

# **Coordinated Studies Manual**

## **Excerpts from Chapter 3 and 6**

## Orientation

### Rules and Regulations of the Cooperative Education Program

Cooperative education is a structured component of the Career/Technical Education curriculum that integrates classroom instruction and learning with productive, supervised work experiences in fields related to students' career objectives. Content is planned for students through a cooperative arrangement between the school and employer using the resources of the community.

Students eligible for participation in Cooperative Education must meet **one** of the following criteria:

- The student has achieved concentrator status, indicating completion of two Career and Technical Education credits in a sequenced program of study related to the student's career objective, or the student is concurrently pursuing concentrator status while enrolled in Coordinated Studies. (A student must achieve concentrator status prior to participation in the work-based component of Cooperative Education.)
- The student has earned two Career and Technical Education credits (one credit from two different programs of study). Both credits must be related to the student's career objective.
- The student has earned one Career and Technical Education credit and has earned one academic credit at a higher level than the minimum core course requirements specified for the *Alabama High School Diploma*; for example, Advanced English 11 or Calculus. Both courses must be related to the student's career objective.

Students accepted for the program must meet the following criteria:

- Be those who are at least sixteen (16) years of age and have successfully completed the tenth grade.
- Not be deficient on the high school exit exam or be deficient in required courses except for students with disabilities who have Individual Education Plans (IEP) or if the student

is determined through appropriate documentation by the local education agency to be at risk of dropping out of school.

- Be physically and mentally capable of performing the tasks of the career objective.

Students use part of the school day and some hours after school to build skills relating to their career objective. The Cooperative Education program requires students to successfully complete 140-clock hours of instruction to earn one unit of credit in coordinated studies and work a minimum of 270 hours to earn one unit of credit for work-based learning.

While enrolled in the program you are provided an opportunity to complete high school requirements and at the same time work from 15 to 20 hours per week in a chosen occupation with a training agency which provides on-the-job supervision under the agreement selected by the school and the business. The cooperative program is an extension of your learning environment, thus you are considered still under the authority of the school while on the job. After completing the program students will be ready for full-time employment immediately following high school graduation.

It is important you understand the purpose of the cooperative program and its objectives. Unlike work experience programs, which only provide exploratory experience and as a rule are unsupervised, students enrolled in cooperative programs receive from 2-3 credits for their work experience. You are held accountable for progress on the job and are supervised by an assigned person at the job site, and receive regular visits from the school coordinator to observe you on the job and discuss progress with the employing agency.

Before being chosen to participate in a program, you must choose an occupation in which you wish to pursue the development of occupational competency. Based on this career objective, you are placed on the job as a student trainee or a learning worker. It is important that all students be tested prior to job placement to make sure you have the ability to perform at the level required for compe-

tency. It would be a mistake to be placed on the job and later find out that you do not possess the skills necessary to complete the tasks required for full time employment.

While participating in the training program, you will participate in classroom activities which are directly related to job activities and your occupational goals. These activities are called coordinated study classes and consist of opportunities to develop theory in relation to the skills learned on the job. In addition to theory, you also participate in youth club activities designed to develop leadership, citizenship, character, and patriotism. Youth club activities also prepare for job competencies through competitive skill events.

In cooperative programs, the employer agrees to employ a student on a part-time basis while in school. The responsibility of the employer is to provide on-the-job training for your career goal. A training plan is completed with the coordinator and the employer. Once the training plan has been agreed upon by the supervisors, it also should be signed by parents and school administrators. All these working together are one reason the programs are called cooperative programs. Your instructor is called a coordinator because their primary responsibility is to coordinate your coordinated study activities with your on-the-job experiences. Your coordinator should visit you on the job site at least once every few days and sometimes more often, depending on your needs job progress.

The location of your employment is called a training station. It might be a construction company, service station, or a large corporation. You will probably be responsible for your own transportation from school to the job site. At the job site you will be assigned to a certain person who will be your supervisor. This is the person you will learn under and is a very key person to your future. It is imperative that you get along well with your supervisor. This person will also most likely be the one to provide the coordinator with the work grade which is a part of the credits you are earning while in the program.

