

Spending Time and Money



Student Objectives

I will be able to:

- Read and analyze literary and informational texts about economic choices.
- Share ideas with my peers.
- Build my vocabulary knowledge.
- Conduct research to write an informational essay.

Tips for Text Annotation

As you read closely for different purposes, remember to annotate the text. Use the symbols below. Add new symbols in the spaces provided.

Symbol	Purpose
<u>underline</u>	Identify a key detail.
★	Star an important idea in the margin.
① ② ③	Mark a sequence of events.
◉ magma	Circle a key word or phrase.
?	Mark a question you have about information in the text. Write your question in the margin.
!	Indicate an idea in the text you find interesting. Comment on this idea in the margin.

Your annotations might look like this.

Notes

I like the way Cinderella expresses herself.

I wonder why Cinderella puts up with her mean stepsisters?

2 Next, I ran to add kindling to the fires in their rooms. I would not have heard the end of it if my stepsisters' large, ugly feet touched a cold floor. There was no kindling in either room, so I had to run to the backyard to gather up twigs and sticks. Thorns cut my fingers and briars stuck in my hair.

3 My older stepsister demanded soft-boiled eggs. My younger stepsister yelled for medium-boiled eggs. I flew to the kitchen to make their breakfasts. I toil round the clock.

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Essential Question

What do our economic choices tell us about ourselves?





Remember
to annotate
as you read.

Notes

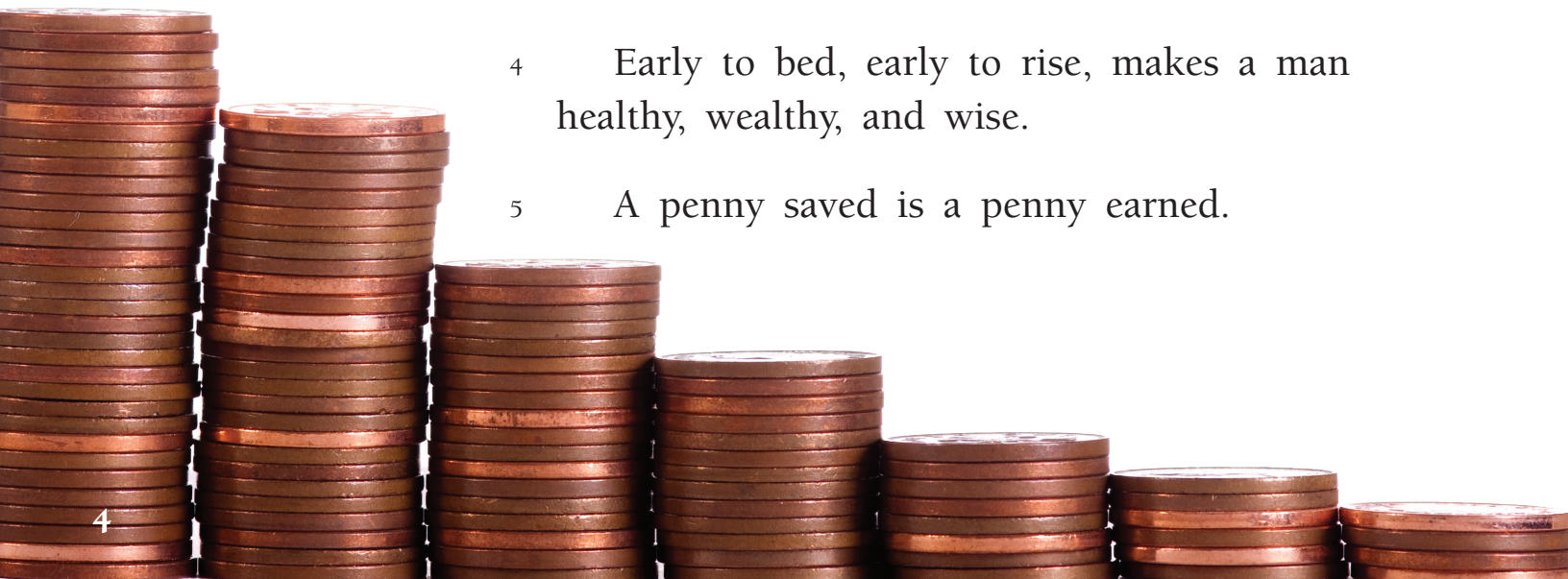
Making Choices

Economics is the study of how people choose to use resources. These resources may be raw materials, land, or tools. They also include the time and talent needed to make goods and services, or products. How much should a person work, spend, or save? Through the ages, many people have offered advice to help others make “good” economic choices.

