    b. inactive
    c. competitive
    d. reactive

19. Government restrictions on the amount of a particular country's currency that can be bought or sold are known as
    a. import controls.
    b. quotas.
    c. embargoes.
    d. exchange controls.

20. Which of the following is used to help maintain a more favorable balance of trade by a country?
    a. limiting exports
    b. limiting imports
    c. establishing exchange controls
    d. changing political systems

21. To effectively monitor changes in the marketing environment, marketers must engage in
    a. using the marketing concept.
    b. environmental scanning and analysis.
    c. marketing research.
    d. information collection.

22. Dell Computer collects information about a wide variety of competitive, economic, political, legal, technological, and sociological forces that affect its marketing activities. This process is called
    a. survey of the environment.
    b. marketing information processing.
    c. environmental scanning.
    d. marketing.

23. Environmental scanning means _____ information about the marketing environment, whereas environmental analysis is concerned with _____this information.
    a. collecting, assessing
    b. assessing, collecting
    c. interpreting, observing
    d. assessing, interpreting

24. When PepsiCo takes information collected through research and attempts to assess and interpret what it means for its soft-drink marketing efforts, PepsiCo is engaged in environmental
    a. analysis.
    b. forces.
    c. management.
    d. scanning.

25. When marketing researchers consider sampling techniques, they are preparing to collect _____ data.
    a. internal secondary
    b. statistical
    c. primary
    d. census

26. If Georgia-Pacific seeks information about trends in housing around the country and uses U.S. Department of Commerce reports to get this information, it is using _____ data.
    a. exploratory
    b. secondary
    c. primary
    d. causal

27. The objective of sampling in marketing is to
    a. control independent variables that might influence research results.
    b. ensure that measures in the study are reliable.
    c. elicit responses from as many people as possible.
    d. select representative units from a total population.

28. Patricia Robertson is running for Congress from the Sixth District in her state. She is interested in knowing the intended choices of the voters. All the registered voters in her district would constitute the study's
    a. population.
    b. dependent variables.
    c. experiment.
    d. independent variable.

29. If you were to choose a sample with which to study the market for preschool toys in Illinois, the population would logically be defined as all
    a. preschool children in Illinois.
    b. preschools in Illinois.
    c. people in Illinois.
    d. children in Illinois.

30. Which sampling design gives every member of the population an equal chance of appearing in the sample?
    a. random
    b. nonprobability
    c. quota
    d. poll

Overview
The ability to evaluate the needs of an organization and then design and implement network solutions is a valuable skill in today's connected workplace. This event provides recognition for FBLA members who demonstrate an understanding of and ability to apply these skills.

This is a team event composed of two or three members. This event consists of two parts: an objective test and a performance. The objective test is taken collaboratively by the team members and the top ten (10) teams scoring the highest on the objective test will advance to the final round and participate in the performance component.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

Objective Test Competencies
- Price, product, place, and promotion
- Channels of distribution
- Legal and social aspects of marketing
- Advertising media
- E-commerce
- International marketing
- Marketing research
- Ethics

Performance Competencies
- Analyze the computing environment and needs
- Demonstrate an understanding of the case
- Explain, discuss, describe recommendations
- Communication skills
- Critical thinking/problem solving
- Ability to work as a team

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.ptwebmaster.com/networking_essentials_for_small_.htm
- http://searchnetworking.techtarget.com/
- http://www.webopedia.com/TERM/N/network.html
- http://whatis.techtarget.com/

Network Design Sample Questions

1. Because you need extraordinary computing power, you decide to add 32 processors to your new server. Which of the following Network Operating systems can handle these 32 processors with no additional software?
   a. Novell Netware 5.1
   b. Windows 2000 Advanced Server
   c. Windows NT 4.0 with SP 6A
   d. Unix Server

2. RAID 1 is also known as
   a. disk striping with parity.
   b. disk striping with error checking.
   c. disk striping.
   d. disk mirroring.

3. In a Windows 2000 domain, what would you create to logically and administratively group your users and other objects?
   a. groups
   b. mnemonics
   c. folder
   d. organizational units

4. The process of flooding a network with useless traffic is referred to as a
   a. DoS.
   b. trojan horse.
   c. mass emailing worm.
   d. virus.

5. What is the default subnet mask for a Class B address?
   a. 0.0.0.0
   b. 255.255.0.0
   c. 255.0.0.0
   d. 255.255.255.0

6. Which Internet access technology is a point-to-point link that sends digital signals over the standard POTS phone lines installed in most homes, is inexpensive, and is starting to become more readily available in all areas?
   a. Frame Relay
   b. T1
   c. ATM
   d. DSL

7. Which of the following is a standard interface for Frame Relay?
   a. X.25
   b. DSL
   c. T1
   d. ISDN

8. Given the IP address of 129.192.1.1, this would indicate what kind of network?
   a. Class D
   b. Class B
   c. Class A
   d. Class C

9. What is the correct definition of a RADIUS server?
   a. It provides authentication about the point-to-point connection for dial-up users and return parameters including IP address, gateway, and DNS server.
   b. It provides terminal services emulation ability for all remote clients.
   c. It provides Proxy services to all remotely connected clients.
   d. It provides a firewall with wireless authentication based on X.500 standards.

10. You have a network with both Windows NT 4.0 servers and Novell Netware 5.1 servers and Windows NT 4.0 workstation clients. Which protocol is the best choice to allow the clients to access either server?
   a. File and Print Sharing for Netware (FPNW)
   b. Novell Client for Windows NT X
   c. Gateway Services for Netware (GSNW)
   d. Client Services for Netware (CSNW)

11. A user calls you complaining that she is unable to access an application that is used for teaching purposes. The data is stored on a Windows 2000 file server, but the application is installed locally. The network uses DHCP. What would the next logical step be?
   a. check the server logs
   b. verify that the user is logged on correctly
   c. established what has changed
   d. log on to the system using the administration account

12. After a lunch break, a user cannot log onto the network. The user's workstation is a Windows XP system with a 100BaseT connection. The user was able to successfully log on before lunch. What should you ask the user first?
   a. Is the Caps Lock key off?
   b. Is the network cable securely plugged in?
   c. Are you using the correct username?
   d. Are you using the correct password?

13. A user calls to report that he cannot access a particular Windows 2000 file server. After a few questions, you discover that he's never accessed this server before. What should be the next step in troubleshooting this problem?
   a. determine whether the user should have access to the file
   b. reboot the sever to reinitialize the permissions
   c. set the file permission so that the user can access the file
   d. reset the user's password

14. What does OTDR troubleshoot?
   a. network activity
   b. a fiber optic cable
   c. a server hard disk
   d. an Ethernet 100BaseT cable

15. Which of the following ports is correct?
   a. TFTP uses port 69
   b. POP3 uses port 20
   c. HTTP uses port 105
   d. SMTP uses port 110

16. A user is having problems logging on to a server. Each time he tries, he receives the error "Server not found". No other users have reported a problem. Which of the following is the best explanation for the problem?
   a. The server is down.
   b. The protocol configuration on the workstation is incorrect.
   c. The users' Caps Lock key is on.
   d. The network switch is down.

17. The FAT32 file system uses what kind of file and directory permissions?
    a. NTFS
    b. None
    c. NTFS32
    d. LDAP

18. As a network administrator, you have a server with RAID 5 installed. What is one disadvantage regarding this redundancy?
    a. The drive is relatively slow writing data.
    b. The drive is relatively slow reading and writing data.
    c. This RAID is the best performing RAID possible.
    d. The drive is relatively slow reading data.

19. You receive a phone call from a user to change a password. You're not near a server, but you have access to a computer in your domain. What utility could you use to reset the password remotely?
    a. remote desktop
    b. attrib
    c. remote user
    d. ChgPwd

20. Which of the following procedures is critical for recovering for a catastrophic disaster?
    a. create backups and develop offsite plan
    b. create an "image" of server so it can be rebuilt
    c. have virus definitions up to date
    d. have necessary network boot disks available

21. What is the purpose of having a server cluster?
    a. Servers can be better secured if they're all clustered together.
    b. It is easier to manage the servers if they are clustered together.
    c. It is easier to control climate if all servers are clustered together in one room.
    d. They cluster and provide failover services if another server fails.

22. How does a backup method know if a file has changed since the last backup?
    a. backup databases
    b. archive bits
    c. backup indexes
    d. backup logs

23. The term "ACL" typically applies to what device?
    a. fiber optic cable
    b. network card
    c. hub
    d. router

24. When configuring a switch, you realize you need to add a second switch. What kind of cable is commonly needed to connect one switch to another in order to gain additional network ports?
    a. firewire cable
    b. crossover cable
    c. parallel cable
    d. serial cable

25. When configuring a network switch for the first time, you're likely to use
    a. a telnet port.
    b. a parallel port.
    c. a USB port.
    d. a console port.

26. You are configuring a "Red Hat" Linux firewall and do not want to accept connections that are not explicitly defined by you. Which security setting would you use?
    a. high
    b. no firewall
    c. medium
    d. mild

27. In Windows XP, automatic configuration makes it easy to move your mobile computer from your home network to the local area network in your office, without the need to manually reconfigure
    a. DHCP settings
    b. Alternative settings
    c. TCP/IP settings
    d. DNS server settings

28. What is the primary difference between FTP and TFTP?
    a. TFTP transfers only text files.
    b. TFTP transfers only binary files.
    c. FTP is a connection-based protocol.
    d. FTP is used to transfer files.

29. What ports are meant by "well known" ports?
    a. 1-9999
    b. 1-1024
    c. 1-10000
    d. 1024-9999

30. Which of the following protocols is used in thin–client computing?
    a. RAS
    b. ICA
    c. PPTP
    d. PPP

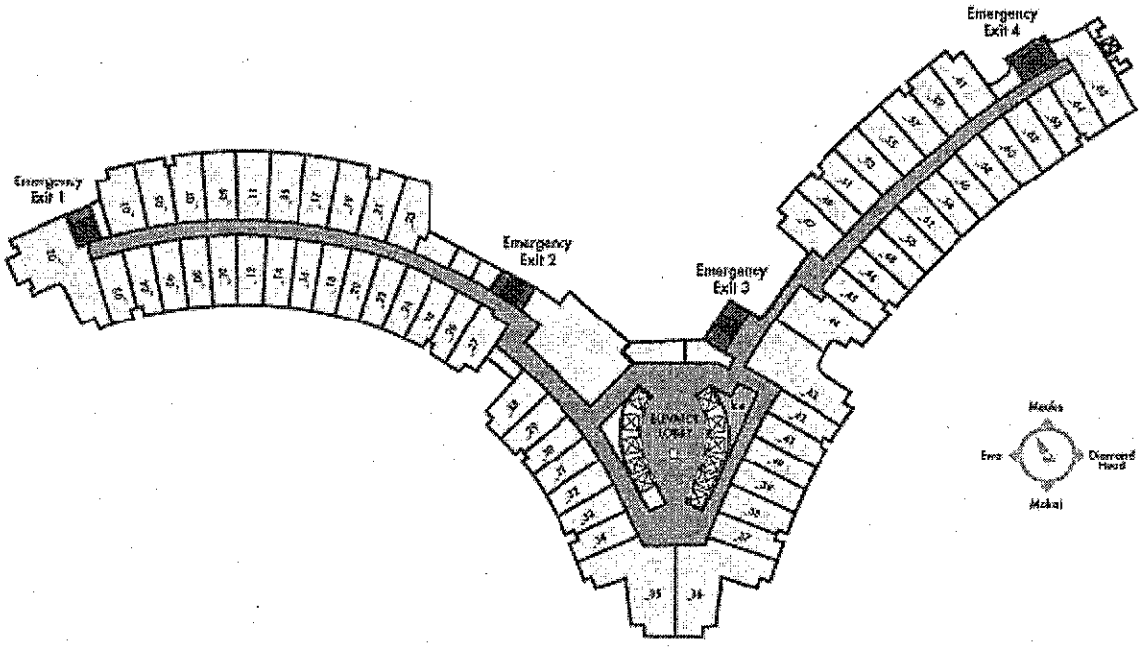
Network Design Case Study

Performance Indicators

- Described the situation
- Resolved problem
- Used correct terminology
- Presented an effective strategy
- System appropriate for size of business
- Technology is currently available
- Future needs are considered
- Meets the needs of the company
- Voice quality and diction
- Professional and poised
- Self-confident and assertive
- Demonstrates the ability to effectively answer questions

Background Information

While attending your FBLA NLC, you have been asked by the Techi-tel Hotel chain in Hawaii to compete to design network services for a new hotel being constructed in Orlando, Florida. As a part of the process, you must submit a proposed design for a single floor of the hotel to compete for the bid. The following figure shows the floor plan for the first floor of guest rooms in the hotel.



Techi-tel is well known for their technical prowess among business travelers. The hotel chain expects that your bid will encompass the most prevalent technologies to provide compatibility for the majority of their guests as well as provide some services never before seen in a hotel chain. The winning project bid will provide for extreme technical convenience for hotel guests as well as provide a reasonable budget for the project. The winning bid may require that you specify these costs into categories of absolute requirements and one or more groups of features specifying cost estimates for adding these optional features to the total design.

Case Study Situation
You have been asked to provide the following requirements to the hotel architect committee:

- Number and desired location of any wireless access points.
- Required networking hardware.
- Required server(s).
- Any wiring requirements.
- Number, location, and voltage of power outlets for use by a single location of said equipment.
- Required other equipment to provide unique and usual business services to hotel guests.
- Cost estimates for equipment.
- Any space requirements to house any technologies should that be required.

You have been also asked to give a brief summary of the technologies selected and any pertinent configuration information to establish your expertise and win the project bid.

Your design should incorporate the following design elements:

- The use of standard technologies.
- The use of reputable equipment and vendors with good quality and reputation.
- Standard features and optional packages for the design.
- Network security.
- Discussed network connections to the other floors but not necessarily any centralized equipment – keep to the equipment for this floor of the hotel.

Other Useful Information
You may need the following information about the hotel and your proposal:

- The average room width in the hotel is 14 feet. The maximum size is in the corner suites with a width of 35 feet.
- The approximate length of a single wing of each floor is 425 feet.
- Hotel builders believe their materials will permit the transmission of radio waves. However, you should include in your estimates some signal loss due to room wall construction materials to be on the safe side.
- Labor for and wiring costs will be covered by the hotel overall budget.

Overview
Acquiring a high level of familiarization and proficiency in working with networks is essential in today's connected workplace. This event provides recognition for FBLA members who have an understanding of network technologies.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- General network terminology
- Network operating system terminology
- Equipment for Internet access
- OSI model and functionality
- Network topologies and connectivity

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.webopedia.com/quick_ref/
- http://www.pctechguide.com/29network.htm
- http://www.webopedia.com/Networks/Network_Topologies/
- http://www.convert-me.com/en/convert/data_transfer_rate

Networking Concepts Sample Questions

1. A "clear text" password is transmitted through
   a. no encryption.
   b. Kerberos encryption.
   c. Public Key encryption.
   d. well-known encoding encryption algorithms.

2. What is the speed of a T1 leased line?
   a. 1.544Mpbs
   b. 100mpbs
   c. 10mbps
   d. 44.736Mpbs

3. Which of the following protocols is commonly used to send e-mails from one server to another?
   a. POP3
   b. ICMP
   c. RIP
   d. SMTP

4. Attenuation refers to
   a. the amount of resistance in a UTP cable.
   b. the loss of data signal in fiber optic cabling because of dispersion.
   c. the weakening of data signals as they travel through a media.
   d. the "bleeding" of signals from wire in UTP to another.

5. The port number assigned for the POP3 protocol is
   a. 43.
   b. 110.
   c. 25.
   d. 80.

6. Which of the following switches can be added to the "ping" command to make it run continuously?
   a. -w
   b. –c
   c. –o
   d. –t

7. Which of the following WAN technologies offers speeds as high as 2.4Gbps?
   a. X.25
   b. Frame relay
   c. ATM
   d. SONET

8. What is the function of ARP?
   a. It resolves IP addresses to MAC addresses.
   b. It resolves WINS addresses to DNS addresses.
   c. It resolves hostnames to IP addresses.
   d. It resolves NetBIOS names to IP addresses.

9. UTP is an acronym that indicates what wiring type(s)?
   a. coaxial cable
   b. wireless connections
   c. category 1, 2, 3, 4, or 5 cable
   d. fiber optic cable

10. The acronym "NIC" refers to:
    a. Network Interconnectivity Council
    b. Network and Internet Commission
    c. National Internet Council
    d. Network Interface Card

11. Windows 95, Windows 98, and MacOS9 are all examples of what?
    a. DOS based operating systems
    b. Microsoft operating systems
    c. Server based operating systems
    d. Peer-to-Peer based operating systems

12. On a Windows 2000 domain controller, which of the following can not be found?
    a. local users
    b. domain groups
    c. domain users
    d. local printers

13. To dynamically assign the necessary TCP/IP information for a server or workstation to connect to a network, which protocol should be used?
    a. OPSF
    b. RIP
    c. OPSF
    d. DHCP

14. If you decided to block access to port 53 on your network, what service would you be blocking?
    a. SMTP
    b. WINS
    c. POP3
    d. DNS

15. Which protocol can be used to transfer a file between a Unix server and a Windows 2000 server?
    a. Telnet
    b. FTP
    c. PPP
    d. PPTP

16. Which of the following can be used to reduce broadcasts on the network by separating broadcast domains?
    a. hubs
    b. routers
    c. repeaters
    d. switches

17. Which of the following devices forwards incoming traffic to all ports **except** for the incoming port?
    a. hub
    b. router
    c. bridge
    d. repeater

18. To connect two hubs or switches together using UTP, which type of port is typically used?
    a. MDI-X
    b. MDI
    c. MODE
    d. MIDI

19. To allow many workstations to access the Internet through one registered "live" IP address, which service should be used?
    a. DNS
    b. DHCP
    c. Proxy service
    d. NAT

20. What is maximum throughput of a BRI ISDN connection?
    a. 64Kbps
    b. 128Mbps
    c. 128Kbps
    d. 64Mbps

21. The topology of a network is defined by what OSI layer?
    a. network
    b. data link
    c. physical
    d. session

22. A network switch operates at what OSI Layer?
    a. session
    b. network
    c. physical
    d. data-link

23. Which OSI layer provides error detection and correction?
    a. data-link
    b. session
    c. network
    d. transport

24. There are ____ layers in the OSI Model.
    a. six
    b. eight
    c. seven
    d. nine

25. E-mail and FTP work at which layer of the OSI model?
    a. session
    b. application
    c. user
    d. presentation

26. A Token Ring network uses what device to connect to workstations?
    a. hub
    b. repeater
    c. MSAU
    d. switch

27. Which of the following network types is easiest to add new nodes to?
    a. mesh
    b. bus
    c. star
    d. ring

28. Which of the following standards uses a dual ring configuration for fault tolerance?
    a. 802.5
    b. 802.2
    c. FDDI
    d. 802.3

29. A T3 lines offers transmission speeds up to
    a. 274.176Mbps.
    b. 6.312Mbps.
    c. 44.736Mbps.
    d. 312.412Mbps.

30. OC-3 offers transmission speeds up to
    a. 1.244Gbps
    b. 155.52Mbps
    c. 51.84Mbps
    d. 622.08Mbps

Overview
This event is based on team rather than individual competition. Team participants develop speaking ability and poise through competitive performance.