There are many benefits to being in a cooperative program. The student benefits by acquiring a skill that will lead to job competency. You will find out about work and determine if your career objective was really the correct one for you. You also will learn to work under supervision, work with others, develop employee-employer relations, gain experience, learn other work skills, develop problem solving techniques, quality assurance and best of all,

you will earn a wage. Your employer will also benefit from your employment. Not only will you help earn income for the business, the employing agency will receive recognition for employing a cooperative student, will receive a full-time employee after graduation and will not have to spend additional time training you for the job. The school benefits from the cooperative program by providing students for part-time positions in the local work environment. The public relations gained in these programs is crucial to the school and its relationship with the community. The community benefits by receiving taxes from the wages you will earn, well as the local businesses where you will eat, shop, buy gas, and clothes.

It is important for the student to understand the role of the teacher-coordinator in co-op programs. The coordinator is the person responsible for managing the co-op program at your school. In order to do so, this person must be able to plan, coordinate, counsel, make modifications, meet people, and be fairly knowledgeable in the world of work. Your coordinator is not just a teacher, but a person that wears many hats. He/She must be able to go into the community and locate training stations. This requires good communication skills. The success of a good cooperative program depends on the teacher-coordinator. This person will be your friend, supervisor, teacher, counselor, and mentor. In addition, the coordinator must be willing to provide the activities for a well-organized youth organization.

One of the first things the student enrolled in cooperative education must understand is that you are no longer a regular student. You are different. Being different means you must be responsible, not only to the school program, but to your employer. You probably will be on your own a lot more than if you were a regular school student. You must prove to your parents, the school, and to your employer that you are capable of accepting this new role. Sometimes at the age of sixteen or seventeen, it is difficult to handle additional freedom or responsibilities.

As soon as you are officially enrolled in a cooperative program you will most likely be subjected to a set of school rules and regulations for the cooperative program. These rules and regulations are necessary in order to protect you, the school, and the employing agency. Listed below are a few of the most common rules for cooperative programs.

# Planning for Career Changes

## Company Expansion

The expanding of a business or industry, not always, but most of the time will mean more jobs. It is unlikely any business can expand its operations and not hire additional employees. Expanding a business can also mean additional employer costs such as more employees, employee benefits, additional taxes, and additional equipment. However, the additional costs will produce additional merchandise or manufactured products, resulting in more profit. More profit is always the aim of any business or industry.

Any time more employees are hired by a business, it can reduce the local community unemployment statistics. The additional employees hired may come from those who are unemployed or from those who work for another business. Regardless, the local unemployment statistics will be reduced. Expansion is a good thing, but it can cause problems for employers who lose their employees to the expanding business.

In addition to reducing the unemployment, the expanding business will pay additional taxes to the local community. These taxes in turn provide funds for more community services by the local government. Funds collected may go toward education, road improvement, water and sewer improvements, library services, pay raises for employees, and other services. Payroll taxes will be collected from the employees hired and sales tax collections will rise as the new employees spend their payroll.

The additional employees hired by expanding businesses will also provide more training opportunities, such as those offered by Alabama Industrial Development Training (AIDT), the agency designated to provide start up training for new or expanding businesses. AIDT organizes and assists with training new employees to help the expanding business begin operations as quickly as possible. The idea behind this operation is that the quicker the business is operational, the quicker they begin providing products that will be sold or transported to another site for

use. In turn, the expanded business will begin paying taxes, and their employees will be spending their payroll in the local economy.

Expanded businesses also mean the development of what is known as *spin-off businesses* that serve as suppliers for products used by the expanding business. This spin-off, in most cases will also mean additional employees will be hired by the company providing the products, that company will also be paying additional taxes, their employees will be spending their payroll in the community and the unemployment statistics will continue to be reduced. Shipping will generally be increased also.

Whenever business expansion occurs, the effects can be felt all over the local community. Besides the expanded business and the spin-off businesses, the construction industry may benefit by the demand for new homes and other living facilities, new restaurants will be built to provide meals, shopping centers generally are located near expanded businesses, and recreational facilities are constructed or improved.

One negative that must be mentioned is that the expansion may bring in so many people that the current facilities, roads, utilities, sewer, water, schools, etc., can not handle the increased numbers. It doesn't happen often, but is a possibility. However, this is a negative that most local communities are willing to accept.