Ben Franklin’s “Two Cents”

Benjamin Franklin was one of the Founders of the United States. He was a scientist, inventor, and leader. He was also a writer and printer. Between 1732 and 1758, he published an annual, or yearly, book. Poor Richard’s Almanack included stories, useful information about the weather, and valuable household tips. It also included many proverbs, or timeless sayings, about work and money.

- 1 *Waste neither time nor money, but make the best use of both.*
- 2 *If a man empties his purse into his head, no one can take it away from him.*
- 3 *The way to wealth depends on just two words: frugality and industry.*
- 4 *Early to bed, early to rise, makes a man healthy, wealthy, and wise.*
- 5 *A penny saved is a penny earned.*



The Ants and the Grasshopper

by Aesop

Aesop was a storyteller in Ancient Greece. He lived in the sixth century BCE. He told many fables. Fables often have a moral, or lesson. A moral tells people how to behave or act. His fable "The Ants and the Grasshopper" is about the rewards of hard work.

6 One bright day in late autumn, a family of ants was working hard in the sunshine. They were drying out the grain they had stored up during the summer. A very hungry grasshopper, his fiddle under his arm, came up to them. He begged for a bite to eat.

7 "What!" cried the ants in surprise. "Haven't you stored anything away for the winter? What in the world were you doing all last summer?"

8 "I didn't have time to store up any food," whined the grasshopper. "Every morning I napped in the sun. Every afternoon I played music on my fiddle. And every evening I danced until very late. Before I knew it, the summer was gone."

9 The ants shrugged their shoulders in disgust. They turned their backs on the grasshopper and went on with their work.

10 **Moral: In times of plenty, it is best to prepare for times of necessity.**



Remember
to annotate
as you read.

Let It Grow:

The Booming Business of Farmers' Markets

by Lisa Benjamin

Notes

- 1 One local business that keeps growing today is the farmers' market. In the last ten years, the number of towns and cities that have farmers' markets has doubled. Today the United States Department of Agriculture (USDA) lists more than 8,000 farmers' markets. And that number keeps growing. Why have these markets become such a hit? Consumer choice!
- 2 One choice is to eat more healthfully. Studies show we need to eat fresh greens, fruits, and vegetables. Fresh produce is a healthful part of our diet. The USDA now suggests eating more fruits and vegetables than it did in the past. As a result, the demand for fresh produce has gone up over the last twenty years. Grocery stores report that fresh produce sales have tripled since the 1990s. Farmers' markets are also meeting this demand. At a farmers' market, consumers can buy the fresh produce they need to eat healthfully.



Notes



Farmers' markets sell fruit, vegetables, and other goods. The goods are local and fresh.

- 3 There is another reason for this success. People are not just making healthful choices for their bodies. They are also trying to make good choices for their communities. For example, they buy local food. This is a good way to support their local farmers.
- 4 Food writer Michael Pollan reports: "We've had an explosion of farmers' markets. By shopping at a farmers' market, you support local agriculture, which has a great many benefits. You keep farmers in your community. You keep land from being sprawled with houses and shopping centers. You also have the experience of shopping in a farmers' market!"
- 5 So how does a farmers' market work? Early in the morning, trucks arrive at a local plaza or designated spot. The trucks are packed with countless fruits, vegetables, and other fresh goods. First, the farmers park their trucks. Next, they begin to unload their produce.



Farmers sell special produce
such as these purple eggplants.

Notes

- 6 The farmers then arrange their produce on spotless stands. Once the produce is displayed, the farmers hang out signs. The signs list their products and the prices.
- 7 The customers have arrived, so it's time for the farmers to do another part of their job: become salespeople. Most of the farmers have spent time getting to know their customers. That's good business sense. People tend to buy more from people they have bought from before.
- 8 Another reason the farmers take the time to know their customers is that it helps them make good business decisions. They find out what their customers like and what they can spend. For example, if customers buy a lot of produce for making salads, then some farmers will begin to sell affordable products that go with salads. They might sell fresh bread or homemade dressings. They stock their stand with items their customers will need and want.