This is a team event composed of two or three members. This event consists of two parts: an objective test and a performance. The top ten (10) teams scoring the highest on the objective test will advance to the final round and participate in the performance component.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Parliamentary procedure principles
- FBLA Bylaws

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- Go to http://www.parliamentarians.org/membership.htm to download 300 test questions used to review for the national parliamentary test. Also go to http://www.parliamentarians.org/ to look at study materials.

Parliamentary Procedure Sample Questions

1. The quorum for all business meetings at the NLC shall be
   a. a majority of the registered voting delegates.
   b. a majority of the total membership.
   c. a majority of the voting delegates in attendance at that time.
   d. a majority of the state voting delegates.

2. The second deadline to submit applications for national office shall be
   a. July 1.
   b. June 15.
   c. at the NLC.
   d. June 1.

3. Discussion without a motion
   a. is allowable in particularly orderly assemblies.
   b. is not subject to a point of order.
   c. is allowable without permission of the assembly.
   d. violates one of parliamentary procedure's most powerful tools for expediting business.

4. Which of the following can be laid on the table?
   a. a group of main motions listed as unfinished business
   b. an undebatable appeal that does not adhere to the main motion
   c. a main motion to which an objection to the consideration has been raised
   d. objection to the consideration of a question

5. The chairman of a special committee appointed by the chair is automatically the first person named, unless
   a. he or she is not a member of the society.
   b. he or she declines the position.
   c. all answers are correct
   d. the chair does not mention this when naming the committee members.

6. Nomination and election of officers at a convention
   a. should be followed by an installation ceremony.
   b. must be on separate days.
   c. should be scheduled for the final day of the convention.
   d. should take place early in the convention.

7. The program
   a. may be proceeded to at any time during the meeting by special rule or practice.
   b. must precede the business meeting in case members wish to take action.
   c. should be given after the meeting has adjourned.
   d. should follow the end of the order of business.

8. A committee of the whole
   a. may order a counted rising vote.
   b. may refer a matter to another ordinary committee.
   c. may impose disciplinary measures on its members.
   d. rises and reports when it wishes to bring the meeting to an end.

9. If a parliamentarian is needed by an organization,
   a. the president, with the approval of the board of directors, should appoint the person.
   b. the board of directors should elect the person.
   c. the president should be free to appoint someone in whom he has confidence.
   d. the assembly should elect the person.

10. When a vote by ballot is not required by the bylaws, for which of the following would a ballot vote not be prescribed?
    a. Whenever it is believed that members may thereby be more likely to vote their true sentiments.
    b. Non-contested elections.
    c. A vote on charges before or after the trial of a member or an officer.
    d. A vote on the admission of a candidate to membership in the society.

11. Which of the following motions does **not** require a second?
    a. reconsider
    b. suspend the rules
    c. appeal from the decision of the chair
    d. fill a blank

12. A motion that presents the same question as a motion that has been referred to a committee is
    a. in order at the time that the committee presents its report.
    b. improper, and therefore out of order.
    c. dilatory, and therefore out of order.
    d. in order, and should be considered immediately.

13. If a committee chairman fails to call a meeting of the committee:
    a. the committee must meet on the call of the president
    b. the committee cannot meet
    c. the committee is dissolved
    d. the committee must meet on the call of any two of its members

14. Which motion can be renewed after progress in business?
    a. question of privilege
    b. adjourn
    c. postpone indefinitely
    d. rescind

15. A motion arising out of an officer's, a board's, or a committee's report is
    a. taken up immediately.
    b. postponed until the next meeting so more information can be gathered.
    c. taken up after all committees have reported.
    d. taken up under new business.

16. After words have been inserted or added, they can be changed or struck out
    a. by a motion to strike out the words.
    b. by a motion to strike out the entire paragraph into which the words were inserted.
    c. by defeating the motion, then reintroducing it without the words.
    d. they cannot be changed or struck out.

17. The fundamental instrument establishing an unincorporated society is the
    a. bylaws.
    b. special rules of order.
    c. standing rules.
    d. adopted parliamentary authority.

18. A question of privilege has interrupted business and is pending. Which of the following is correct?
    a. a motion to commit is out of order
    b. the motion is undebatable
    c. the motion is debatable
    d. the presiding officer is permitted to participate in debate

19. At the conclusion of a roll call vote, before the result is announced
    a. anyone who entered the room after his name was called cannot vote.
    b. a change of vote is not permitted at this time.
    c. the number of those who answered "present" is not reported to the chair.
    d. the names of those who failed to answer can be called again.

20. A question that has been laid on the table can be taken from the table
    a. at the succeeding convention if such is held within one calendar year.
    b. by moving to renew the question.
    c. at such time as the maker of the motion specifies when the motion to lay on the table is made.
    d. at the next regular session if such session will be held before a quarterly time interval has elapsed.

21. The unqualified term "majority vote" means
    a. more than half the votes cast, excluding blanks and abstentions.
    b. one more than half of the legally qualified membership.
    c. more than half the number of persons present, legally entitled to vote.
    d. at least one more than half of the votes cast.

22. After composing a set of bylaws, a very critical review should be given by the full committee
    a. to be sure that dues are listed.
    b. to number and letter the articles and sections.
    c. to eliminate any remaining inconsistencies or ambiguities.
    d. to make sure enough officers are listed.

23. In organizations that regularly hold one-meeting sessions quarterly or more often, corrections, if any, and approval of the minutes are usually handled by
    a. a two-thirds vote.
    b. a show of hands.
    c. a majority vote.
    d. unanimous consent.

24. Which article in the FBLA bylaws describes the information about FBLA dues?
    a. Article VI
    b. Article IV
    c. Article III
    d. Article V

25. During the balloting for FBLA national office, a candidate with the lowest number of votes will be first dropped from the ballot on the _____ vote.
    a. fifth
    b. fourth
    c. third
    d. second

26. _____ members may be elected to a FBLA state or local chapter by a majority vote. These individuals may not vote or hold office and shall not be required to pay dues.
    a. national honorary life
    b. active
    c. honorary life
    d. professional

27. FBLA state chapter charters shall be issued upon approval of the
    a. advisory council.
    b. CEO.
    c. board of directors.
    d. national executive council.

28. A society is electing alternates for its delegates to a national convention. Which rule would be the most advisable to govern this election?
    a. Make qualifications the same for both delegates and alternates.
    b. Elect more alternates than delegates needed.
    c. Elect about half as many alternates as delegates.
    d. Name the delegate whom each alternate will replace.

29. A call for a counted rising vote to be taken after an uncounted rising vote
    a. is appropriate only for motions requiring a two-thirds vote.
    b. may be granted or denied by the presiding officer, the decision being made at his sole discretion.
    c. must be granted on the demand of a single member if he doubts the vote.
    d. requires a motion, which needs a second and a majority vote to pass.

30. When dissolving an unincorporated society, which of the following is **not** required?
    a. adoption of a resolution disposing of assets
    b. adoption of a resolution of dissolution
    c. notice by mail to all members of record of the meeting at which voting on the dissolution will take place
    d. adoption of a motion reconsidering the bylaws

Parliamentary Procedure Performance

Performance Indicators

- Motions
  - Made
  - Seconded
  - Stated
  - Debate/no debate
  - Put to vote
  - Vote result announced
- Problem quality (concise, complete, clear, germane)
- Directions followed
- Other business quality
- Proper order of business
- Proper use of parliamentary terms
- Clarity of expression and voice projection
- Impartiality of presiding official
- Initiative of members
- Poise, dignity, and appearance

Case Scenario

This is a regular meeting of your FBLA chapter.

Below is a list of parliamentary procedure motions, concepts, or principles that you are to incorporate into your performance. Use situations typical of a regular chapter meeting to illustrate all of the items below.

The items are listed randomly. You may present them in any sequence you wish as long as their use conforms to correct procedures.

Part of the evaluation by the judges will be the quality of discussion. Motions should be clearly stated and complete. Debate should be logical, natural, concise, germane, and enthusiastic.

1. React to a member whose debate is not germane.

2. Rescind (at this meeting) something adopted (at a previous meeting) over the objection of a member that previous notice to rescind was not given.

3. The chair is in doubt as to the outcome of a voice vote.

4. At the end of the previous meeting when a quorum was not present, the chapter selected the date for the fall conference. Take any action now deemed appropriate.

Overview
The purpose of this project is to learn about a business through communication and interaction with the business community.

This is a two-part event: a written project is submitted prior to the NLC to be judged, and all eligible chapters will present the project at the NLC in a preliminary round,

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Have outstanding written and verbal communication skills
- Report in proper business style
- Spelling and grammar correct
- Describe project development and implementation
- Explain business partnership
- Report results of the project and analyze project's successes and areas for improvement

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://business.clayton.edu/arjomand/business/writing.html
- http://www.infoplease.com/homework/oralreport1.html
- http://boojum.as.arizona.edu/~jill/NS102_2006/oral.html

Additional Resource
- Market*Place*—FBLA Winning Reports—1st Place; FBLA Winning Reports—2nd Place

Overview
This event recognizes students who possess essential knowledge and skills related to financial issues, can analyze the rights and responsibilities of consumers, and apply knowledge to financial situations.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Financial principles related to personal decision making
- Earning a living (income, taxes)
- Managing budgets and finance
- Saving and investing
- Buying goods and services
- Banking, credit, and insurance

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Personal Finance Sample Questions

1. The total dollar value of all final goods and services produced in a country during one year is called:
   a. gross domestic product (GDP)
   b. consumer price index (CPI)
   c. per capita income (PCI)
   d. annual production rate (APR)

2. When interest rates are high, the average consumer will
   a. save less.
   b. buy less.
   c. buy nothing at all.
   d. not change spending patterns.

3. Personal factors that change your buying patterns include all **except**
   a. competition.
   b. employment status.
   c. lifestyle.
   d. age.

4. Which one of the following could not be considered income?
   a. interest paid on a loan
   b. interest received from a savings account
   c. winnings from the lottery
   d. a paycheck

5. An adjustment to the tax withheld from your paycheck, based on your marital status and whether you have dependents, is:
   a. adjusted gross income
   b. dependent benefit
   c. allowance
   d. exemption

6. A salaried employee is paid:
   a. only once a month
   b. the same amount each pay period, regardless of the number of hours worked
   c. a different amount each pay period, depending on the number of hours worked
   d. the same as all the other salaried employees

7. A budget provides:
   a. detailed plans for the financial needs of individuals, families, and businesses
   b. a form for recording expenses for income tax reporting purposes
   c. a way to invest money so that it doubles in value
   d. strict guidelines that cannot be changed so that individuals will not overspend

8. What are the two taxes that make up FICA (Federal Insurance Contributions Act) to fund retirement and disability benefits?
   a. state income tax and federal income tax
   b. state income tax and Social Security tax
   c. sales tax and excise tax
   d. Social Security tax and Medicare tax

9. Fixed expenses:
   a. cost the same amount each time
   b. are for larger amounts than variable expenses
   c. are ones you don't pay each month
   d. fluctuate in amount, so you have more control over how much they will be

10. In a command economy,
    a. the resources are owned and controlled jointly by the government and the citizens.
    b. the resources are owned and controlled by the people of the individual country.
    c. the right of private property controls economic resources.
    d. the resources are owned and controlled by the government.

11. The rate that banks make available to their best business customers, such as large corporations, is referred to as the
    a. prime rate.
    b. certificate of deposit rate.
    c. discount rate.
    d. bond rate.

12. A budget is a plan to
    a. increase income.
    b. matching spending with saving.
    c. decrease your wants and needs.
    d. match expected income with expected outflow.

13. A corporation's net, or after-tax, earnings divided by the number of outstanding shares of common stock is a measurement of a company's performance referred to as:
    a. price-earnings (PE) ratio
    b. current yield
    c. dividend
    d. earnings per share

14. An investment in which investors pool their money to buy stocks, bonds or other securities selected by professional managers is
    a. portfolio investing.
    b. mutual funds.
    c. a line of credit.
    d. IPO investing.

15. Historically, over long periods of time, performance records indicate that
    a. growth investments cannot keep up with inflation.
    b. growth investments have outperformed income investments.
    c. income investments have outperformed growth investments.
    d. growth investments and income investments perform at the same general rate.

16. In the area of investments, yield usually refers to
    a. a stock's first offering on the exchange.
    b. a bond's potential return.
    c. giving in to market trends in investments.
    d. an investment broker's discount offered to the best clients.

17. An interest rate that includes compounding is
    a. annual percentage rate.
    b. long-term rate.
    c. annual percentage yield.
    d. short term-rate.

18. Municipal bonds have an additional benefit of being
    a. tax deferred.
    b. not rated.
    c. tax exempt.
    d. convertible.

19. A portion of the total cost of an item that must be paid at the time of purchase is
    a. rebate.
    b. refund.
    c. real price.
    d. down payment.

20. Someone who helps people manage their money through tax and estate planning, pension plans, and investment strategies for a fee is called a
    a. management trainee.
    b. financial planner.
    c. banker.
    d. financial analyst.

21. When there is a dispute about a product, the dispute may be settled through a process involving an impartial third party whose decision is legally binding. This process is called:
    a. mediation
    b. comparison shopping
    c. arbitration
    d. compromise

22. It is illegal for telemarketers to:
    a. call after 5 p. m.
    b. call before 8 a.m. or after 9 p.m.
    c. call before 12 noon
    d. call at dinnertime

23. Billy and Ruth married three months ago. They plan to relocate when Billy finishes his training in 6 months. For now, which of the following housing options would be most the best choice for them?
    a. lease a car
    b. buy a house
    c. rent an apartment
    d. buy a camper

24. Generally, a home buyer with a good credit rating can get a mortgage that is _____ times his or her annual income.
    a. 2.5
    b. 5
    c. 3.5
    d. 2

25. What is covered under collision automobile insurance?
    a. damage to all vehicles involved in an accident
    b. damage to the property (such as a fence or tree) of others
    c. damage to the other person's vehicle when you are involved in an accident
    d. damage to your vehicle when it is involved in an accident

26. The main types of bodily injury insurance coverage are:
    a. bodily injury liability and collision
    b. bodily injury liability and no-fault insurance
    c. bodily injury liability, medical payment, and uninsured motorist's protection
    d. bodily injury liability and medial payment

27. An overdraft is a check written
    a. and signed by more than one person.
    b. for more money than is currently in the account.
    c. and signed by someone other than the person on the signature card.
    d. and dated with a date in the future.

28. A once-a-year fee charged by many credit card issuers in addition to interest is the
    a. annual fee.
    b. cash advance fee.
    c. over-the-limit fee.
    d. usage fee.

29. Insurance which actually replaces an item that has been destroyed, with no depreciation deducted, is
    a. replacement insurance.
    b. restrictive insurance.
    c. depreciation insurance.
    d. renters insurance.

30. Car insurance premiums will be increased as a result of
    a. driving short distances.
    b. driving only in rural areas.
    c. filing claims.
    d. owning an older car.

Overview
This event recognizes FBLA members who are beginning to develop qualities of business leadership by developing effective speaking skills.

This event is only for grades 9 and 10.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Clarity of voice
- Critical thinking and problem solving
- Poised manner
- Professional appearance

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- This is a four (4) minute speech based on one of the FBLA goals.

Web Site Resources
- http://www.aresearchguide.com/3tips.html
- http://www.ukans.edu/cwis/units/coms2/vpa/vpa.htm
- http://www.si.umich.edu/~pne/acadtalk.htm
- http://www.school-for-champions.com/speaking.htm
- http://www.auburn.edu/~burnsma/oralpres.html
- http://www.mit.edu:8001/courses/3.041/presentations.html
- http://www.businessknowhow.com/manage/presentation101.htm
- http://www.executive-speaker.com/kirb117.html
- http://www.toastmasters.org/

Overview
This event recognizes FBLA members who are beginning to develop qualities of business leadership by developing effective speaking skills.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Clarity of voice
- Critical thinking and problem solving
- Poised manner
- Professional appearance

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- This is a five (5) minute speech based on one of the FBLA goals.

Web Site Resources
- http://www.aresearchguide.com/3tips.html
- http://www.ukans.edu/cwis/units/coms2/vpa/vpa.htm
- http://www.si.umich.edu/~pne/acadtalk.htm
- http://www.school-for-champions.com/speaking.htm
- http://www.auburn.edu/~burnsma/oralpres.html
- http://www.mit.edu:8001/courses/3.041/presentations.html
- http://www.businessknowhow.com/manage/presentation101.htm
- http://www.executive-speaker.com/kirb117.html
- http://www.toastmasters.org/

Overview
Spreadsheet skills are necessary to convert data to information in business. This event recognizes FBLA members who demonstrate that they have acquired skills for spreadsheet development in business.

This event consists of two parts: an objective test taken at the NLC and a skills production test taken prior to the NLC.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

Objective Test Competencies
- Data-entry techniques
- Editing capabilities
- Create formulas
- Use functions (including those containing absolute values)
- Format
- Chart and analyze chart data

Production Competencies
- Basic mathematical concepts
- Data organization concepts
- Use data by creating formulas
- Use functions
- Generate graphs for analysis purposes
- Use pivot tables
- Create macros
- Filter and extract data

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Spreadsheet Applications Sample Questions

1. The ____ function counts the number of cells containing numbers.
   a. SUM
   b. COUNT
   c. AVERAGE
   d. MAX

2. The ____ function returns the smallest value in a set of numbers.
   a. MAX
   b. MIN
   c. SMALLEST
   d. LEAST

3. The ____ function calculates the present value of a loan or investment based on periodic, constant payments.
   a. PV
   b. NPER
   c. RATE
   d. PMT

4. A function that determines whether a condition is true or false is called a/an ____ function.
   a. comparative
   b. operational
   c. logical
   d. relational

5. The ____ function returns the value TRUE if all arguments are true, and FALSE if one or more arguments is false.
   a. OR
   b. NOT
   c. AND
   d. FALSE

6. The ____ operator checks if the value in a given cell is less than the value in another cell.
   a. <=
   b. <
   c. >
   d. <>

7. The ____ operator checks if the value in a given cell is not equal to the value in another cell.
   a. <=
   b. <>
   c. <
   d. >

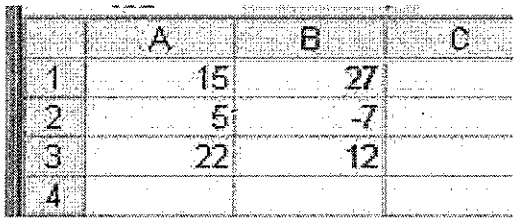
8. The ____ function calculates the number of periods required to pay off a loan or investment.
   a. FV
   b. NPER
   c. PMT
   d. PV

9. The date functions use your computer's internal ____ to return a value.
   a. cache
   b. clock
   c. matrix
   d. calculator

10. You need to convert the number 5.663 to 5.7; what function should you use?
    a. ROUND()
    b. SUM()
    c. TRUNCATE()
    d. MEDIAN()

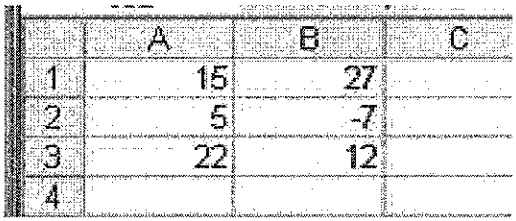
11. The ____ function calculates the average of a collection of numbers.
    a. AVERAGE()
    b. MEAN()
    c. AVE()
    d. MODE()

12. The value of which function is automatically updated whenever you reopen a workbook?
    a. NEW()
    b. DATE()
    c. TODAY()
    d. TIME()

13. 