## Company Downsizing

### What is Downsizing?

Downsizing is an industry term that means to reduce the number of employees working at a business or industry in order to lower employer costs. Downsizing in the United States is, unfortunately, a situation we have learned to live with. It comes and goes. Companies downsize to cut costs, improve efficiency, and to maintain a profit. Downsizing

ing a business reduces the work force to the extent the business goes back to the basics. Downsizing can occur within an organization in two ways – a restructuring of an organization to obtain efficiency and market share, or because of deep financial trouble within the organization.

The whole theme of downsizing equates to lowering operating expenses by employee elimination to show a greater profit for the company. Companies are always looking for a way to make more profits. When profit level drops below an expected number, downsizing is the quickest way to bring the company back to the level desired. Downsizing not only means employees are laid off or fired, but employees who remain may have increased responsibility, fewer benefits, and probably the same salary as before.

There is always a negative affect of downsizing. Being informed about a reduction in force is usually an unpleasant experience. Often, the employees who are laid off experience feelings of anger, betrayal, and helplessness. In many cases, employee morale suffers which in turn produces lower productivity and profits for the organization. The employees who remain employed may experience feelings of sadness, guilt, and fear about future reductions in force. This causes the employees left to show less initiative in getting the work done. Their feeling is that they will be the ones terminated next, so their attitude is one of "why try to do the job since I am going to be the next one laid off."

Downsizing does not always mean that a company is in trouble financially; it can signify quite the opposite. It can indicate that the company has reached a level that requires some serious decision-making in order to maintain a certain status. Today, all public-traded companies strive to boost profits of their investors. Executives at the corporate level look at the profit balance in determining whether to cut the number of employees as a necessary and relatively painless method to boost profit margins. Smaller organizations are not as concerned with the stock prices as they are with the overall profit-loss margin. Cutting employees is not always the only means for organizations to maintain a profit, but it is the quickest way. Often times, employees are called back to work within the first year of a large lay-off.

During good company times, extra workers are hired in order to accommodate the increase in demand for products. When buying and selling gets tight, the fall in demand means the company will be selling fewer products and should therefore produce fewer

items. This can result in less production and a percentage of the labor force would need to be released.

### Employee Safeguards in Case of Downsizing

- Never feel that your job is protected, no matter what your position with the company may be.
- No matter what your salary, save a few dollars for the unexpected.
- Be prepared to earn a salary in another occupation. If necessary, take additional courses or training after you are employed.
- Stay focused – keep your cool while things are being accessed.
- Ask for more than the company offers when negotiating lay-off or termination.
- Read your 401K plan to see what happens if you are terminated. If possible, roll your 401(k) money into an IRA.
- Don't take your anger out on yourself, family members, or even the company you worked for.
- Depression is common when laid off. Do everything in your power to avoid depression.
- Accept the loss and the fact that you probably will not go back to work for your previous employer.
- Plan effectively. It was not your fault you were laid off.
- Start new goals.
- Take control of your future.
- Keep your sense of humor.

Many Alabama companies have cut employee size in the past year or so. In addition to Alabama companies, large corporations such as General Motors, Boeing Aircraft, BellSouth, most major airlines, and even Coca-Cola have had lay-offs. In future years as the economy rebounds, these companies will hire additional workers; some may be those who were laid off, and others will be new hires to replace those who accepted new or better jobs.

### Effects of Downsizing on the Economy

Whenever downsizing occurs, the economy reflects the loss of income just as much as the employees who were cut. Employees no longer have guaranteed income; thus, tax revenues are down. Income taxes are one of the major incomes of state and local governments. Downsizing and plant closings can have a devastating effect on the amount of taxes available for education.

In Alabama, the income tax provides a major portion for the funds available for education. During the fiscal year 2001, the state's largest revenue-producer, individual income tax, reported an increase of 1.19 percent, setting collections at \$2.437 billion, compared to \$2.409 billion collected during 2000. The state's sales tax closed out the year at \$1.513 billion, down 1.11 percent over last year's collections of \$1.530 billion. Corporate income tax collections totaled \$180 million for 2001, compared to collections the previous year of \$258 million, accounting for a 30 percent decrease in collections. Gasoline and motor fuel taxes dipped to \$383 million and \$119 million in 2001, compared to collections of \$385 million and \$121 million, respectively, during 2000.

