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CHAPTER 16

Chapter 1 : Economics: Today and Tomorrow, Student Edition

ECONOMICS TODAY AND TOMORROW Reading Essentials and Chapter 2 Economic Systems and the American Economy Chapter 16 Government Spends, Collects, and Owes.

Forming Marketing Objectives Marketing is the process of developing, promoting, and distributing products to satisfy customers and businesses. The success of a Source: Chapter 3 Introduction to Business, Introduction to Business Author: Social Responsibilities and Ethics Section 6. What was easy about the game? What was difficult about the game? What was the purpose of this activity in relation to Street Law? The American system also recognizes that freedom to make economic choices is a part of the What Psychologists Do Section 3: A History of Psychology Section 4: The business pays no taxes; income is taxed at the personal rate of the owner. There are three types of corporations: MDC Last modified by: Chapter 12 Introduction to Business, Entrepreneurship An entrepreneur is a person who: Recognizes an opportunity Organizes Manages Assumes the risks of starting and operating a business Source: Use a dash to set off a parenthetical comment Key Term fixed assets equity items of value that will be held for more than one Source: Send all inquiries to: The Importance of Virtual Business The ease of doing business via the Internet has created a boom in virtual businesses. The Internet makes it possible to Source:

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Chapter 2 : Economics: Today and Tomorrow Summary - www.nxgvision.com

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In this exercise, students will explore the structure and responsibilities of the Fed to understand how it works to maintain a safe and sound banking system. Lesson Description Students will use information from the Federal Reserve Bank of Chicago Web site to learn about the responsibilities and structure of the Fed. Students will read about how the Fed serves as a bank for financial institutions, serves as the U. Students will then answer four questions and apply this information by writing a news story depicting what would happen to the U. Previous Knowledge Expected Fed: Instructional Objectives Students will be able to identify the functions of the Federal Reserve and how its structure provides for security in U. Student Web Activity Answers The Federal Reserve works to keep prices stable by influencing short-term interest rates through open-market operations, changing the discount rate, and changing the reserve requirement. Using these tools, the Fed can affect the flow of money and credit, and in turn, affect the price that consumers pay for goods. The Fed also gathers information from its regional banks and presents it to the Federal Open Market Committee. The FOMC uses this research to formulate national monetary policy in the interest of keeping inflation down. This regional influence makes the central bank responsive to local needs. The Fed operates on its own earnings by charging fees for its services and competing in the marketplace with other corporations providing the same services. Even though the Fed is part of the federal government, it operates independently and is separate from the Treasury. The Federal Reserve is structured in such a way that the authority of each of its policy tools is placed in a different division of the Fed. The Board of Governors, for example, sets reserve requirements. The boards of directors of the individual Reserve Banks initiate changes to the discount rate, subject to the approval of the Federal Reserve Board of Governors. Decisions regarding monetary policy are based on broad participation from many different people within the Federal Reserve System. Additionally, while the Federal Reserve is the central bank of the United States, its system of regional Reserve Banks allows it to reflect local concerns. The Federal Reserve supervises and regulates financial institutions, making sure their practices are safe and fair. As the "lender of last resort," the Federal Reserve Bank helps prevent financial difficulties from spreading from one institution to another. The bank that finds itself low on deposits with nowhere to borrow can borrow from the Fed. All these facets of the Federal Reserve help to maintain safe and sound banking practices.

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Chapter 6 : Web Activity Lesson Plans

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