	A	B	C
1	15	27	
2	5	-7	
3	22	12	
4			

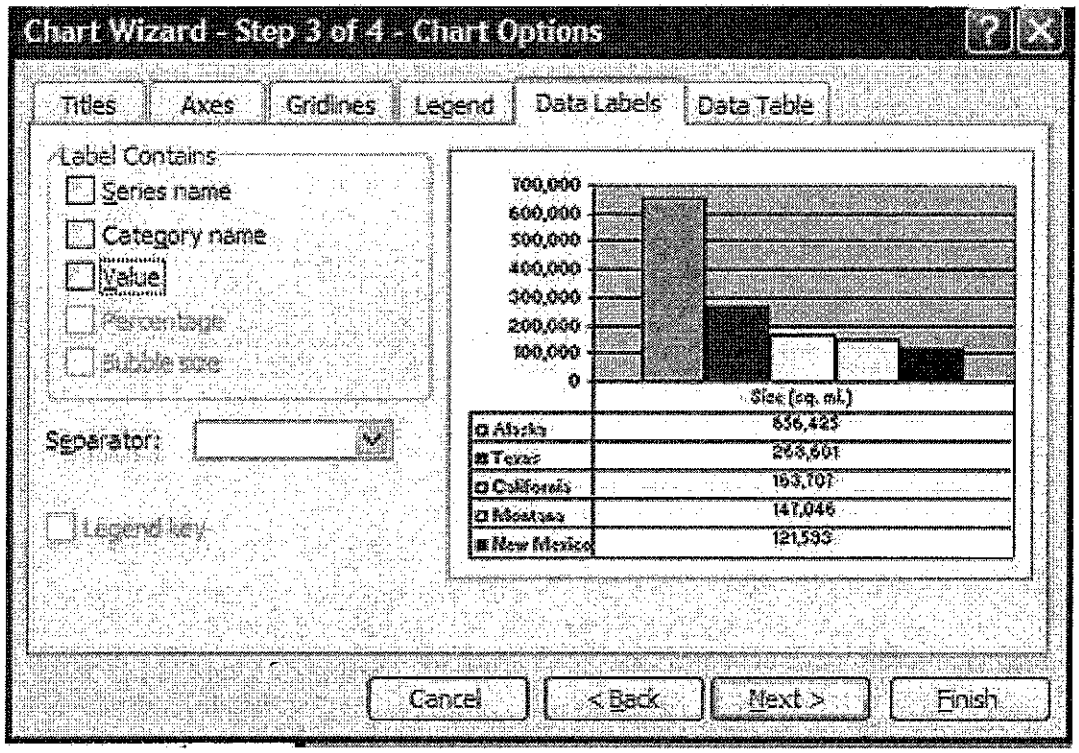
Using the data from the worksheet shown above, what will be displayed by the following formula: =MIN (B1:B3)?
    a. 12
    b. 15
    c. 5
    d. -7

14. 

	A	B	C
1	15	27	
2	5	-7	
3	22	12	
4			

Using the data in the worksheet shown above, what will be displayed by the formula =IF(A1<MIN(B1:B3),0,MAX(A1:A3))?
    a. A1
    b. 0
    c. 22
    d. 27

15. ___ marks are small lines that intersect an axis and represent the scale used for measuring values.
    a. Series
    b. Tick
    c. Value
    d. Index

16. 

a. What chart option is visible on this graphic above?
b. value data labels
c. data table
d. legend
e. series name data labels

17. To create a chart, the first step is to:
a. identify the legend of the chart
b. click the Chart Wizard button
c. identify the X-axis of the chart
d. select the cells that contain the data you want to appear in the chart

18. What displays charted data in a grid at the bottom of the chart?
a. data table
b. data series
c. sheet tab
d. worksheet

19. The ___ button is the gray rectangle in the upper-left corner of the worksheet where the row and column headings meet.
a. cell selector
b. column selector
c. select all
d. row selector

	A	B	C	D	E	F	G	H
22				Purchase		Lease		
23								
24	Present value of payments			$ 24,000		$ 24,154		
25	Present value of sales tax			$ 1,440		$ 1,277		
26	Present value of property tax			$ 754				
27	Total			$ 26,194		$ 25,431		
28				Sales		PV		Cumul
29	Month		Payment	Tax	Total	Factor	PV	PV
30								
31	0		$ 280	360	$ 640	100.0%	640.00	640.00
32	1		$ 280		$ 280	99.3%	277.92	917.92
33	2		$ 280		$ 280	98.5%	275.85	1193.76
34	3		$ 280		$ 280	97.8%	273.79	1467.56
35	4		$ 280		$ 280	97.1%	271.76	1739.31
36	5		$ 280		$ 280	96.3%	269.73	2009.04
37	6		$ 280		$ 280	95.6%	267.72	2276.77

20. This spreadsheet fragment shows that a spreadsheet could be used to do what?
    a. demonstrate a real rate of return
    b. predict interest to be earned on an investment
    c. calculate the risk premium in a market
    d. make a purchasing decision

21. Which button available on the pivot table toolbar opens the pivot table field dialog box so you can modify options for the selected field?
    a. always display items
    b. field select
    c. field settings
    d. formatting display

22. Why would a page field be used in a pivot table?
    a. to analyze two or more spreadsheets
    b. to break the report into separate "pages"
    c. to identify which data will be summarized
    d. to bring in data from more than one place

23. Where can macros be run?
    a. saved worksheets
    b. protected sheets
    c. ery hidden sheets
    d. hidden sheets

24. Which of the following should you consider using if you share your macros with others?
    a. digital signature
    b. macro security
    c. digital certificate
    d. Visual Basic Editor

25. Which of the following is **not** true about extracting data from a spreadsheet?
    a. Data can be extracted from many worksheets to one or to individual worksheets.
    b. The same data range can be extracted from many workbooks.
    c. There is only one way to extract data from a spreadsheet.
    d. The source workbook may be listed beside the extraction.

26. What criteria must be set if you want to display salespeople whose sales for a week were at least $1000, but not over $2500?
    a. is greater than or equal to 1000 AND is less than or equal to $2500
    b. is greater than 1000 AND is less than or equal to $2500
    c. is equal to 1000 AND is less than 2500
    d. is greater than or equal to 1000 OR is less than or equal to 2500

27. $B6 is an example of a/an ___ reference.
    a. mixed
    b. relative
    c. absolute
    d. dollar

28. If the formula =D1*C1 is copied from cell D2 to cell D3, what formula will appear in cell D3?
    a. =D1*C1
    b. =D2*D1
    c. =D2*C2
    d. =D2*C1

29. What does the FV function calculate?
    a. The future value of an investment based on fixed payments and a varying interest rate.
    b. The formula valuation of an investment based on fixed payments and a fixed interest rate across many time periods.
    c. The final value of an investment after 100 payments have been made
    d. The future value of an investment based on fixed payments and a fixed interest rate across equal time periods.

30. What refers to a range of cells where the range depends on the content of the cells?
    a. valid range
    b. named range
    c. defined range
    d. dynamic named range

Spreadsheet Applications Production Test

Job 1—Spreadsheet with Pivot Table

1. Input the data for TNT Corporation's first quarter sales as shown below:

   TNT Corporation Quarterly Sales For the Quarter Ending March 31, 2007

Salesperson	Region	Product Line	Sales
Julie Rankin	NW	Moderate	$25,955.00
Michael Andrews	NE	Value	$19,881.00
Regina Kane	NW	Value	$16,249.00
Andrea Stevens	SW	Deluxe	$34,321.00
Jonas Hathaway	SW	Moderate	$28,543.00
Maria Juarez	NE	Deluxe	$34,705.00
Jack Ward	SE	Value	$13,564.00
Greg Johnson	SW	Value	$15,739.00
Matthew Bowers	NW	Deluxe	$30,871.00
Peter Holbrook	SE	Moderate	$29,401.00
Holly Anderson	NE	Moderate	$20,883.00
Kristin Yates	NW	Deluxe	$38,486.00

2. Merge and center the first two lines so that the titles are centered horizontally over the information. Change the title rows to bold and make the heading 12 point size.

3. Change the column headings to italic. Increase the height of the headings row to 21.

4. Create a Pivot Table that shows the sum of total sales for each salesperson by product line with grand totals for each. The salespersons should be the row headings; the product lines should be the column headings.

5. Within the Pivot Table: Format "Salesperson" and "Grand Total" (in both cells where it appears) as boldfaced. Format "Product Line" as boldfaced and underlined. Indent the names of the salespersons. Format all cells containing numbers with a comma separator and 2 decimal places. Right-align the numbers and product lines. Make sure that all columns are wide enough to accommodate all information.

6. Create another Pivot Table to show total sales for each region by product line with grand totals for each. The regions should be the row headings; the product lines should be the column headings.

7. Format the Pivot Table the same as the previous one (see Step 5).

8. Create a bar chart for the sales by region Pivot Table. Show only the two northern regions. The title for the chart should be "Product Line Sales for Northern Region".

Print 1-A. Print the Pivot Table by salesperson
Print 1-B. Print the Pivot Table by region,
Print 1-C. Print the chart.

Job 2—Payroll Spreadsheet with Logical Formulas and Lookup Table

1. Input data for the payroll period for R & D Development as shown below:

. & D Development
ayroll for the Pay Period Ending January 31,
007

	Income				Deductions				
mployee	Hourly Rate	Regular Hours	Overtime Hours	Gross Pay	Federal Tax	State Tax	Social Security	Medicare	Net F
ordan nderson	$15.75	40	5						
arrie Braun	$16.00	38	0						
arren Brody	$13.25	35	0						
mma Gates	$13.00	20	0						
yan Lau	$15.00	40	8						
lackenzie hillips	$14.50	40	0						
ate Rowley	$13.75	39	0						
than ommers	$15.00	40	3						

2. Use a formula to calculate gross pay. Overtime is paid at a rate of 1.5 times the regular rate.

3. Use an IF function to determine federal taxes. If gross pay is less than $417, the tax rate is 10% of gross pay. If gross pay is $417 or greater, the tax rate is $30.70 plus 15% of gross pay.

4. Input the following state tax table on Sheet 2 of the workbook. Fill the amounts in the left column as a trend to save time.

Income	*Tax Withheld*
$0.00	$0.00
$150.00	$0.40
$200.00	$1.80
$250.00	$4.10
$300.00	$6.40
$350.00	$8.70
$400.00	$11.00
$450.00	$13.40
$500.00	$16.20
$550.00	$19.60
$600.00	$23.10
$650.00	$26.50
$700.00	$29.90
$750.00	$33.40
$800.00	$36.90
$850.00	$40.50

5. Use a lookup function to determine state tax from the table on Sheet 2.

6. Use formulas to determine Social Security and Medicare taxes. Social Security is 6.2% of gross pay. Medicare is 1.45% of gross pay.

7. Format the title as 16 point and boldfaced. Format the subtitle and column headings as boldfaced. Format "Income" and "Deductions" as italic.

8. Format all numbers except Regular and Overtime Hours as currency with 2 decimal places.

9. Right-align column headings except "Employee".

10. Format "Regular Hours" and "Overtime Hours" as wrapped text.

11. Add borders around all cells except the title, subtitle, "Income", and "Deductions".

12. Change the orientation to landscape. Set up the spreadsheet to fit to one page.

Print 2-A. Print the payroll worksheet.
Print 2-B. Print the payroll worksheet displaying all formulas.

Job 3—Filters

1. Input data for Oak Lake High School fees as shown below:

Student Fees
Oak Lake High School

First Name	Last Name	Grade	Library	Business	English	Math	Science	Social Studies	Total
Allison	Bauer	11	$0.50	$5.00	$0.00	$0.00	$0.00	$0.00	$5.50
Michael	Johnson	10	$1.50	$0.00	$8.00	$0.00	$2.50	$0.00	$12.00
Randy	Kedrick	12	$2.50	$0.00	$0.00	$0.00	$2.50	$0.00	$5.00
Andrew	Dieter	9	$3.00	$0.00	$0.00	$0.00	$0.00	$0.00	$3.00
Bridget	Hansen	9	$0.00	$0.00	$8.00	$0.00	$2.50	$0.00	$10.50
Alyssa	Jones	12	$0.50	$5.00	$0.00	$0.00	$0.00	$0.00	$5.50
Tyler	Sanderson	10	$2.00	$5.00	$0.00	$0.00	$0.00	$0.00	$7.00
Sandra	Taylor	9	$1.00	$0.00	$0.00	$0.00	$2.50	$3.00	$6.50
Paige	Bushman	11	$1.50	$0.00	$0.00	$0.00	$2.50	$0.00	$4.00
Rachel	Warwick	11	$2.50	$0.00	$0.00	$0.00	$0.00	$0.00	$2.50
Neil	Staley	9	$1.00	$0.00	$0.00	$0.00	$2.50	$0.00	$3.50
Shawn	Kingsley	10	$0.50	$0.00	$0.00	$0.00	$2.50	$3.00	$6.00
Krystal	Dailey	12	$0.00	$5.00	$0.00	$0.00	$0.00	$3.00	$8.00
Austin	Gauley	10	$2.00	$0.00	$8.00	$0.00	$0.00	$0.00	$10.00

1. Merge and center the first two rows so the title and subtitle are centered over the information. Boldface the text in these rows. Format the title as 12 point size. Format the subtitle as italic.
2. Format the widths of the first three columns to fit the text. Format the width of the remaining columns as 8.2 pixels.
3. Format "Social Studies" as wrapped text.
4. Format all numbers except grade as currency with 2 decimal places.
5. Boldface all column headings. Italicize "Total".
6. Use a formula to calculate the total fees for each student.
7. Copy the worksheet to five other worksheets.
8. Rename the worksheets as follows:
   - Sheet 1: All Fees
   - Sheet 2: Grade 9
   - Sheet 3: Grade 10
   - Sheet 4: Grade 11
   - Sheet 5: Grade 12
   - Sheet 6: Library
9. Filter the Grade 9 worksheet to show only fees for Grade 9 in alphabetical order by last name.
10. Filter the Grade 10 worksheet to show only fees for Grade 10 in alphabetical order by last name.
11. Filter the Grade 11 worksheet to show only fees for Grade 11 in alphabetical order by last name.
12. Filter the Grade 12 worksheet to show only fees for Grade 12 in alphabetical order by last name.
13. Filter the Library worksheet to show only those students who have library fees. Sort those students by grade. Hide all columns to the right of "Library".

Print 3-A. Print the entire workbook.
Print 3-B. Print the "All Fees" sheet displaying all formulas.

Overview
The annual business report communicates the state's growth and the methods and projects used in achieving its goals. This event recognizes FBLA state chapters that effectively summarize their year's activities in a business report.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Report in proper business style and logically arranged
- Spelling and grammar correct
- Describe report development
- State chapter organization and characteristics of chapter explained
- Productivity and recognition of chapter documented

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Additional Resource
- Market*Place*—FBLA Winning Reports—1st Place; FBLA Winning Reports—2nd Place

Overview
Technology is the new competitive edge for business. Successful business leaders must understand the impact of technology and know how to effectively harness it to drive their business success.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

- Basic technology concepts
- Internet and Web sites
- Computer applications and integration
- Networking
- Telecommunications
- Computer equipment

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.thinkquest.org/
- http://www.library.northwestern.edu/reference/tutorials/internet_tutorial/
- http://www.sitemonster.net/

Technology Concepts Sample Questions

1. The first thing you can do to increase the available conventional memory is
   a. Remove DOS.
   b. Add DOS=HIGH to the CONFIG.SYS.
   c. Rearrange the loading order of the drivers.
   d. Load all device drivers into UMBS.

2. All of the following are means of disk organization **except**:
   a. heads
   b. tracks
   c. sectors
   d. cylinders

3. Which type of signal degrades the most over longer distances?
   a. serial
   b. analog
   c. parallel
   d. digital

4. Which OSI layer signals "all clear" by making sure the data frames are error-free?
   a. transport layer
   b. protocols
   c. session layer
   d. application layer

5. Before you install a new device in a functioning computer, you should
   a. disassemble the computer.
   b. determine the computer's available resources.
   c. install DOS.
   d. install MSD.

6. During a routine installation of Windows 2000, Setup detected a problem during the partition check. After rebooting and reattempting setup, the problem continues. What should you do?
   a. Reboot the computer, access the system BIOS, change the boot sequence to boot from the CD-ROM, and reboot. The problem will go away.
   b. Nothing. Windows 2000 Setup is designed to fix any problem encountered.
   c. Install Windows 2000 to an alternate partition.
   d. Terminate Setup and run a full scandisk.

7. Which of the following is **not** an advantage of the Windows Installer over traditional installing methods?
   a. easier customization through the use of MST files
   b. the ability to install components only when they are needed
   c. the ability to detect and restore deleted or corrupt files
   d. the ability to individualize application elements for installation

8. In order to delete and/or replace system files, which command must you use to remove the hidden, system, ad read-only attributes on the file before you replace the file?
   a. ERASE
   b. DELETE
   c. ATTRIB
   d. UNDELETE

9. Which of the following is true of master/slave hard drive configurations?
   a. The primary controller must contain drives that are technologically similar to or newer than drives on the secondary controller.
   b. Do not mix ATA and IDE drives on a single controller.
   c. Do not install drives on the secondary controller without a primary slave present.
   d. Do not configure a hard drive to be CD-ROM drive's slave.

10. Which device can be used to protect the computer from electrical power surges?
   a. a suppressor
   b. a backup battery
   c. a noise filter
   d. a UPS

11. A customer is complaining that the power in the office sometimes surges, sometimes causes blackouts, and has EMI. What single device can you recommend to help the most in this situation?
   a. a noise filter
   b. a backup battery
   c. a suppressor
   d. a UPS

12. Which of the following is not a part of the graphical phase of Windows 2000 Setup?
   a. date and time settings
   b. networking setting/installing components
   c. regional setting
   d. partitioning the hard drive

13. A "201" error at system startup means what?
   a. bad hard disk system
   b. bad system board
   c. bad floppy drive
   d. bad memory

14. Any printer that uses the electro photographic process contains how many standard assemblies?
   a. eight
   b. six
   c. four
   d. five

15. You've set up a network whereby each computer acts as a client and a server and in which each user shares each other's resources, including printers. What is the correct term for such an arrangement?
   a. sharing & caring
   b. server-client linking
   c. enterprise services
   d. peer-to-peer networking

16. When a user tries to save to the hard drive in a particular application, the computer locks up. Otherwise, the application works normally. Assume that the computer has only one hard drive installed. Which of the following can you rule out as the cause of the problem?
   a. an improperly written application
   b. the hard drive's configuration
   c. an improper installation of the application
   d. insufficient system requirements

17. Which of the following is the most effective device for cleaning the internal rollers in a mouse?
    a. distilled water
    b. mild, soapy water
    c. an eraser
    d. isopropyl alcohol

18. The No Operating System Found error message means that the computer's BIOS checked all the drives it knew about and couldn't find any disk with a bootable sector. This could occur because of all of the following reasons **except**
    a. an operating system wasn't installed.
    b. there is no problem with the boot sector.
    c. the boot sector has been corrupted.
    d. the boot files have been corrupted.

19. You can map a network drive in both Windows 9x and 2000 using which of the following commands?
    a. Connect to Network Share
    b. Map Network Drive
    c. Map Network Share
    d. Connect Network Share

20. Applications can be installed from all of the following devices **exce**pt
    a. CD-ROM.
    b. network.
    c. internet.
    d. backup drives.