## **Company Closure**

When a business or industry closes, the local economy is affected. The effects can be similar to downsizing, but not as devastating on the local community. Any loss of income means less spending, less sales tax collected, less income tax collected, and loss of property taxes paid by the closing company. Retail sales are curtailed, the housing market declines, and many people will relocate by moving to another area or another state to find new employment.

Some companies may provide severance pay to employees when the business closes. This is a company option. Severance pay is a form of payment to employees to help them in the future until they can obtain other employment.

There are no advantages to being without a job; however, there are some services offered by state or local governments that may help offset the loss of income. These are unemployment compensation, extended insurance benefits through COBRA (Comprehensive Omnibus Budget Reconciliation Act of 1985), and career training.

### *Unemployment Compensation*

Unemployment compensation is a form of payment issued through the state unemployment office. It is actually insurance that is paid for by employees and employers to provide workers (whose jobs have been terminated through no fault of their own) monetary payments for a given period of time or until they find a new job. Unemployment payments (compensation) are intended to provide an unemployed worker time to find a new job equivalent to the one lost without financial distress. Without employment compensation many workers would be forced to take

jobs for which they were overqualified or end up on welfare.

In the United States, unemployment insurance is based on a dual program of federal and state statutes. The program was established by the federal Social Security Act in 1935. Much of the federal program is implemented through the Federal Unemployment Tax Act. Each state administers a separate unemployment insurance program, which must be approved by the Secretary of Labor, based on federal standards. The state programs are explicitly made applicable to areas normally regulated by laws of the U.S.

There are special federal rules for nonprofit organizations and governmental entities. Which employees are eligible for compensation, the amount they receive, and the period of time benefits are paid are determined by a mix of federal and state law.

To support the unemployment compensation systems a combination of federal and state taxes are levied upon employers. State employer contributions are normally based on the amount of wages they have paid, the amount they have contributed to the unemployment fund, and the amount that their discharged employees have been compensated with from the fund. Any state tax imposed on employers (and certain credits on that tax) may be credited against the federal tax.

The proceeds from the unemployment taxes are deposited in an Unemployment Trust Fund. Each state has a separate account in the Fund to which deposits are made. Within the fund there are separate accounts for state administrative costs and extended unemployment compensation. During economic recessions the federal government has provided emergency assistance to allow states to extend the time for which individuals can receive benefits. This is accomplished by passing a temporary law authorizing the transfer of money to a state from its Extended Unemployment Account. The ability of a state to tap into this emergency system is usually dependent on the employment rate reaching a designated percentage within the state or the nation.

### *Severance Pay*

Severance pay is often granted to employees upon termination of employment. It is usually based on length of employment for which an employee is eligible upon termination. In general there is no requirement in the Fair Labor Standards Act for

severance pay. Severance pay is a matter of agreement between an employer and an employee (or the employee's representative). The Pension and Welfare Benefits Administration may be able to assist an employee who did not receive severance pay required in his or her employment contract.

### *Health Insurance*

There was a time when group health coverage was available only to full-time workers and their families. That changed in 1986 with the passage of health benefit provisions in the Consolidated Omnibus Budget Reconciliation Act (COBRA). Now, terminated employees or those who lose coverage because of reduced work hours may be able to buy group coverage for themselves and their families for limited periods of time. If a terminated employee is entitled to COBRA benefits, the employee's health plan must give a notice stating the employee has a right to choose to continue benefits provided by the plan. The terminated employee has 60 days to accept coverage or lose all rights to benefits. Once COBRA coverage is chosen, the terminated employee is required to pay for the coverage. COBRA insurance is a temporary insurance. COBRA beneficiaries generally are eligible to pay for group coverage during a maximum of 18 months for qualifying events due to employment termination or reduction of hours of work.

### *Additional Training*

Career training provides opportunities for re-training those who have lost their job due to termination, lay off, downsizing or the closing of a business or industry. There are many agencies within most communities that offer career training. Some individuals may qualify for free training services depending upon family size, income available, etc. Most career training services offer job counseling, tuition financing, and placement in addition to the re-training needed to re-enter the workforce as quickly as possible. Individuals finding themselves out of work due to circumstances such as downsizing, termination, or business closing should contact local employment officials to determine the opportunities available to them.