21. Which type(s) of printers can be used with multipart forms?
    a. bubble-jet
    b. dot-matrix printers
    c. EP process laser printers
    d. HP process laser printers

22. When a drive is partitioned, what is the first partition that is created called?
    a. extended partition
    b. secondary partition
    c. expanded partition
    d. primary partition

23. Which of the following is the correct way to use the protocol utility IPCONFIG in a Windows 2000 environment?
    a. Choose Start > Run, type CMD, ad press Enter. At the command prompt, type IPCONFIG.
    b. Choose Start > Run and type IPCONFIG
    c. Open a browser window and type IPCONFIG in the address line.
    d. IPCONFIG does not work with Windows 2000.

24. Which of the following statements is true regarding DRAM and SRAM?
    a. DRAM is used as cache memory because it is available in higher capacities than SRAM.
    b. SRAM is used as main memory because it is faster than DRAM.
    c. DRAM is used as main memory because it is cheaper than SRAM.
    d. SRAM requires a constant power refresh.

25. You are building a new Pentium III computer, and you have installed two RIMMs totaling 6GB of memory. However, the computer will not boot. Which of the following could be the problem?
    a. There are not enough modules installed.
    b. The memory capacity is too low for the processor.
    c. The processor cannot access the memory type.
    d. The memory capacity is too high for the processor.

26. Which IPSec policy would you use to request security but permit insecure communications when linking with non-Windows 2000 computers?
    a. custom
    b. client
    c. secure server
    d. server

27. Spyware consists of
    a. software that installs ActiveX controls and browser helper objects.
    b. software that modifies the Windows Registry and adds dynamic link libraries.
    c. software that changes your C:\ Drive to the E:\ Drive and wipes out all system files.
    d. software of the movie clip: The Pink Panther where Peter Sellers is shown spying on your computer.

28. There are three types of mouse clicks in Windows. What are they?
    a. secondary click, primary click, and double-click
    b. primary click, left-right click, ad triple-click
    c. double-click, right-left click, and primary click
    d. primary click, triple-click, and right-left click

29. Which access method asks the other workstations for permission to transmit before transmitting?
    a. token passing
    b. demand priority
    c. CSMA/CA
    d. CSMA/CD

30. Which connectivity device transmits packets the fastest?
    a. brouter
    b. bridge
    c. gateway
    d. router

Overview
The FBLA Virtual Business Challenge (VBC) encourages FBLA members to test their skills at managing a distribution center individually or as a team. The VBC has two (2) challenges during the year (fall and spring), and each challenge focuses on different business concepts.

At the local level any number of teams from a school may enter in the fall and spring. The top eight (8) teams, one from each state in both fall and spring, will advance to the national competition.

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.

Web Site Resources
- http://www.knowledgematters.com/vbc/fbla/

Overview
The ability to communicate ideas and concepts and to deliver value to customers, using the Internet and related technologies is an important element in a business' success. This event recognizes FBLA members who have developed proficiency in the creation and design of Web sites.

This is a two-part event: the URL is submitted prior to the NLC to be judged and all eligible chapters will present the Web Site at the NLC in a preliminary round,

Topic
The topic for the Web Site Development changes every year. Refer to the Guidelines section in the *CMH* to find the current topic for the event or look at competitive events under the FBLA tab at www.fbla-pbl.org.

Competencies

Project Competencies
- Document addresses topic and is appropriate for the audience
- Graphics, text treatment, and special effects show creativity and cohesiveness of design
- Appropriate selection of fonts and type sizes
- Overall layout and design is creative and appealing
- Final product indicates a clear thought process and an intended, planned direction with formulation and execution of a firm idea
- Required information is effectively communicated
- Copyright laws followed

Performance Competencies
- Presentation of project is developed logically and systematically
- Design process effectively communicated
- Tips, techniques, and tools used are presented
- Voice quality and diction are appropriate for the setting
- Self-confidence apparent through knowledge of content and articulation of ideas

Procedures/Tips
- Review the event guidelines in the *CMH* since guidelines may change.
- Review the Competitive Events Tips in the front of the book.
- The national center provides a computer, LCD projector, cart with electricity, and Internet access.

Web Site Resources

- http://www.ethicsweb.ca/resources/
- http://www.presentersonline.com
- http://www.utsystem.edu?OGC/IntellecturalProperty/faculty.htm
- http://www.standrews.austin.tx.us/library/Copyright.htm
- http://www.ncsu.edu/sciencejunction/terminal/imse/lowres/5/copyright.htm
- http://www.webopedia.com
- http://www.webreference.com
- http://www.apastyle.org/elecmedia.html
- http://www.classroom.com/community/connection/howto/citeresources.jhtml
- http://www.unity.com.au/unitybydesign/trenches9803.html
- http://graphicdesign.about.com/cs/webdesigntips/index.htm
- http://www.westga.edu/~nbea/information%20systems%20links.htm
- http://www.benedict.com/
- http://www.templetons.com/brad/copyright.html
- http://fairuse.stanford.edu/
- http://info.nwmissouri.edu/~oisbe/telecom/webdev.html
- http://www.sitemonster.net/

NLC Judges' Comments

- Do not use too many fonts or colors that make the Web site look busy.
- Include pictures.
- Create an option of whether or not you would like to see flash intro.

Overview
Word processing skills are necessary in today's world. This event recognizes FBLA members who demonstrate that they have acquired entry-level skills for word processing positions in business.

This event consists of two parts: an objective test taken at the NLC and a skills production test taken prior to the NLC.

This event is only for grades 9 and 10.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

Objective Test Competencies
- Document formatting rules and standards
- Grammar, punctuation, spelling, and proofreading
- Basic keyboarding terminology and concepts
- Related application knowledge

Production Competencies
- Production of letters and memorandums
- Reports
- Tables
- Resumes
- Material from rough draft and unarranged copy

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Word Processing I Sample Questions

1. Screen scroll is used to
   a. decrease the length of a page.
   b. increase the length of a page.
   c. bring unseen parts of a document into view.
   d. add text to a document.

2. To put your document in the Overstrike mode, you would press the
   a. tab key.
   b. insert key.
   c. end key.
   d. delete key.

3. To end the current paragraph and insert a blank line before beginning the next paragraph
   a. press Escape once and Enter once.
   b. press Enter once.
   c. press Enter once and the space bar once.
   d. press Enter twice.

4. Which of the following menus is used to create a header/footer?
   a. edit
   b. view
   c. format
   d. insert

5. Tabs are used to
   a. create graphics.
   b. position text at a certain point on a line.
   c. stop a line of text from overflowing onto the next page.
   d. set the end of a line of text.

6. A manual page break can be inserted at the current cursor position by using the
   a. Shift + Enter keys.
   b. Control + Enter keys.
   c. Control + Alt + Delete keys.
   d. Alt + Delete keys.

7. What is the effect of superscript?
   a. character will be above other characters
   b. character will be below other characters
   c. character will be italicized
   d. character will be even with other characters

8. What is the default paper size?
   a. 8 .5 x 11
   b. 8.1 x 14
   c. 8.5 x 10
   d. 11 x 8.5

9. Which dialog box do you use to vertically center text in a cell in a table?
   a. paragraph
   b. table autoformat
   c. page setup
   d. table properties

10. What is the effect of superscript?
    a. character will be even with other characters
    b. character will be above other characters
    c. character will be italicized
    d. character will be below other characters

11. What would be the correct keys to use for the repeat command to repeat character formatting?
    a. press the UNDO button
    b. choose repeat from the edit menu
    c. press the REDO button
    d. press the F3 key

12. Which of the following would not display as a nonprinting character?
    a. line break
    b. nonbreaking space
    c. hyphen
    d. space character

13. Which of the following is a recommended format for information in tables?
    a. right-align text, right-align numbers
    b. right-align text, left-align numbers
    c. left-align text, right-align numbers
    d. left-align text, left-align numbers

14. When using the find and replace feature to replace text that is uppercase, you should choose which option?
    a. find whole words only
    b. use wild cards
    c. match case
    d. upper case only

15. Which layout option do you use to leave the first page of a document blank and begin a header or footer on the second page?
    a. odd first page only
    b. first page blank
    c. different first page
    d. even first page only

16. When a document is split into two windows, you can remove the split by
    a. double clicking on the task bar.
    b. double-clicking on the split bar.
    c. highlight and select delete.
    d. triple clicking on the split bar.

17. Which word is spelled correctly?
    a. dissappoint
    b. disscussion
    c. discipline

18. Which sentence is punctuated correctly?
    a. The two attornies specialize in real estate law.
    b. The two attorneys specialize in real estate law.
    c. The two attorneys' specialize in real estate law.

19. Which sentence is punctuated correctly?
    a. If I were to have known about it, I would have handled the situation differently.
    b. If I had known about it, I would have handled the situation differently.
    c. If I has known about it, I would have handled the situation differently.

20. Word wrap is when
    a. a word is too long to fit on a line and is deleted.
    b. the typist determines where one line of text ends and the next begins.
    c. the computer hyphenates a word at the end of a line.
    d. the computer determines where one line of text ends and the next begins.

21. A decimal tab stop is used with numbers and aligns the number with the
    a. decimals aligned based on the length of the number.
    b. first digit left aligned at the tab stop.
    c. decimal point at the tab stop.
    d. last digit right aligned at the tab stop.

22. In a four-page document, a header would appear on
    a. all four pages.
    b. only page 1.
    c. pages 1 and 3.
    d. pages 2 and 4

Use for the next 8 questions.
Select the number of punctuation, capitalization, and number errors in the sentence.

23. Below is the proposed menu for the November board meeting.
    a. 1 error
    b. 0 errors
    c. 2 errors
    d. 3 errors

24. Please let me no by November 2 if any changes are desired.
    a. 0 errors
    b. 3 errors
    c. 2 errors
    d. 1 error

25. Sam recognised the missing child form the poster in the post office loby.
    a. 2 errors
    b. 0 errors
    c. 3 errors
    d. 1 error

26. Edwards positive attitude was detected immediatly?
    a. 2 errors
    b. 0 errors
    c. 3 errors
    d. 1 error

27. After only six months' on the job, Abigail was promoted to assistent manager.
    a. 3 errors
    b. 2 errors
    c. 0 errors
    d. 1 error

28. Al's computer was programmed correctly for document formatting.
    a. 2 errors
    b. 0 errors
    c. 3 errors
    d. 1 error

29. Once you are threw you orientation, you wil be given a project to manage.
    a. 0 errors
    b. 2 errors
    c. 1 error
    d. 3 errors

30. What is the basis for the reporter's story?
    a. 0 errors
    b. 1 error
    c. 2 errors
    d. 3 errors

Word Processing I Production Test

Instructions
Sixty (60) minutes is allowed for the test.

Job 1—Letter

Key the following business letter following the FBLA-PBL Format Guide. Send the letter to **Mr. Roger Saylor, 516 Whitley Drive, Columbus, OH 43230.** The letter is from **Margaret Sagan, CPA, Polenger Group.** Use the current date and supply necessary letter parts.

¶Thank you for inquiring about our privacy policy. The enclosed Policy on Privacy summarizes for you the information we collect about you, the limited times when we may share it with others, and how we protect your privacy. ¶We highly value your trust and confidence in us, and we want to assure you that your personal information is kept confidential. As a member of the Ohio Society of Certified Public Accountants, we adhere to the highest level of professional and ethical responsibility and obligations to protect the confidentiality of client information.

Print 1-A. Business Letter

Job 2—Memo

Key the following memo according to the guidelines in the FBLA-PBL Format Guide. The memo is to All Staff from Richard Warren, Director. The subject is Holiday Party—use the current date and supply any necessary additional memo parts.

On behalf of the officers of the CIRCLE ARTS MUSEUM, I wish you all a happy holiday season and a joyous New Year. In keeping with the spirit of the season, please join us for our annual Holiday Party on Friday, December 23, at 4 p.m. in the main gallery on the second floor. The gallery will be closing early that day to accommodate our employees and their guests. ¶Once again, we will enjoy a holiday banquet of festive food from different cultures, prepared and served by One World Caterers. The Carta Ensemble will offer us holiday music from many times and many places as we enjoy our dinner. Finally, our own Yuletide Carolers will sing some popular carols of the holiday season. You are cordially invited to sing along. ¶CIRCLE ARTS takes pride in its family of dedicated employees. We look forward to seeing you on December 23. If you will be attending, please fill out the attached form and send it to Barbara Takei in Human Relations. Be sure to indicate the number of guests who will accompany you.

Print 2-A. Memo

Job 3—Table

Key the following information into a table without gridlines following the FBLA-PBL Format Guide. The first line of the table title is **Currency Conversions for Countries on the European Rail System.** The second line of the table title is **For 2005 – 2006.** Arrange the rows alphabetically by the country name. Single-space the body of the table.

Country	Currency	Conversion
Portugal	escudo	216.900
Austria	schilling	14.884
Denmark	krone	8.076
Switzerland	franc	1.646
Norway	krone	8.846
Finland	markka	6.431
Belgium	franc	43.640
France	franc	7.098
Greece	drachma	368.700
Hungary	forint	286.100

Print 3-A. Table

Job 4—Letter with Advanced Features

Key the following letter with advanced features and a table following the FBLA-PBL Format Guide. Use the current date and supply necessary parts. The letter is to **Ms. Marie Michal, 35 Circle Drive, Des Moines, IA 50316-1079.** The letter is from **Johnathan Skeehan, Trainer**. Add the subject line: **Exercise** and indicate a copy was sent to **Mr. Coleman Stanberry.** Key the following paragraphs.

¶Walking is one of the best things you can do for yourself. Getting started is the hardest part of your program. In beginning your walking program be sure to check with your physician or health care provider before beginning any fitness program, especially if you're over 35, not accustomed to regular exercise, or have a chronic health condition that might be affected by a fitness program. ¶Choose a time of day that fits into your regular schedule, vary routes occasionally to keep walking interesting, and try to establish both indoor and outdoor routes. Additional tips would be to wear loose, comfortable clothes appropriate for the season; wear shoes with cushioned, flexible soles to absorb the impact of walking; and wear socks to absorb perspiration and to avoid blisters. ¶Avoid walking on extremely hot or cold days, especially if unaccustomed to regular exercise. Begin slowly, work up gradually, and don't overdo.
Effective walking programs consist of three parts: a warm-up, a workout, and a cool-down.

(postscript)Should you have additional questions, please feel free to call me at 614-555-0101.

Print 4-A. Letter.

Overview
A high level of word processing skill is a necessity for employees in productive offices. This event recognizes FBLA members who demonstrate that they have acquired word processing proficiency beyond entry level.

This event consists of two parts: an objective test taken at the NLC and a skills production test taken prior to the NLC.

Competencies
The topics listed below are prioritized, listing the most important content areas of the tests.

Objective Test Competencies
- Document formatting rules and standards
- Grammar, punctuation, spelling, and proofreading
- Basic keyboarding terminology and concepts
- Related application knowledge

Production Competencies
- Production of all types of business forms
- Letters
- Memorandums
- Tables
- Reports
- Statistical reports
- Materials from rough draft and unarranged copy

Procedures/Tips
- Review the Competitive Events Tips in the front of the book.

Word Processing II Sample Questions

1. A light gray duplicate image that displays on the lower-right edge of a character or object is a
   a. dialog box.
   b. clip art.
   c. thumbnail.
   d. shadow.

2. A(n) _____ is a named group of formatting characteristics that you can apply to text.
   a. style
   b. orphan
   c. widow
   d. font

3. A(n) _____ is text or a graphic that displays on top of or behind the text in a document.
   a. widow
   b. crest
   c. watermark
   d. orphan

4. A _____ is text that prints at the bottom of every page in the document.
   a. toolbar
   b. clip art
   c. footer
   d. header

5. A data source often is organized as a table that consists of a series of rows and columns. Each row is called a(n)
   a. record.
   b. data field.
   c. widow.
   d. orphan.

6. A document file that includes predefined settings that can be used as a pattern for other documents is called a
   a. shadow.
   b. template.
   c. nameplate.
   d. thumbnail.

7. A template displays prewritten text called
   a. placeholder text.
   b. modified block style.
   c. nameplates.
   d. drawing canvas.

8. When the date line, complimentary close, and signature block are slightly to the right of the center point, and all other letter components begin flush with the left margin, it is called
   a. letter style.
   b. block style.
   c. placeholder text.
   d. modified block style.

9. Which word is spelled incorrectly?
   a. authorize
   b. succeed
   c. accomodate
   d. coordinate

10. Which word is spelled incorrectly?
    a. adjasent
    b. customize
    c. introduction
    d. capabilities

11. I might ____ left, if you had not warned me.
    a. of
    b. have

12. Walking over burning coals is a _____ of passage for some tribal people.
    a. rite
    b. right

13. The farmer has _____ chickens in the coupe.
    a. nineteen
    b. 19

14. Do you have _____ to the gymnasium?
    a. excess
    b. access

15. The default formula for adding a column of numbers and placing the answer below the column is
    a. =SUM(RIGHT).
    b. =SUM(LEFT).
    c. =SUM(ABOVE).
    d. =SUM(BELOW).

16. To create a text watermark, you use the
    a. Watermark button on the Drawing toolbar.
    b. Clip Art menu.
    c. Background command on the Format menu.
    d. Style box.

17. When using Word's mail merge to create form letters, the first task is to
    a. create the main document.
    b. identify the type of document to be used for the main document.
    c. merge the data source with the main document.
    d. generate the form letters.

18. Communication messages sent within the organization are called a
    a. memo.
    b. itinerary.
    c. agenda.
    d. letter.

19. A letter style where all lines begin at the left margin is called _____ letter.
    a. block
    b. secondary
    c. semi-modified
    d. modified

20. Placeholder text
    a. is prewritten template text.
    b. can display in a variety of Word styles.
    c. is selected and replaced to personalize a document.
    d. all of the answers are correct

21. You can create a new folder during the save process by clicking the _____ in the Save As dialog box.
    a. save in box arrow
    b. save as type box arrow
    c. new button
    d. create New Folder button

22. Field names
    a. must be unique.
    b. cannot contain spaces.
    c. must begin with a number.
    d. all of the answers are correct

23. The Insert WordArt button is located
    a. on the Standard toolbar.
    b. on the Drawing toolbar.
    c. in the Insert Object dialog box.
    d. in the Format Symbol dialog box.

24. Word inserts a section break at the
    a. location of the insertion point.
    b. beginning of every page.
    c. end of every page.
    d. location of the mouse pointer.

25. After you click the Draw Table button, the mouse pointer changes to the shape of a(n)
    a. crosshair.
    b. eraser.
    c. pencil.
    d. block arrow.

    Use for the next 5 questions.
    Count the number of capitalization errors in each sentence.

26. Bill Wilson, a contractor with the Qwest Contracting corporation, was recently transferred to atlanta, Georgia.
    a. 1 errors
    b. 2 error
    c. 3 errors
    d. 0 errors

27. The United States of America has many National Parks.
    a. 1 errors
    b. 2 error
    c. 3 errors
    d. 0 errors

28. my friend, Kevin, lives in Western europe.
    a. 1 errors
    b. 2 error
    c. 3 errors
    d. 0 errors

29. John lives in Wilson county, which is near Nashville, tennessee.
    a. 1 errors
    b. 2 error
    c. 3 errors
    d. 0 errors

30. Why did sharon leave so early after the party?
    a. 1 errors
    b. 2 error
    c. 3 errors
    d. 0 errors

Word Processing II Production Test

Instructions
Sixty (60) minutes is allowed for the test.

Job 1—Memorandum w/ Table

Key the following memo according to the guidelines in the FBLA-PBL format Guide. The memo is from you to your Astronomy Coordinator Clark Lewis. The subject is **Possible Astronomy Field Trips**. Use the current date and supply any necessary additional memo parts. Center the text within the columns of the table, and include gridlines

¶The Astronomy Club has met and has decided that the following four places would be great choices to visit for our annual Astronomy field trip. The four places are:

Museum/Planetarium	**Web Site**	Location
Kennedy Space Museum	www.kennedyspacecenter.com/	Cape Canaveral, FL
Einstein Planetarium	www.novac.com/nasm/	Washington, D. C.
Alexander Brest Planetarium	www.themosh.org/planetarium/index.asp	Jacksonville, FL
Charles Hayden Planetarium	www.haydenplanetarium.org	Boston, MA

¶The least expensive trip for us is Einstein Planetarium, with the cost being approximately $150 per person for three days. The Kennedy Space Museum costs $200 per person for three days and the Alexander Brest Planetarium costs $300 per person for three days. The most expensive trip is Charles Hayden Planetarium at $400 per person for three days. The next meeting will take place on February 21 to finalize which location to choose for our field trip. ¶Please review the Web sites prior to the February 21 meeting so that we may discuss the possible locations. Contact Jasper Elliott at jelliott@aol.com if you have any questions. Thank you.

Print 1-A. Memorandum

Job 2—Letter with Advanced Features

Key the following letter with advanced features following the FBLA-PBL Format Guide. Use the current date and supply necessary parts. The letter is to **Mr. Marcus Alberta, 420 Lordwith Drive, Billings, MT 59102.** The letter is from **Michael Matthews, Sales Associate.** Add the subject line: **Account number 4561-1221-1001** and indicate a copy was sent to **Ms. Rita Brestel, Account Manager.**

¶Your request to have the credit limit on your Bank One account increased to $15,000 has been reviewed by our account management department. ¶After careful review of your request and your account, we must deny your request at this time for the following reasons:

- current balance
- length of account activation period

¶Please refer to the enclosed policy explanation document for a complete explanation of the policy that relates to your account. If you have any questions, please call Bank One customer service at 1-800-556-4546.

Print 2-A. Letter

Job 3—Itinerary

Key in the itinerary for the trip to Washington, D.C. to see the Einstein Planetarium, following the FBLA-PBL Format Guide.

Trip for Astronomy Club from March 28 to March 31

March 28
3:00 p.m., Meet at front of school, load all luggage into the bus, leave for Washington, D.C.

March 28
10:00 p.m., Arrive in Washington, D.C., check into hotel.

March 29
9:00 a.m., Breakfast at the hotel.
10:30 a.m., Leave hotel for Einstein Planetarium.
11:00 a.m., Tour of Einstein Planetarium begins.
3:30 p.m., Students will have the option of splitting with their chaperone groups to visit one of the sights in Washington. Everyone meet back at the Einstein Planetarium at 9:00 p.m.
9:30 p.m., Sleepover in Einstein Planetarium.

March 30
10:00 a.m., Leave Einstein Planetarium.
10:00 a.m. – 6:00 p.m., Students have the option of splitting up with their own chaperone groups to visit sights. Meet back at hotel for dinner at 6:00 p.m.
6:30 p.m., Leave for the Spaghetti Factory for dinner.
10:30 p.m., Arrive back at hotel.

March 31
10:00 a.m., Meet in hotel lobby, check out of hotel.
5:00 p.m., Arrive back at the high school.

Print 3-A. Itinerary

Job 4 – Mail Merge Letter

Set up the following data source and then key the form letter according to the FBLA-PBL Format Guide. The salutation of each letter should include Mr., Ms., or Dr., with the person's last name. The letter is from **Ms. Suzie VanMetre, Program Committee Coordinator.** Supply all necessary letter parts; use the current date.

Use the following names, addresses, and other needed fields for the letters:

Mr. Ralph Newton, Division Chair
Santa Ana High School
28 Lake House Drive
Santa Ana, CA 92701
Other fields needed:
Presentation Teaching Ethics to Meet Student Needs
Date June 15
Time 9:00 a.m.
Room Colorado Room

Mr. Jonathan Hoosier, Instructor
Eastern Colorado High School
8265 Washington Avenue
Arvada, CO 80002
Other fields needed:
Presentation Identity Theft and Credit Reporting
Date June 15
Time 10:00 a.m.
Room Oklahoma Room

Dr. Jill Diamond, Principal
Del Mar High School
P.O. Box 2511
Del Mar, CA 92014
Other fields needed:
Presentation Strategies for Teaching International Communications
Date June 16
Time 1:00 p.m.
Room South Dakota Room

Ms. Brenda Garretson, Instructor
Sioux Valley High School
23859 Park Place
Toledo, OH 36531
Other fields needed:
Presentation Ups and Downs in Today's Technological World
Date June 16
Time 2:00 p.m.
Room Montana Room

Body:

¶Thank you for submitting your proposal to present at the Mountain-Plains Business Education Conference in Fargo, ND, on June 14-18, 2005. The conference committee reviewed your proposal and is excited to give our members the opportunity to hear your presentation, "«Presentation»." Your presentation is scheduled for «Date» at «Time» in the «Room».

¶You'll note that a copy of this letter is also enclosed. Please verify your name and institution address—this is how the information will appear in the convention program. Please send any changes to my attention by April 1. ¶I have also included the speaker guidelines for the program session, the equipment request form, and the presentation policy form. Please return the completed forms by March 1, 2005, to Convention Coordinator, Mountain-Plains Business Education Association, 5956 North Mayfield Road, Denver, CO 80103. ¶Since session attendance varies, you should bring a minimum of 75 copies of your handouts.
If you have any comments, questions, or suggestions, please do not hesitate to call me at 1-800-636-4412 or e-mail me at svanmetre@mpbea.edu. ¶«First_Name», we are looking forward to your presentation and to you sharing your knowledge and expertise on «Presentation».

Print 4-A. Print one copy of the letter showing the merge fields
Print 4-B. Print each of the merged letters
Print 4-C. Print a copy of the data source

ANSWER KEYS

Accounting I Answer Key

1) D	11) A	21) D
2) C	12) A	22) A
3) B	13) B	23) A
4) A	14) C	24) A
5) C	15) D	25) C
6) B	16) C	26) D
7) C	17) D	27) B
8) C	18) A	28) C
9) A	19) B	29) A
10) D	20) A	30) D

Accounting II Answer Key

1) D	11) B	21) A
2) C	12) A	22) B
3) A	13) D	23) A
4) D	14) D	24) A
5) C	15) B	25) C
6) B	16) B	26) C
7) B	17) C	27) D
8) B	18) B	28) A
9) C	19) D	29) A
10) A	20) A	30) B

Banking & Financial Systems Answer Key

1) D	11) C	21) B
2) A	12) B	22) B
3) C	13) A	23) A
4) B	14) C	24) D
5) B	15) A	25) C
6) B	16) D	26) C
7) D	17) B	27) C
8) C	18) B	28) A
9) C	19) D	29) D
10) A	20) A	30) D

Business Calculations Answer Key

1) D	11) C	21) A
2) B	12) B	22) D
3) B	13) B	23) D
4) D	14) A	24) D
5) B	15) A	25) C
6) A	16) B	26) A
7) B	17) A	27) A
8) A	18) A	28) D
9) B	19) D	29) D
10) C	20) A	30) D

Business Communication Answer Key

1) A	11) B	21) D
2) C	12) B	22) D
3) B	13) B	23) B
4) A	14) B	24) D
5) A	15) A	25) C
6) A	16) B	26) D
7) C	17) D	27) D
8) C	18) A	28) B
9) C	19) C	29) B
10) A	20) D	30) B

Business Law Answer Key

1) C	11) B	21) B
2) A	12) A	22) B
3) B	13) B	23) D
4) D	14) C	24) D
5) D	15) D	25) B
6) D	16) B	26) C
7) B	17) B	27) D
8) C	18) D	28) B
9) D	19) A	29) D
10) C	20) A	30) C

Business Math Answer Key

1) B	11) A	21) D
2) D	12) A	22) C
3) D	13) C	23) D
4) A	14) A	24) D
5) D	15) D	25) A
6) C	16) B	26) B
7) C	17) D	27) A
8) C	18) C	28) C
9) B	19) D	29) B
10) A	20) D	30) A

Business Procedures Answer Key

1) B	11) C	21) C
2) D	12) B	22) A
3) C	13) C	23) C
4) A	14) C	24) C
5) C	15) D	25) D
6) D	16) A	26) C
7) D	17) C	27) D
8) D	18) B	28) D
9) C	19) B	29) A
10) C	20) C	30) C

Computer Applications Answer Key

1) A	11) D	21) C
2) D	12) D	22) B
3) B	13) D	23) A
4) A	14) D	24) B
5) B	15) D	25) D
6) A	16) C	26) A
7) B	17) B	27) A
8) A	18) A	28) C
9) D	19) C	29) D
10) D	20) B	30) C

Computer Problem Solving Answer Key

1) C	11) B	21) C
2) A	12) D	22) D
3) C	13) C	23) A
4) C	14) B	24) A
5) B	15) C	25) A
6) C	16) B	26) D
7) A	17) B	27) C
8) A	18) A	28) D
9) C	19) B	29) B
10) C	20) C	30) D

Cyber Security Answer Key

1) A	11) B	21) C
2) B	12) D	22) B
3) A	13) A	23) A
4) D	14) B	24) D
5) C	15) B	25) B
6) B	16) B	26) C
7) B	17) B	27) B
8) B	18) D	28) A
9) B	19) A	29) D
10) B	20) C	30) A

Database Design & Application Answer Key

1) D	11) B	21) C
2) A	12) A	22) D
3) C	13) D	23) C
4) B	14) D	24) B
5) D	15) B	25) A
6) B	16) C	26) A
7) D	17) B	27) D
8) D	18) B	28) B
9) D	19) B	29) B
10) A	20) A	30) B

Desktop Publishing Answer Key

1) D	11) A	21) C
2) A	12) A	22) C
3) C	13) C	23) C
4) A	14) C	24) B
5) A	15) B	25) B
6) A	16) B	26) A
7) B	17) B	27) B
8) C	18) D	28) A
9) B	19) B	29) A
10) A	20) C	30) B

Economics Answer Key

1) C	11) A	21) B
2) D	12) C	22) D
3) A	13) D	23) B
4) C	14) D	24) B
5) D	15) C	25) A
6) D	16) B	26) B
7) C	17) D	27) B
8) B	18) C	28) B
9) D	19) A	29) B
10) A	20) B	30) C

Entrepreneurship Answer Key

1) A	11) A	21) B
2) B	12) C	22) B
3) B	13) B	23) B
4) B	14) A	24) A
5) D	15) D	25) D
6) A	16) C	26) C
7) C	17) B	27) A
8) B	18) A	28) A
9) A	19) B	29) D
10) B	20) C	30) B

FBLA Principles & Procedure Answer Key

1) A	11) D	21) D
2) C	12) D	22) A
3) D	13) C	23) B
4) B	14) A	24) A
5) C	15) B	25) B
6) B	16) D	26) D
7) B	17) B	27) D
8) C	18) C	28) D
9) B	19) D	29) D
10) D	20) B	30) B

Future Business Leader Answer Key

1) A	11) A	21) D
2) A	12) B	22) C
3) B	13) A	23) B
4) A	14) C	24) D
5) A	15) D	25) B
6) A	16) D	26) C
7) B	17) D	27) B
8) D	18) B	28) B
9) C	19) C	29) B
10) A	20) D	30) C

Global Business Answer Key

1) A	11) D	21) B
2) C	12) C	22) A
3) C	13) A	23) A
4) D	14) D	24) A
5) B	15) A	25) D
6) D	16) B	26) C
7) D	17) A	27) B
8) B	18) A	28) B
9) B	19) C	29) B
10) C	20) C	30) D

Help Desk Answer Key

1) D	11) D	21) C
2) A	12) B	22) C
3) D	13) C	23) C
4) C	14) A	24) C
5) D	15) A	25) A
6) A	16) B	26) A
7) D	17) B	27) A
8) C	18) D	28) B
9) B	19) A	29) C
10) A	20)	30) C

Introduction to Business Answer Key

1) D	11) B	21) B
2) B	12) B	22) D
3) C	13) D	23) C
4) C	14) C	24) B
5) D	15) D	25) B
6) A	16) A	26) B
7) A	17) B	27) A
8) D	18) D	28) D
9) C	19) A	29) B
10) B	20) D	30) D

Introduction to Business Communication Answer Key

1) A	11) A	21) B
2) A	12) D	22) B
3) B	13) C	23) A
4) A	14) D	24) B
5) A	15) A	25) A
6) A	16) B	26) B
7) B	17) B	27) A
8) A	18) B	28) C
9) B	19) B	29) B
10) B	20) A	30) B

Introduction to Parliamentary Procedure Answer Key

1) C	11) C	21) A
2) B	12) C	22) B
3) A	13) C	23) B
4) B	14) C	24) B
5) A	15) B	25) B
6) C	16) C	26) A
7) A	17) B	27) A
8) B	18) A	28) B
9) C	19) B	29) A
10) C	20) A	30) A

Introduction to Technology Concepts Answer Key

1) B	11) A	21) D
2) D	12) A	22) A
3) B	13) A	23) B
4) A	14) B	24) A
5) C	15) C	25) B
6) C	16) D	26) A
7) A	17) B	27) B
8) A	18) D	28) C
9) D	19) A	29) C
10) D	20) A	30) B

Management Decision Making Answer Key

1) B	11) C	21) C
2) D	12) D	22) D
3) A	13) A	23) A
4) A	14) C	24) A
5) C	15) C	25) A
6) D	16) A	26) B
7) B	17) A	27) C
8) A	18) D	28) B
9) D	19) A	29) D
10) A	20) A	30) A

Management Information Systems Answer Key

1) B	11) A	21) C
2) A	12) D	22) C
3) B	13) D	23) B
4) D	14) B	24) A
5) A	15) A	25) B
6) D	16) D	26) B
7) C	17) B	27) A
8) A	18) A	28) B
9) D	19) B	29) A
10) C	20) B	30) B

Marketing Answer Key

1) D	11) B	21) B
2) B	12) D	22) C
3) C	13) A	23) A
4) C	14) D	24) A
5) C	15) A	25) C
6) C	16) D	26) B
7) D	17) C	27) D
8) D	18) A	28) A
9) D	19) D	29) C
10) C	20) B	30) A

Network Design Answer Key

1) A	11) C	21) D
2) D	12) A	22) B
3) D	13) A	23) D
4) A	14) B	24) B
5) B	15) A	25) D
6) D	16) B	26) A
7) A	17) B	27) C
8) B	18) A	28) C
9) A	19) A	29) B
10) C	20) A	30) B

Networking Concepts Answer Key

1) A	11) D	21) B
2) A	12) A	22) D
3) D	13) D	23) A
4) C	14) D	24) C
5) B	15) B	25) B
6) D	16) B	26) C
7) D	17) A	27) C
8) A	18) A	28) C
9) C	19) D	29) C
10) D	20) C	30) B

Parliamentary Procedure Answer Key

1) A	11) D	21) A
2) B	12) B	22) C
3) D	13) D	23) D
4) C	14) B	24) B
5) B	15) A	25) B
6) D	16) B	26) C
7) A	17) A	27) C
8) D	18) C	28) A
9) C	19) D	29) D
10) B	20) D	30) D

Personal Finance Answer Key

1) A	11) A	21) C
2) B	12) D	22) B
3) A	13) D	23) C
4) A	14) B	24) A
5) C	15) B	25) D
6) B	16) B	26) C
7) A	17) C	27) B
8) D	18) B	28) A
9) A	19) D	29) A
10) D	20) B	30) C

Spreadsheet Applications Answer Key

1) B	11) A	21) C
2) B	12) C	22) B
3) A	13) D	23) A
4) C	14) C	24) A
5) C	15) B	25) C
6) B	16) B	26) A
7) B	17) D	27) A
8) B	18) A	28) D
9) B	19) C	29) D
10) A	20) D	30) D

Technology Concepts Answer Key

1) B	11) D	21) B
2) A	12) D	22) D
3) D	13) D	23) A
4) A	14) A	24) C
5) B	15) D	25) A
6) D	16) B	26) D
7) D	17) D	27) B
8) A	18) B	28) A
9) D	19) B	29) C
10) A	20) D	30) B

Word Processing I Answer Key

1) C	11) C	21) C
2) B	12) C	22) A
3) D	13) C	23) B
4) B	14) A	24) D
5) B	15) C	25) C
6) B	16) B	26) A
7) A	17) C	27) B
8) A	18) B	28) B
9) D	19) B	29) D
10) B	20) D	30) A

Word Processing II Answer Key

1) D	11) B	21) D
2) A	12) A	22) A
3) C	13) B	23) B
4) C	14) B	24) A
5) A	15) C	25) C
6) B	16) C	26) B
7) A	17) B	27) B
8) D	18) A	28) C
9) C	19) A	29) A
10) A	20) D	30) A

ACCOUNTING II PRODUCTION ANSWER KEY

The answer key will vary according to software used.