## **Financial Plans**

Planning and budgeting are two keys to developing a financial plan. Although you can't predict the future, you can certainly plan for it. This will be even more important if you are faced with your company

closing or downsizing. The best way to ensure you'll be fiscally secure is to have a sound financial plan in place. As a young person you can take charge of your current and future finances by setting financial goals, planning a budget and sticking to it. What goes into a financial plan depends on what you want to accomplish. A good plan provides an accurate snapshot of your current financial situation, focuses on your goals, estimates their costs, and then establishes strategies for meeting these goals. By the time you reach retirement age, you could find yourself in a position to retire comfortably.

A budget is a plan that shows how much income you will have, how much money you will spend, and how much money, if any, will be left over. It is an important tool for saving and investing money, because it shows you how to make your money go further, how to cut down on buying things you don't really need, and how to save for things you cannot afford to buy right away.

Before you can begin to plan your financial future, you must take stock of where you are now. Whether you're living at home or on your own, budgeting is a learning experience. It is a skill that you will use for the rest of your life. Decisions about money, how much you spend, your standard of living, and balancing your wants and needs all determine how you are going to budget. These factors will affect your budget no matter how much money you make.

High school cooperative education students may not be too concerned about current finances; yet you are at the threshold of your entire future and must give thought to what you want to establish as you enter the adult world. Most financial plans begin with a statement showing your assets - the value of what you own, minus your liabilities and what you owe. At this stage in your life, this balance sheet may not be very high, but you are earning and spending money. This statement will provide a snapshot of your net worth and serve as the foundation of your future financial plan.

The following guidelines can be of help to you as you prepare your financial plan.

- List your financial goals and how you expect to reach them.
- Set aside an affordable amount each month designated for long-range goals and unexpected emergencies.

- Start saving young. The sooner you start saving, the more funds you'll be able to amass over time. To determine how long it will take your money to double, divide the interest rate into 72. For example, an account earning 6% interest will double in twelve years (72 divided by 6 equals 12).
- Budget your money. Create an annual budget to identify expected income and expenses, including savings.
- Start with current net income. Include all sources of income that you expect to receive.
- List your monthly expenses. Include such items as rent, mortgage payments, credit payments, food, utilities, etc. These items should not exceed 35 to 40 percent of gross monthly income.
- Credit obligations should not exceed 10 to 15 percent of your take-home pay.
- Diversify your assets to protect against risk.
- Protect your credit. There are several credit bureaus that maintain credit reports, which record borrowers' histories of repaying loans. Negative information in credit reports can affect your ability to borrow at a later point.
- Compare interest rates. When borrowing money or financing a car or furniture, obtain rate information from several financial firms to get the best value for your money.
- Be a responsible borrower. If you borrow money, compare your total payment obligations with income that you will have available to make these payments.
- Purchase insurance to avoid being wiped out by a financial loss, such as an illness or accident. An insurance plan should be part of every personal financial plan.
- Outline how much money you need to meet certain long-term goals, such as paying for college, purchasing a house, or providing a secure retirement.
- Minimize taxes. Start early with a 401 type plan or a tax sheltered program that defers your tax liability.

In dealing with personal finances and analyzing your income and expenses, using the following form can help you.

INCOME:

Salary from work	_____
Allowance or money from home	_____
Miscellaneous income	_____
Total Income:	\$ _____

EXPENSES:

Food	_____
Utilities	_____
Car Expenses	_____
Leisure/Entertainment	_____
Clothing	_____
Insurance	_____
Credit Card Payments	_____
Personal Items	_____
Rent	_____
Savings	_____
Other	_____
Total Expenses:	\$ _____
Balance after Expenses:	\$ _____
Week Total:	\$ _____

Keeping this record will help you break down your income and expenses on a monthly basis. What changes can you make in your spending?

Even though you are young now, a thorough financial plan outlines a strategy for protecting your assets for your heirs. The probability that you will marry and have a family is high. You should plan early for your children's future. A good financial plan must be clear, concise, and one that can be achieved. It should be reviewed regularly and updated whenever there a change in your personal circumstances

*What happens if you are laid off or terminated?*

It is possible for anyone to receive a termination notice or a laid off notice due to unsatisfactory performance, or company downsizing. Do you have a plan for managing finances if this happens to you? You may not see that as a concern right now, but after high school as you begin working full time you may find yourself in this situation. Starting now to prepare for such an even can save you from a later financial loss if being terminated or laid off should ever occur.