Accounting II AK—Problem 1

GENERAL JOURNAL — PAGE 9

DATE	DESCRIPTION	P.R.	DEBIT	CREDIT
20X4				
Jan. 5	Office Equipment		5,248	
	Cash			5,248
April 1	Depr. Exp.—Warehouse Equip.		750	
	Accum. Depr.—Ware. Equip.			750
1	Cash		5,000	
	Accum. Depr.—Ware. Equip.		9,750	
	Loss on Sale of Equipment		1,250	
	Warehouse Equipment			16,000
July 1	Depr. Exp.—Office Equip.		250	
	Accum. Depr.—Office Equip.			250
1	Cash		2,000	
	Accum. Depr.—Office Equip.		1,500	
	Office Equipment			3,000
	Gain on Sale of Equipment			500
20X5				
Jan. 2	Office Equipment (new)		14,000	
	Accum. Depr.—Office Eq.(old)		8,000	
	Office Equipment (old)			12,000
	Cash			10,000
4	Warehouse Equipment (new)		25,000	
	Accum. Depr.—Ware. Eq. (old)		16,000	
	Loss on Sale of Equipment		1,000	
	Warehouse Equipment (old)			23,000
	Cash			19,000

2. ANS:

GENERAL JOURNAL — PAGE 5

DATE	DESCRIPTION	P.R.	DEBIT	CREDIT
20X4				
May 16	Social Security Tax Payable		1,625	
	Medicare Tax Payable		375	
	Employee Income Tax Payable		1,500	
	Cash			3,500
	Paid payroll taxes			

3. ANS:

GENERAL JOURNAL

DATE	DESCRIPTION	P.R.	DEBIT	CREDIT
	Closing Entries			
20X5				
Mar. 31	Fees Income		21,000	
	Income Summary			21,000
31	Income Summary		15,000	
	Salaries Expense			11,200
	Rent Expense			800
	Supplies Expense			1,000
	Depr. Exp.—Equip.			2,000
31	Income Summary		6,000	
	N. Robinson, Capital	301		6,000
31	N. Robinson, Capital	301	2,000	
	N. Robinson, Drawing			2,000

GENERAL LEDGER

ACCOUNT: N. Robinson, Capital ACCOUNT NO. 301

DATE	EXPLANATION	P. R.	DEBIT	CREDIT	BALANCE DEBIT	BALANCE CREDIT
20X5						
Mar. 1	Balance					30,000
31	Closing	J3		6,000		36,000
31	Closing	J3	2,000			34,000

ROBINSON COMPANY
Postclosing Trial Balance
March 31, 20X5

ACCOUNT NAME	DEBIT	CREDIT
Cash	8,000	
Accounts Receivable	10,000	
Supplies	5,000	
Equipment	30,000	
Accumulated Depr.--Equipment		10,000
Accounts Payable		9,000
N. Robinson, Capital		34,000
Totals	53,000	53,000

Computer Applications AK—Job 1-A

Title	First Name	Last Name	Address Line 1	Address Line 2	City	State	Zip Code	Region	Previou Donatio
Mr.	Paul	Baltevich	1295 Whitman Road		Memphis	TN	38101	East	$150
Mrs.	Doris	Goldman	P.O. Box 158	2298 Elm Street	Dallas	TX	75201	West	$200
Mr.	Marcus	Green	22 Fifth Avenue		Anaheim	CA	92805	West	$125
Dr.	Jesse	Martinez	105 Lincoln Avenue		Chicago	IL	60601	East	$100
Ms.	Donna	Vandenburg	1029 Wolf Avenue	Apt. 9B	Boston	MA	02142	East	$75

Computer Applications AK—Job 2-A

field codes may vary—spacing isn't correct in order to fit on page
October 11, 2007

«Title» «First_Name» «Last_Name»
«Address_Line_1»
«Address_Line_2»
«City», «State» «Zip_Code»

Dear «Title» «Last_Name»

We would like to thank you for supporting our network. Your contribution has allowed us to provide the best possible programming. Can we count on you again this year? Not only does your donation help us purchase quality programs, it also entitles you to the following benefits for one year:

1. Member Benefits ($25 to $199 donation)
   a. Weekly program guide delivered to your door
   b. Member card that provides discounts at hundreds of retail stores and restaurants
   c. Automatic entry into our monthly sweepstakes

2. Premier Member Benefits ($200 to $500 donation)
   a. All Member Benefits described above
   b. Special thank-you gift
   c. Recognition in the weekly program guide
   d. *Community Leader*, a monthly newsletter, delivered to your door

Please take a moment once again to send a tax-deductible contribution of at least $«Previous_Donation»to our annual membership renewal drive. Mail your payment to Member Services,

Sincerely

E. Dale Bianchi
Membership Director

xx

Computer Applications AK—Job 2-B
Inside address will change and donation $ will change
October 11, 2007

Mr. Paul Baltevich
1295 Whitman Road
Memphis, TN 38101

Dear Mr. Baltevich

We would like to thank you for supporting our network. Your contribution has allowed us to provide the best possible programming. Can we count on you again this year? Not only does your donation help us purchase quality programs, it also entitles you to the following benefits for one year:

1. Member Benefits ($25 to $199 donation)
   a. Weekly program guide delivered to your door
   b. Member card that provides discounts at hundreds of retail stores and restaurants
   c. Automatic entry into our monthly sweepstakes

2. Premier Member Benefits ($200 to $500 donation)
   a. All Member Benefits described above
   b. Special thank-you gift
   c. Recognition in the weekly program guide
   d. *Community Leader*, a monthly newsletter, delivered to your door

Please take a moment once again to send a tax-deductible contribution of at least $150 to our annual membership renewal drive. Mail your payment to Member Services, P.O. Box 11278, Chicago, IL 60601.

Sincerely

E. Dale Bianchi
Membership Director

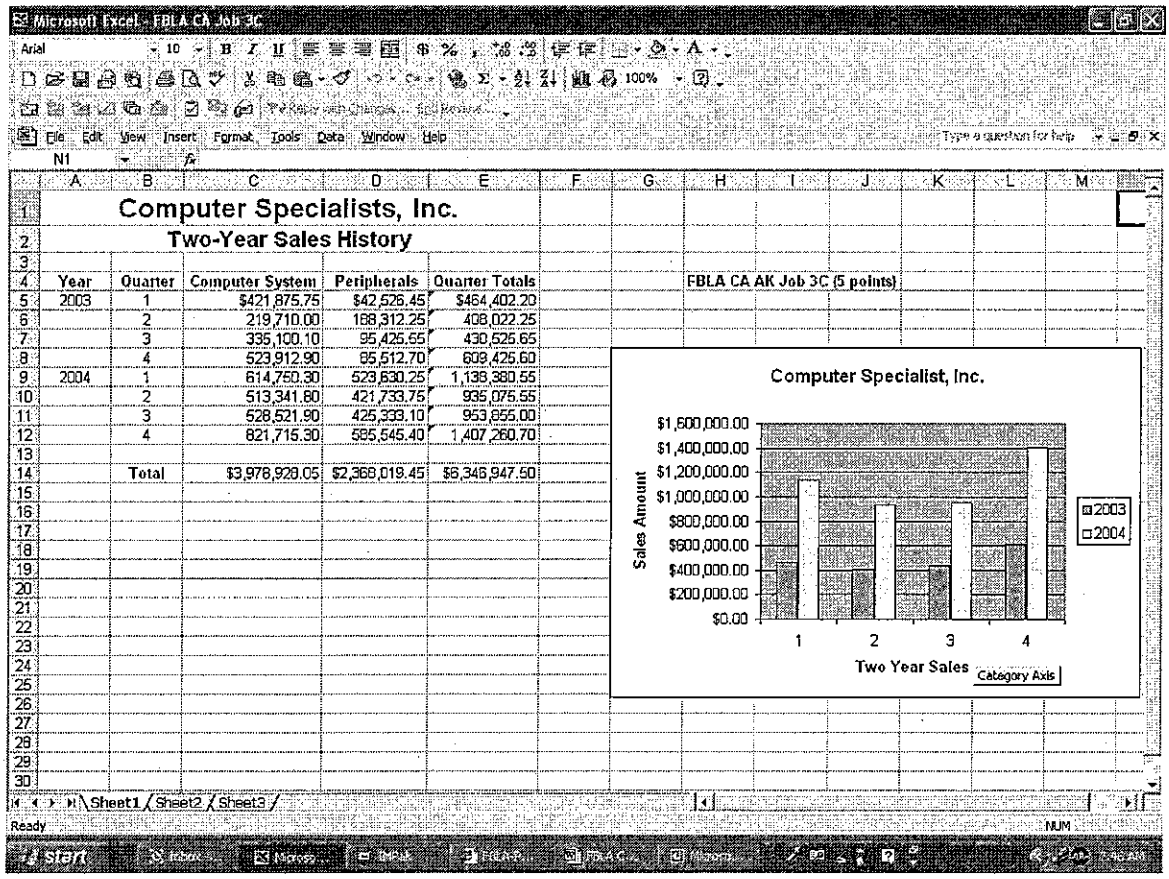
xx

Computer Applications AK—Job 3-A

Computer Specialists, Inc.
Two-Year Sales History

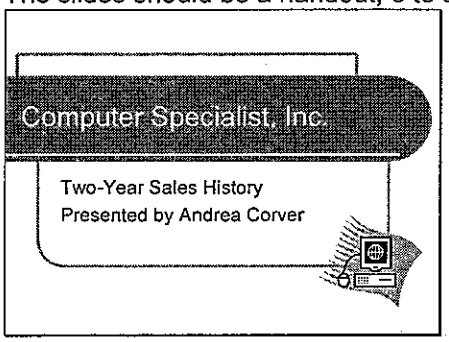
Year	Quarter	Computer System	Peripherals	Quarter Totals
2003	1	$421,875.75	$42,526.45	$464,402.20
	2	219,710.00	188,312.25	408,022.25
	3	335,100.10	95,425.55	430,525.65
	4	523,912.90	85,512.70	609,425.60
2004	1	614,750.30	523,630.25	1,138,380.55
	2	513,341.80	421,733.75	935,075.55
	3	528,521.90	425,333.10	953,855.00
	4	821,715.30	585,545.40	1,407,260.70
	Total	$3,978,928.05	$2,368,019.45	$6,346,947.50

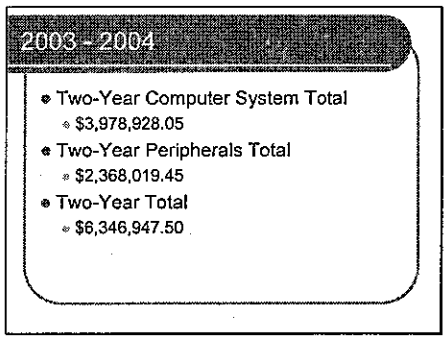
Computer Applications AK—Job 3-B

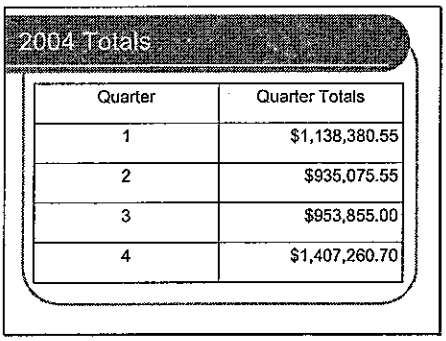


Computer Applications AK—Job 4-A

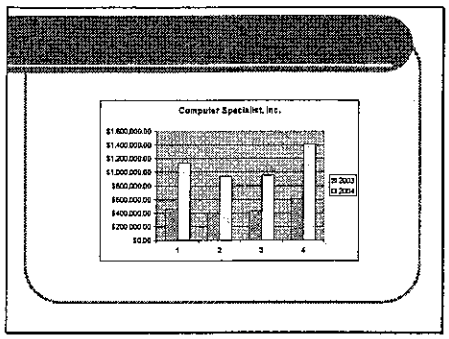
The slides should be a handout, 3 to a page.

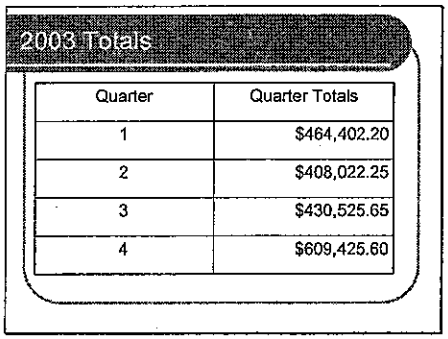






Quarter	Quarter Totals
1	$1,138,380.55
2	$935,075.55
3	$953,855.00
4	$1,407,260.70





Computer Applications AK—Job 5-A & B

Branch 5a				
BRANCH	CITY	STATE	STAFF	SALES
Big Apple	New York	NY	15	789300
Pacific	Los Angeles	CA	14	685400
Sunset	San Francisco	CA	21	587000
Lakeview	Chicago	IL	15	755420
Peach Tree	Atlanta	GA	9	457800
Bean Town	Boston	MA	16	682450
Astro Center	Houston	TX	8	541000
Twin Cities	San Diego	CA	7	235420
Wheatland	Topeka	KS	12	352415
Oceanview	Providence	RI	6	433443

Branch 5b					
BRANCH	CITY	STATE	STAFF	SALES	EVE
Big Apple	New York	NY	15	789300	Yes

Branch 5b					
BRANCH	CITY	STATE	STAFF	SALES	EVE
Pacific	Los Angeles	CA	14	685400	No
Sunset	San Francisco	CA	21	587000	No
Lakeview	Chicago	IL	15	755420	No
Peach Tree	Atlanta	GA	9	457800	Yes
Bean Town	Boston	MA	16	682450	Yes
Astro Center	Houston	TX	8	541000	No
Twin Cities	San Diego	CA	7	235420	Yes
Wheatland	Topeka	KS	12	352415	No
Oceanview	Providence	RI	6	433443	Yes

Computer Applications AK—Job 5-C -J

Branch 5c					
BRANCH	CITY	STATE	STAFF	SALES	EVE
Big Apple	New York	NY	15	$789,300.00	Yes
Pacific	San Diego	CA	14	$685,400.00	No
Sunset	San Francisco	CA	21	$587,000.00	No
Lakeview	Chicago	IL	15	$577,240.00	No
Peach Tree	Atlanta	GA	9	$457,800.00	Yes
Bean Town	Boston	MA	16	$682,450.00	Yes
Astro Center	Houston	TX	8	$541,000.00	No
Twin Cities	San Diego	CA	9	$235,420.00	Yes
Wheatland	Topeka	KS	12	$352,415.00	No

5-d	
BRANCH	STATE
Pacific	CA
Sunset	CA
Twin Cities	CA
5-D	

5-e	
BRANCH	EVE
Big Apple	Yes
Peach Tree	Yes
Bean Town	Yes
Twin Cities	Yes

5-f	
BRANCH	CITY
Big Apple	New York
Sunset	San Francisco

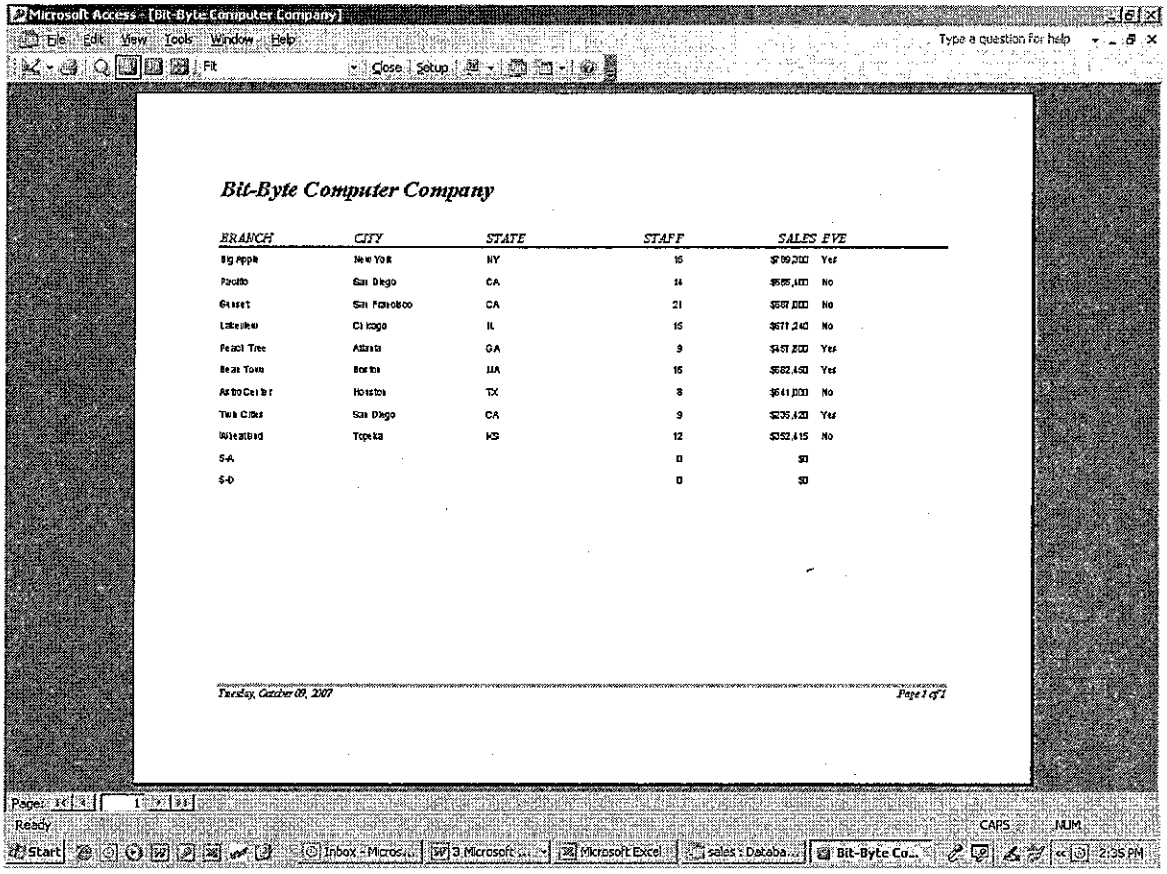
5-g	
BRANCH	STAFF
Big Apple	15
Lakeview	15
Wheatland	12

5-h		
BRANCH	CITY	EVE
Peach Tree	Atlanta	Yes

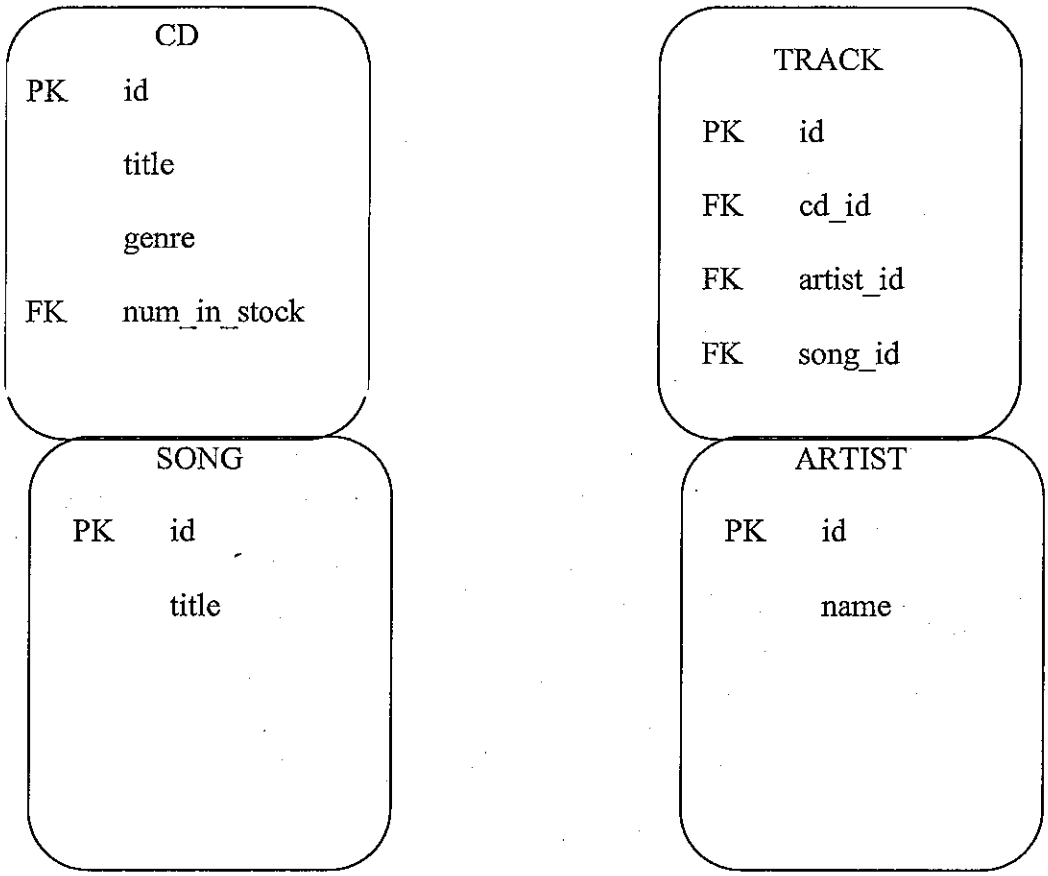
5-I	
BRANCH	SALES
5-A	$0.00
5-D	$0.00
Bean Town	$682,450.00
Big Apple	$789,300.00
Pacific	$685,400.00
Twin Cities	$235,420.00
Wheatland	$352,415.00

5-J					
BRANCH	CITY	STATE	STAFF	SALES	SALESPERSTAFF
Big Apple	New York	NY	15	$789,300.00	52620

5-J					
BRANCH	CITY	STATE	STAFF	SALES	SALESPERSTAFF
Pacific	San Diego	CA	14	$685,400.00	48957.1428571429
Sunset	San Francisco	CA	21	$587,000.00	27952.380952381
Lakeview	Chicago	IL	15	$577,240.00	38482.6666666667
Peach Tree	Atlanta	GA	9	$457,800.00	50866.6666666667
Bean Town	Boston	MA	16	$682,450.00	42653.125
Astro Center	Houston	TX	8	$541,000.00	67625
Twin Cities	San Diego	CA	9	$235,420.00	26157.7777777778
Wheatland	Topeka	KS	12	$352,415.00	29367.9166666667


Microsoft Access - [Bit-Byte Computer Company]
File Edit View Tools Window Help
Type a question for help
Fit
Close Setup
Bit-Byte Computer Company
BRANCH CITY STATE STAFF SALES EVE
Big Apple New York NY 16 $709,200 Yes
Pacific San Diego CA 14 $585,400 No
Sunset San Francisco CA 21 $587,000 No
Lakeside Chicago IL 15 $671,240 No
Peach Tree Atlanta GA 9 $451,600 Yes
Beat Town Boston MA 15 $582,450 Yes
Astro Center Houston TX 8 $541,000 No
Twin Cities San Diego CA 9 $235,420 Yes
Wheatland Topeka KS 12 $352,415 No
S-A 0 $0
S-D 0 $0
Tuesday, October 09, 2007
Page 1 of 1
Page: 1
Ready
CAPS NUM
Start
Inbox - Micros...
3 Microsoft ...
Microsoft Excel
sales : Databa...
Bit-Byte Co...
2:35 PM

Database Design & Applications AK—Job 1



CD

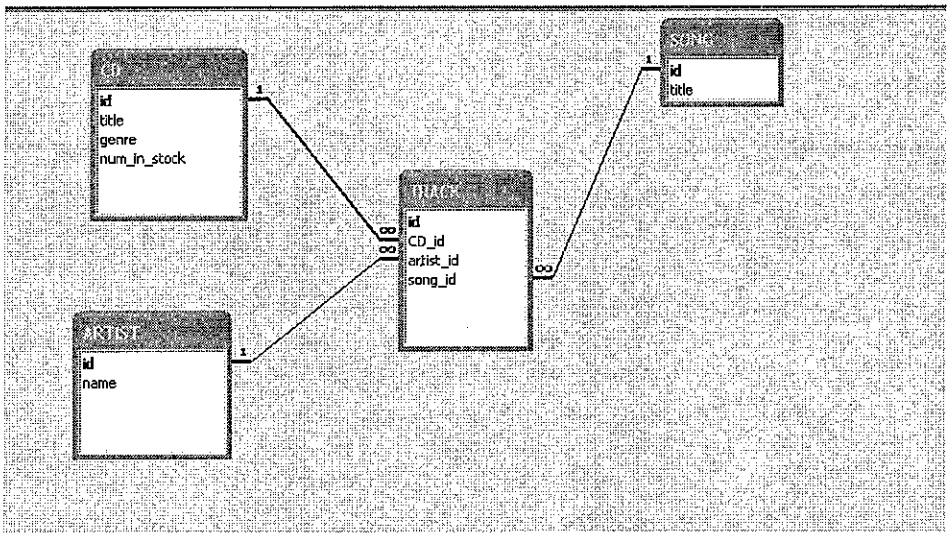
SONG

ARTIST

TRACK

TRACK

TRACK



ARTIST : Table

id	name
1	India Arie
2	John Mayer
3	Ohio Players
4	Commodors
5	Rose Royce
6	Carl Douglas
7	Jean Knight
8	Mary J. Blige
0	

CD : Table

id	title	genre	Type	num_in_stock
10	Acoustic Soul	R and B	collection	2
20	Continuum	Pop	collection	5
30	The Breakthrou	Soul	collection	10
40	Pure Funk	Funk	compilation	2
50	Testimony	R and B	collection	7
0				

SONG : Table

id	title
100	Intro
101	Video
102	Promises
103	Brown Skin
104	Waiting on the World to Change
105	I don't Trust Myself
106	Belief
107	Gravity
108	The Heart of Life
109	No One Will Do
110	Enough Cryin
111	About You
112	Be Without You
113	Fire
114	Brick House
115	Car Wash
116	Kung Fu Fighting
117	Mr. Big Stuff
118	These Eyes
119	The Heart of the Matter
120	Good Mourning
121	Private Party
122	There's Hope
0	

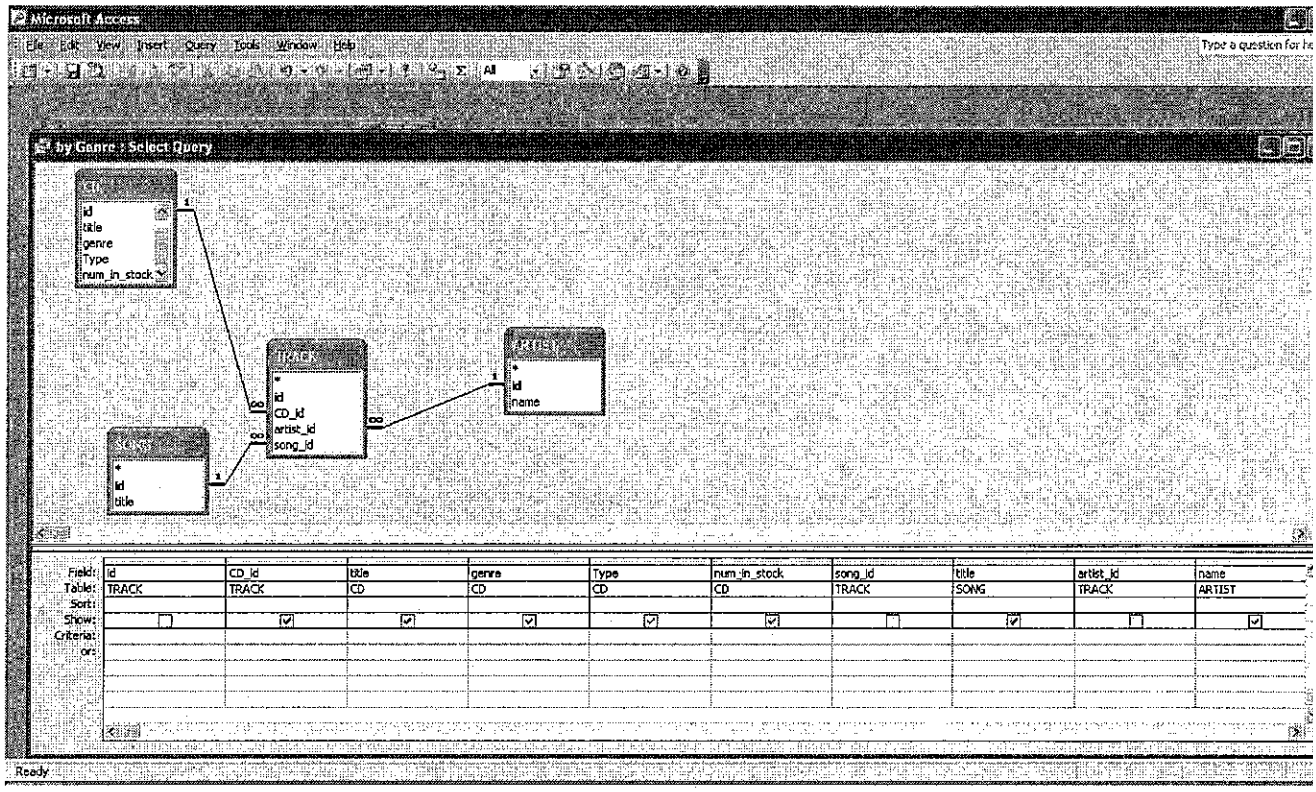
Microsoft Access

File Edit View Insert Format Records Tools Window Help

TRACK : Table

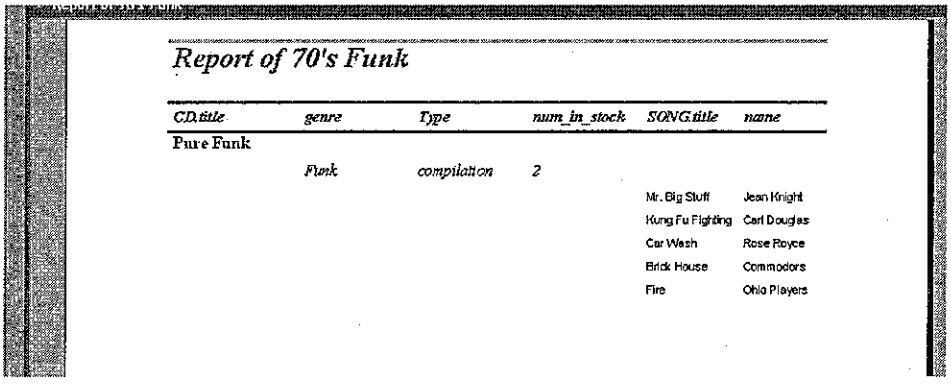
id	CD_id	artist_id	song_id
200	10	1	100
201	10	1	101
203	10	1	102
204	10	1	103
205	20	2	104
206	20	2	105
207	20	2	106
208	20	2	107
209	20	2	108
210	30	8	109
211	30	8	110
212	30	8	111
213	30	8	112
214	40	3	113
215	40	4	114
216	40	5	115
217	40	6	116
218	40	7	117
219	50	1	118
220	50	1	119
221	50	1	120
222	50	1	121
223	50	1	122
0	0	0	0

Record: 1 of 23



by Genre : Select Query

CD_id	CD.title	genre	Type	num_in_stock	SONG.title	name
40	Pure Funk	Funk	compilation	2	Fire	Ohio Players
40	Pure Funk	Funk	compilation	2	Brick House	Commodors
40	Pure Funk	Funk	compilation	2	Car Wash	Rose Royce
40	Pure Funk	Funk	compilation	2	Kung Fu Fighting	Carl Douglas
40	Pure Funk	Funk	compilation	2	Mr. Big Stuff	Jean Knight

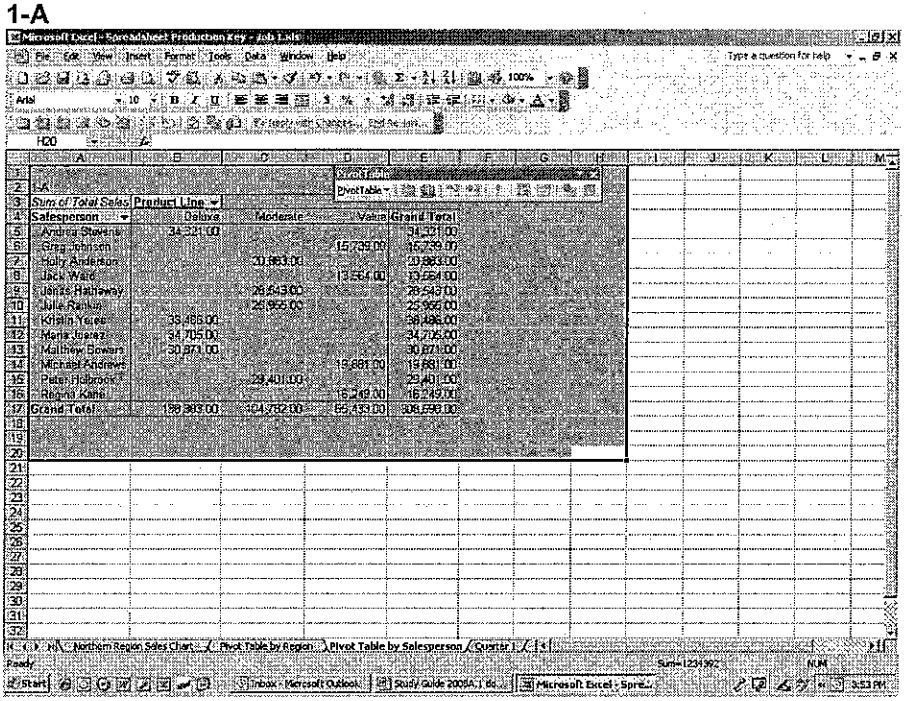


Report of 70's Funk

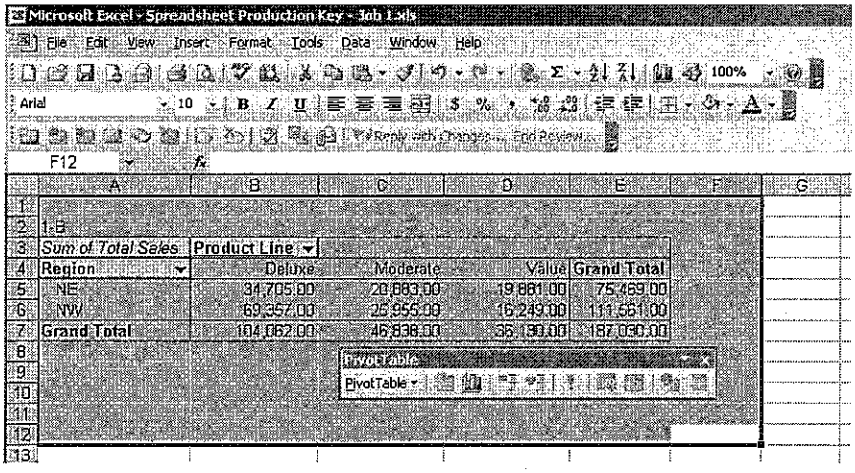
CD.title	*genre*	*Type*	*num_in_stock*	*SONG.title*	*name*
Pure Funk					
	Funk	*compilation*	*2*		
				Mr. Big Stuff	Jean Knight
				Kung Fu Fighting	Carl Douglas
				Car Wash	Rose Royce
				Brick House	Commodors
				Fire	Ohio Players

Spreadsheet AK—Job 1

1-A

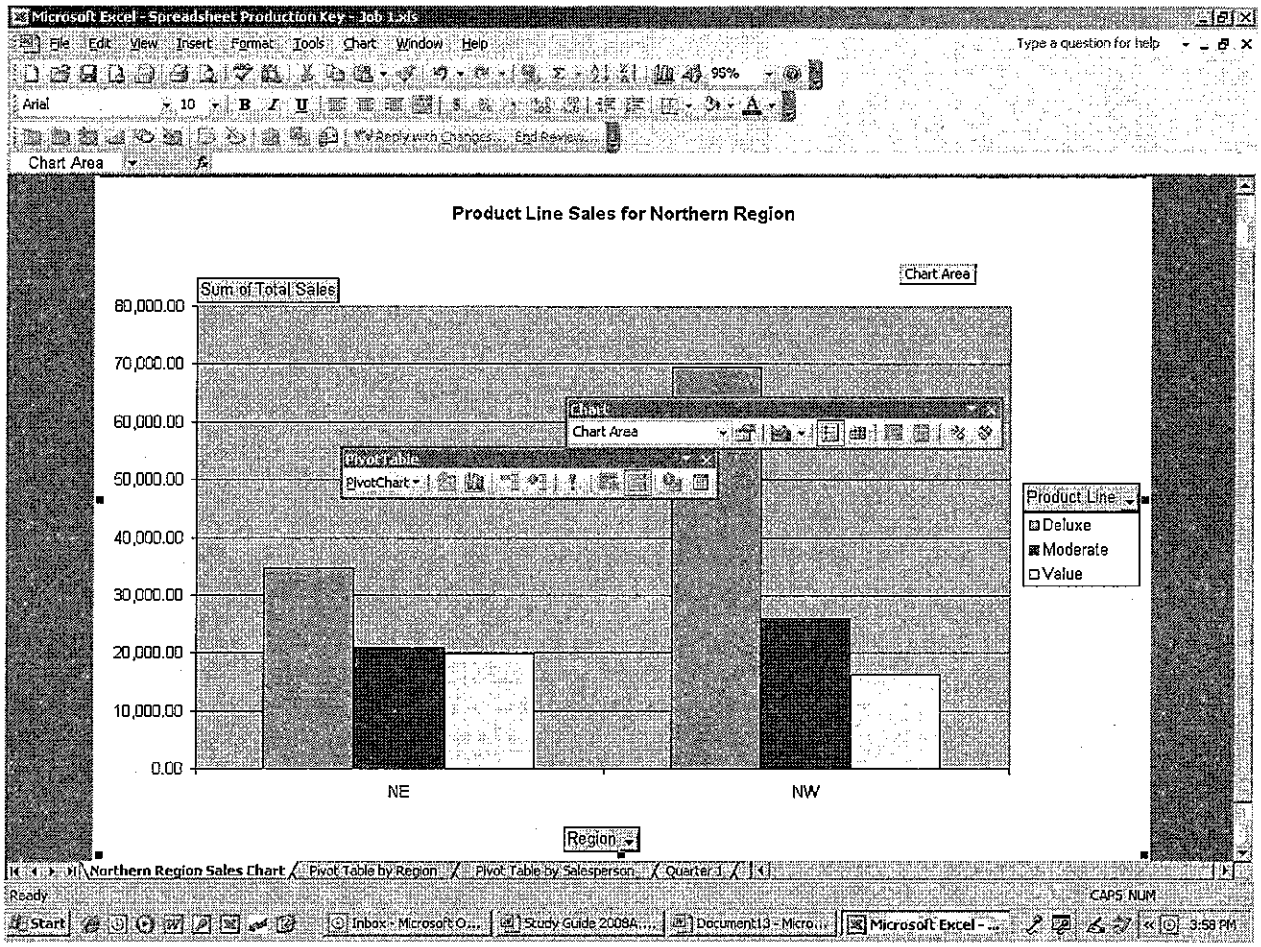


1-B

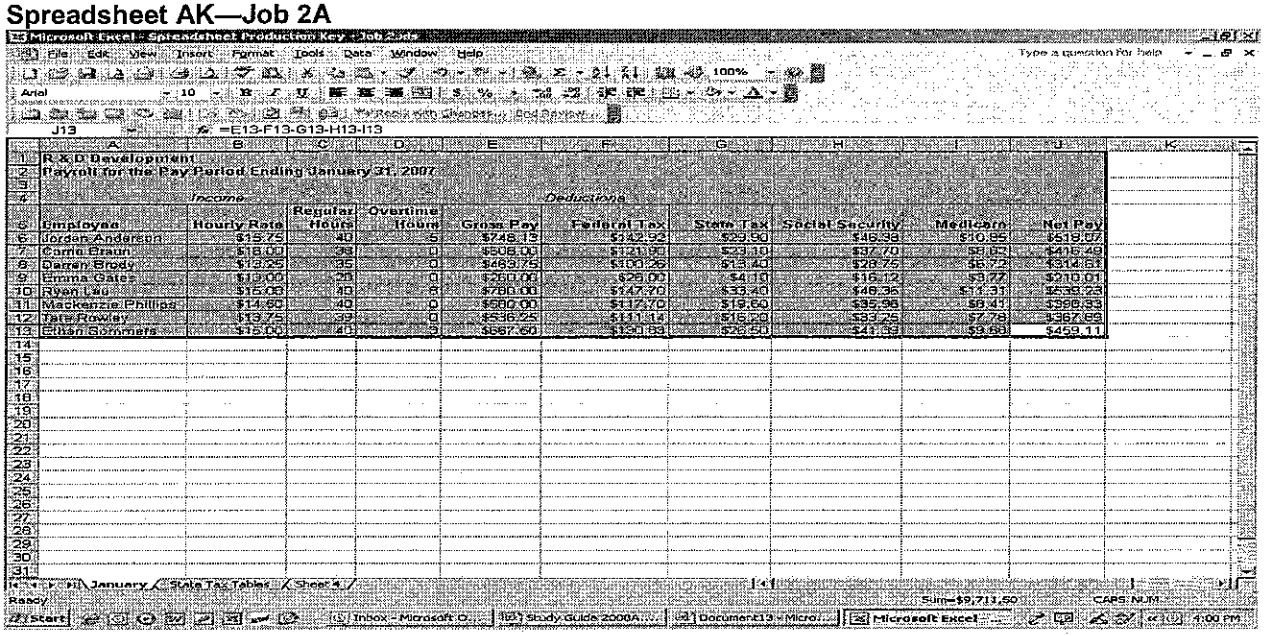


1-B				
Sum of Total Sales	Product Line			
Region	Deluxe	Moderate	Value	Grand Total
NE	34,705.00	20,883.00	19,881.00	75,469.00
NW	69,357.00	25,955.00	16,249.00	111,561.00
Grand Total	104,062.00	46,838.00	36,130.00	187,030.00