# **Coordinated Studies Manual**

## **Excerpts from Student Activity Workbook**

## Sample Activities

### Activity 3-1

Name \_\_\_\_\_

Interview a person who has started their own business and ask the questions below.

Why did you start your own business? \_\_\_\_\_

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What type business organization do you have and why?

\_\_\_ Sole Proprietorship      \_\_\_ Partnership      \_\_\_ Corporation

Why do you choose to organize your business this way? \_\_\_\_\_

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What are the advantages of not working for someone else? \_\_\_\_\_

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What are the disadvantages of not working for someone else? \_\_\_\_\_

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How long did it take for your business to start making a profit? \_\_\_\_\_

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In your opinion, what type of person will be successful at starting their own business? \_\_\_\_\_

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## Sample Activities

### Activity 4-6

Name \_\_\_\_\_

Compile a list of community and civic organizations in your area. What are their requirements for members or volunteers? What does each group do to help society? You may find these groups listed in the phone book yellow pages, articles or ads in the newspaper or on television, or by asking your family, employers, and library.

Organization \_\_\_\_\_

Member or volunteer requirements: \_\_\_\_\_

This organization helps society by: \_\_\_\_\_

\_\_\_\_\_

Organization \_\_\_\_\_

Member or volunteer requirements: \_\_\_\_\_

This organization helps society by: \_\_\_\_\_

\_\_\_\_\_

Organization \_\_\_\_\_

Member or volunteer requirements: \_\_\_\_\_

This organization helps society by: \_\_\_\_\_

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Organization \_\_\_\_\_

Member or volunteer requirements: \_\_\_\_\_

This organization helps society by: \_\_\_\_\_

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Organization \_\_\_\_\_

Member or volunteer requirements: \_\_\_\_\_

This organization helps society by: \_\_\_\_\_

\_\_\_\_\_

Organization \_\_\_\_\_

Member or volunteer requirements: \_\_\_\_\_

This organization helps society by: \_\_\_\_\_

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What groups are available for someone in your position? What groups are you interested in? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## **Sample Activities**

### **Activity 6-3**

A large automotive corporation decides to locate within a local community. The company will purchase property and build a manufacturing plant that will employ 4000 employees. The average wage earner will earn a minimum of \$22.50 per hour with excellent benefits. Conduct an extensive research on the effects this plant opening can have on the local community. This report should be at least five pages in length and typed or word-processed. Include within your report the following minimum topics:

- How will land be obtained?
- What state assistance is available in Alabama to help corporations purchase and prepare land for building?
- What should the local government do to assist the company in locating within the community?
- What will the economic impact of the new plant be on the local economy?
- What will the economic impact of the new plant be on the state economy?
- Where will the potential employees come from?
- How will the employees be selected?
- How will the employees be trained?

This report can best be prepared by interviewing local governmental offices, state officials connected with industrial development, local and state employment agencies, and local Chamber of Commerce. Internet searches can be conducted to obtain statistics and data.

# **Coordinated Studies Manual**

## **Excerpts from Teacher Key - Review Questions**

**Chapter 3 Review**

**Name** \_\_\_\_\_

1. Who were the first tradesmen to go on strike in America?

\_\_\_\_\_

2. Which of the following is one reason unions have declined in recent years?

- a. High wages paid to union workers       c. Laborer's attitude  
 b. Unions have not declined               d. Technology

3. List five obligations an employer has to employees.

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. List five obligations an employee has to the employer or company.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. There are ten basic "rules of the game" that describe what an employer expects of employees. Name at least seven of these.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. When created, what was the purpose of the U.S. Labor Department?

- a. Higher wages for workers               c. Hire workers in steel industry  
 b. Protect rights of workers               d. Watchdog over business owners

7. Of the following agencies, which agency regulates industry to make sure employers provide a workplace free from recognized, serious hazards and potential dangers?

- a. Miners Administration               c. State Administration  
 b. U.S. Department of Labor               d. OSHA

**Chapter 4 Review**

**Name** \_\_\_\_\_

1. What are the most important characteristics of a good leader?

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2. Name the three types of leaders.

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3. Explain what is meant by citizenship.

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4. What is the benefit of paying taxes?

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5. What should a person do if they do not agree on the way government is spending their tax dollars?

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6. What is legal age to vote?

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7. Explain what it means to be patriotic.

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8. Describe the greatest attribute of youth organizations.

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