1-C


Microsoft Excel - Spreadsheet Production Key - Job 1.xls
Product Line Sales for Northern Region
Chart Area
Sum of Total Sales
80,000.00
70,000.00
60,000.00
50,000.00
40,000.00
30,000.00
20,000.00
10,000.00
0.00
NE
NW
Region
Product Line
Deluxe
Moderate
Value
Northern Region Sales Chart
Pivot Table by Region
Pivot Table by Salesperson
Quarter 1
Ready
CAPS NUM

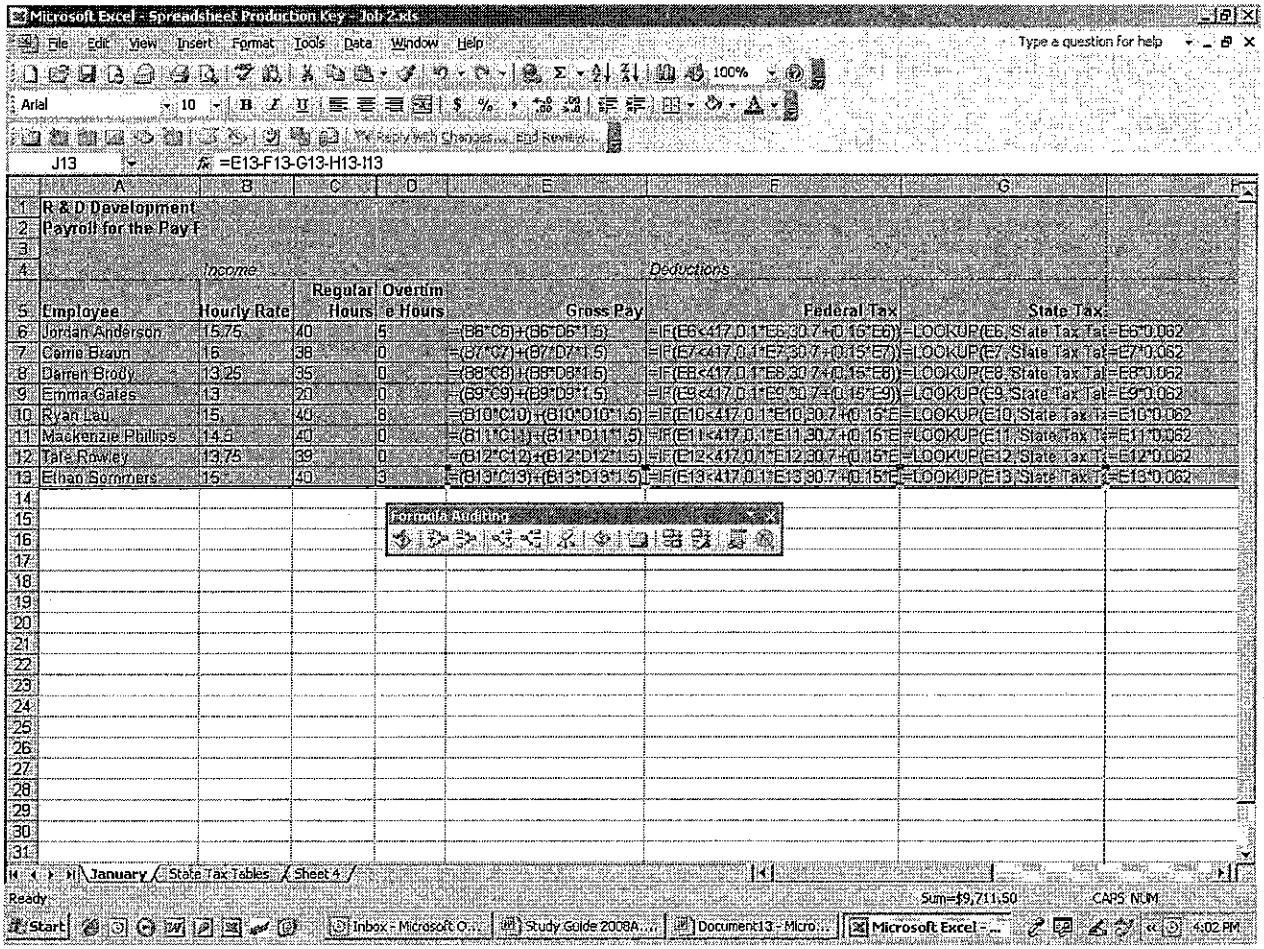
Spreadsheet AK—Job 2A



R & D Development
Payroll for the Pay Period Ending January 31, 2007

		Income				Deductions				
Employee	Hourly Rate	Regular Hours	Overtime Hours	Gross Pay	Federal Tax	State Tax	Social Security	Medicare	Net Pay
Jordan Anderson	$15.75	40	5	$748.13	$112.22	$33.60	$46.38	$10.85	$545.07
Carrie Braun	$16.00	38	0	$608.00	$120.26	$37.70	$37.70	$8.82	$413.49
Darren Brody	$13.25	35	0	$463.75	$100.26	$13.40	$28.75	$6.72	$314.61
Emma Gates	$13.00	20	0	$260.00	$26.00	$4.10	$16.12	$3.77	$210.01
Ryan Lau	$15.00	40	8	$780.00	$147.70	$33.40	$48.36	$11.31	$538.23
Mackenzie Phillips	$14.60	40	0	$584.00	$117.70	$19.60	$35.96	$8.41	$396.33
Tara Rowley	$13.75	39	0	$536.25	$111.14	$15.20	$33.25	$7.78	$367.69
Ethan Sommers	$15.00	40	3	$667.50	$130.83	$26.50	$41.39	$9.68	$459.11

2-B



R & D Development
Payroll for the Pay F

		Income			Deductions		
Employee	Hourly Rate	Regular Hours	Overtim e Hours	Gross Pay	Federal Tax	State Tax	
Jordan Anderson	15.75	40	5	=(B6*C6)+(B6*D6*1.5)	=IF(E6<417.0,1*E6,30.7+0.15*E6))	=LOOKUP(E6,State Tax Tal	=E6*0.062
Carrie Braun	16	38	0	=(B7*C7)+(B7*D7*1.5)	=IF(E7<417.0,1*E7,30.7+0.15*E7))	=LOOKUP(E7,State Tax Tal	=E7*0.062
Darren Brody	13.25	35	0	=(B8*C8)+(B8*D8*1.5)	=IF(E8<417.0,1*E8,30.7+0.15*E8))	=LOOKUP(E8,State Tax Tal	=E8*0.062
Emma Gates	13	20	0	=(B9*C9)+(B9*D9*1.5)	=IF(E9<417.0,1*E9,30.7+0.15*E9))	=LOOKUP(E9,State Tax Tal	=E9*0.062
Ryan Lau	15	40	8	=(B10*C10)+(B10*D10*1.5)	=IF(E10<417.0,1*E10,30.7+0.15*E	=LOOKUP(E10,State Tax Ta	=E10*0.062
Mackenzie Phillips	14.6	40	0	=(B11*C11)+(B11*D11*1.5)	=IF(E11<417.0,1*E11,30.7+0.15*E	=LOOKUP(E11,State Tax Ta	=E11*0.062
Tara Rowley	13.75	39	0	=(B12*C12)+(B12*D12*1.5)	=IF(E12<417.0,1*E12,30.7+0.15*E	=LOOKUP(E12,State Tax Ta	=E12*0.062
Ethan Sommers	15	40	3	=(B13*C13)+(B13*D13*1.5)	=IF(E13<417.0,1*E13,30.7+0.15*E	=LOOKUP(E13,State Tax Ta	=E13*0.062

Word Processing I AK—Job 1

Current Date

Mr. Roger Saylor
516 Whitley Drive
Columbus, OH 43230

Dear Mr. Saylor

Thank you for inquiring about our privacy policy. The enclosed Policy on Privacy summarizes for you the information we collect about you, the limited times when we may share it with others, and how we protect your privacy.

We highly value your trust and confidence in us, and we want to assure you that your personal information is kept confidential. As a member of the Ohio Society of Certified Public Accountants, we adhere to the highest level of professional and ethical responsibility and obligations to protect the confidentiality of client information.

Sincerely

Margaret Sagan, CPA
Polenger Group

xx

Enclosure

Word Processing I AK—Job 2

TO: All Staff

FROM: Richard Warren, Director

DATE: Current Date

SUBJECT: Holiday Party

On behalf of the officers of the CIRCLE ARTS MUSEUM, I wish you all a happy holiday season and a joyous New Year. In keeping with the spirit of the season, please join us for our annual Holiday Party on Friday, December 23, at 4 p.m. in the main gallery on the second floor. The gallery will be closing early that day to accommodate our employees and their guests.

Once again, we will enjoy a holiday banquet of festive food from different cultures, prepared and served by One World Caterers. The Carta Ensemble will offer us holiday music from many times and many places as we enjoy our dinner. Finally, our own Yuletide Carolers will sing some popular carols of the holiday season. You are cordially invited to sing along.

CIRCLE ARTS takes pride in its family of dedicated employees. We look forward to seeing you on December 23. If you will be attending, please fill out the attached form and send it to Barbara Takei in Human Relations. Be sure to indicate the number of guests who will accompany you.

xx

Enclosure

Word Processing I AK—Job 3

CURRENCY CONVERSIONS FOR COUNTRIES ON THE EUROPEAN RAIL SYSTEM

For 2005-2006

Country	Currency	Conversion
Austria	schilling	14.884
Belgium	franc	43.640
Denmark	krone	8.076
Finland	markka	6.431
France	franc	7.098
Greece	drachma	368.700
Hungary	forint	286.100
Norway	krone	8.846
Portugal	escudo	216.900
Switzerland	franc	1.646

Current Date

Ms. Marie Michal
35 Circle Drive
Des Moines, IA 50316-1079

Dear Ms. Michal

EXERCISE

Walking is one of the best things you can do for yourself. Getting started is the hardest part of your program. In beginning your walking program be sure to check with your physician or health care provider before beginning any fitness program, especially if you're over 35, not accustomed to regular exercise, or have a chronic health condition that might be affected by a fitness program.

Choose a time of day that fits into your regular schedule, vary routes occasionally to keep walking interesting, and try to establish both indoor and outdoor routes. Additional tips would be to wear loose, comfortable clothes appropriate for the season; shoes with cushioned, flexible soles to absorb the impact of walking; and wear socks to absorb perspiration and to avoid blisters.

Avoid walking on extremely hot or cold days; especially if unaccustomed to regular exercise. Begin slowly, work up gradually, and don't overdo. Effective walking programs consist of three parts: a warm-up, a workout, and a cool-down.

Sincerely

Johnathan Skeehan
Trainer

xx

c Mr. Coleman Stanberry

Should you have additional questions, please feel free to call me at 614-555-0101.

Word Processing II AK—Job 1

TO: Clark Lewis, Astronomy Coordinator

FROM: (Name of person taking test)

DATE: Current Date

SUBJECT: Possible Astronomy Field Trips

The Astronomy Club has met and has decided that the following four places would be great choices to visit for our annual Astronomy field trip. The four places are:

Museum/Planetarium	Web Site	**Location**
Kennedy Space Museum	www.kennedyspace.com	Cape Canaveral, FL
Einstein Planetarium	www.einsteinplanetarium.com	Washington, D. C.
Alexander Brest Planetarium	www.alexanderbrest.com	Jacksonville, FL
Charles Hayden Planetarium	www.charleshayden.com	Boston, MA

The least expensive trip for us is Einstein Planetarium, with the cost being approximately $150 per person for three days. The Kennedy Space Museum costs $200 per person for three days and the Alexander Brest Planetarium costs $300 per person for three days. The most expensive trip is Charles Hayden Planetarium at $400 per person for three days. The next meeting will take place on February 21 to finalize which location to choose for our field trip.

Please review the Web sites prior to the February 21 meeting so that we may discuss the possible locations. Contact Jasper Elliott at jelliott@aol.com if you have any questions. Thank you.

xx

October 11, 2007

Mr. Marcus Alberta
420 Lordwith Drive
Billings, MT 59102

Dear Mr. Alberta

ACCOUNT NUMBER 4561-1221-1001

Your request to have the credit limit on your Bank One account increased to $15,000 has been reviewed by our account management department.

After careful review of your request and your account, we must deny your request at this time for the following reasons:

- current balance
- length of account activation period

Please refer to the enclosed policy explanation document for a complete explanation of the policy that relates to your account. If you have any questions, please call Bank One customer service at 1-800-556-4546.

Sincerely

Michael Matthews
Sales Associate

xx

Enclosure

c Ms. Rita Brestel, Account Manager

Word Processing I AK—Job 3

The format may vary for Itinerary

ITINERARY

Astronomy Club

March 28—March 31

March 28

3:00 p.m.	Meet at front of school. Load all luggage into the bus. Leave for Washington, D.C.
10:00 p.m.	Arrive in Washington, D.C. Check into hotel.

March 29

9:00 a.m.	Breakfast at the hotel.
10:30 a.m.	Leave hotel for Einstein Planetarium.
11:00 a.m.	Tour of Einstein Planetarium begins.
3:30 p.m.	Students will have the option of splitting with their chaperone groups to visit one of the sights in Washington, everyone meet back at the Einstein Planetarium at 9:00 p.m.
9:30 p.m.	Sleepover in Einstein Planetarium.

March 30

10:00 a.m.	Leave Einstein Planetarium. Students have the option of splitting up with their own chaperone groups to visit sights. Meet back at hotel for dinner at 6:00 p.m.
6:30 p.m.	Leave for the Spaghetti Factory for dinner.
10:30 p.m.	Arrive back at hotel.

March 31

10:00 a.m.	Meet in hotel lobby. Check out of hotel.
5:00 p.m.	Arrive back at the high school.

Field names will vary in the document and source document.

Date

«AddressBlock»

«GreetingLine»

Thank you for submitting your proposal to present at the Mountain-Plains Business Education Conference in Fargo, ND on June 14-18, 2005. The conference committee reviewed your proposal and is excited to give our members the opportunity to hear your presentation, "«Presentation»." Your presentation is scheduled for «Date» at «Time» in the «Room».

You'll note that a copy of this letter is also enclosed. Please verify your name and institution address—this is how the information will appear in the convention program. Please send any changes to my attention by April 1.

I have also included the speaker guidelines for the program session, the equipment request form, and the presentation policy form. Please return the completed forms by March 1, 2005, to Convention Coordinator, Mountain-Plains Business Education Association, 5956 North Mayfield Road, Denver, CO 80103.

Since session attendance varies, you should bring a minimum of 75 copies of your handouts. If you have any comments, questions, or suggestions, please do not hesitate to call me at 1-800-636-4412 or e-mail me at svanmetre@mpbea.edu.

«First_Name», we are looking forward to your presentation and you sharing your knowledge and expertise on «Presentation».

Sincerely

Ms. Suzie VanMetre
Program Committee Coordinator

xx

Enclosures

Word Processing I AK—Job 4-B

letters will vary with inside address and other fields—should be four letters

October 11, 2007

Mr. Ralph Newton, Division Chair
Santa Ana High School
28 Lake House Drive
Santa Ana, CA 92701

Dear Mr. Newton

Thank you for submitting your proposal to present at the Mountain-Plains Business Education Conference in Fargo, ND on June 14-18, 2005. The conference committee reviewed your proposal and is excited to give our members the opportunity to hear your presentation, "Teaching Ethics to Meet Student Needs." Your presentation is scheduled for June 15 at 9:00 a.m. in the Colorado Room.

You'll note that a copy of this letter is also enclosed. Please verify your name and institution address—this is how the information will appear in the convention program. Please send any changes to my attention by April 1.

I have also included the speaker guidelines for the program session, the equipment request form, and the presentation policy form. Please return the completed forms by March 1, 2005, to Convention Coordinator, Mountain-Plains Business Education Association, 5956 North Mayfield Road, Denver, CO 80103.

Since session attendance varies, you should bring a minimum of 75 copies of your handouts. If you have any comments, questions, or suggestions, please do not hesitate to call me at 1-800-636-4412 or e-mail me at svanmetre@mpbea.edu.

Ralph, we are looking forward to your presentation and you sharing your knowledge and expertise on Teaching Ethics to Meet Student Needs.

Sincerely

Ms. Suzie VanMetre
Program Committee Coordinator

dw

Enclosures

Word Processing I AK—Job 4-C

This will vary based on the software used for the problem.

First Name	Last Name	Company Name	Address Line 1	City	State	ZIP Code	Presentation	Date	Time	Room	Title	Posit
Ralph	Newton	Santa Ana High School	28 Lake House Drive	Santa Ana	CA	92701	Teaching Ethics to Meet Student Needs	June 15	9:00 a.m.	Colorado Room	Mr.	Divisi Chair
Jonathan	Hoosier	Eastern Colorado High School	8265 Washington Avenue	Arvada	CO	80002	Identity Theft and Credit Reporting	June 15	10:00 a.m.	Oklahoma Room	Mr.	Instru
Jill	Diamond	Del Mar High School	P.O. Box 2511	Del Mar	CA	92014	Strategies for Teaching International Communications	June 16	1:00 p.m.	South Dakota Room	Dr.	Presic
Brenda	Garreston	Sioux Valley High School	23859 Park Place	Toledo	OH	36531	Ups and Downs in Today's Technological World	June 16	2:00 p.m.	Montana Room	Ms.	Instru

FBLA COMPETITIVE EVENTS STUDY GUIDE 2007-2010
FEEDBACK FORM

We would like to hear from you. Please let us know your thoughts on this edition. Give us suggestions on what is missing, additional resources, Web sites to include, and so forth.

Comments/Suggestions:

Additional Web sites as resources for Competitive Events:
(include the URL and the competitive event the URL reinforces)

If you feel a question and answer don't match, please let us know:
(give event and page)

Additional Comments:

Contact Information: (*optional*)

Name:_____ Telephone:_____

E-mail:_____ School:_____

Send to:

Education Director
education@fbla.org
1912 Association Drive
Reston, VA 20191-1591