Notes

- 9 Farmers' markets meet a demand. They supply fresh local produce that provides a benefit to consumers. People who want to eat healthful food grown by locals can buy it at a farmers' market.
- 10 At a farmers' market, the customers and farmers talk and share ideas. A customer may become loyal to a certain farmer. The customer then prefers to buy that farmer's "brand." Loyal customers tend to buy new products from a farmer they trust. The sales of these new products help grow the farmer's business.
- 11 Farmers' markets are usually held at the same time on the same day each week. People look forward to going to the market. It is a social event. They meet friends. They snack on food samples. Sometimes local musicians play. Everyone has fun. "The farmers' market is the new public square," notes Pollan. "You support a lot of values when you shop at the farmers' market."



Many schools and local farmers now work together to make healthful and delicious school lunches.

Remember
to annotate
as you read.

Notes

The Milkmaid

- 1 Once there was a girl who milked cows on her mother's small farm. Every morning after milking time, the girl would balance a pail of milk on her head. Then she'd walk to market to sell the fresh milk. The girl longed for a better life.
- 2 One day on the way to market, the girl began to daydream. *After I get money for the milk, I will buy some young chickens, she thought. They will begin laying eggs, and I'll sell the eggs to the village baker every day. He will then create wonderful cakes!*
- 3 Her daydream grew more fanciful. *I'll sell fresh eggs to countless other bakers, too, she thought. My business will become quite profitable. Then I'll buy beautiful clothes and valuable jewelry. I might even buy a sizeable house. Everyone will be envious of me. I won't care. I'll just toss my head and smile!*
- 4 The delightful daydream seemed so real the girl actually gave her head a playful toss. With that, the pail tumbled off her head, and all the milk spilled out. The tearful girl returned home that day without selling a drop of milk.
- 5 "Silly child," her mother said. "You'll be penniless if you only daydream about what you want. You have to work hard to make your dreams happen."

BuildReflectWrite

Build Knowledge

Use information from the readings to answer the prompts and questions.

Economic Choices		
Pick one of Ben Franklin's proverbs and explain it in your own words.	What is your interpretation of "The Ants and the Grasshopper"?	How would you apply what you learned in "Let It Grow" to create a farmers' market in your town?

Reflect

What do our economic choices tell us about ourselves?

Based on this week's texts, write down new ideas and questions you have about the essential question.

Research and Writing

Informative/Explanatory

Think of a product that you and your family use every day, and research how that product is produced and used. Present your findings in an informative essay.

CHOOSE YOUR TOPIC

This week, conduct a "pre-search" to identify a product you would like to research. Construct three or more guiding questions that will help you focus your research on the information you will need to write your essay.

Remember
to annotate
as you read.

Notes

Lazy Harry

by the Brothers Grimm

- 1 Long ago, there lived a boy named Harry. This boy was lazy and disliked working. Though all he did for work was to look after his goat, Harry still found this simple task to be exhausting.
- 2 Each day Harry drove his goat to pasture. Then, he watched the goat. It truly was not hard work, but Harry groaned and complained all day. He groaned and complained the whole way home, too.



Notes

- 3 “It is indeed a heavy burden,” said he,
“and a wearisome employment to drive a goat
into the field this way year after year. I have
to work until late autumn, watching that sad
old goat all day long!”
- 4 Harry continued to complain so much that
it seemed he complained more than he worked:
“If one could only lie down and sleep. But
no, one must keep one’s eyes open, or the
goat might hurt the young trees. Or it might
squeeze itself through the hedge into a garden.
Or even worse, it might run away! I have no
rest or peace. I must always watch the goat.”
Harry sighed. He had to solve his problem.



5 One day Harry sat down to think about his dilemma. There must be a way to free himself from work. For a long time, all that thinking led to nothing. Suddenly, a good idea, clear as day, came upon him. It was as if a fog had lifted right before his eyes. He knew how to solve the problem. He would marry his neighbor Trina, who also had a goat. She could take her goat with Harry's, and then Harry would not have to work. Harry would lead an untroubled life. He could rest and play. Yes, all play would make Harry a merry boy. It was a perfect solution.

6 So Harry got up, set his weary legs in motion, and went right across the way to Trina's house. He asked Trina's parents to grant him the honor of asking their daughter to join him in marriage. The parents did not reflect long. "Birds of a feather flock together," they thought, and consented.



Notes

7 Trina became Harry's wife. She led out both the goats. Harry had a good time of it and no work. He only went out with Trina now and then, and said, "I merely do it so that I may afterwards enjoy rest more, otherwise one loses all feeling for it."

8 But, wouldn't you know it, Trina was lazy, too! She did not like to watch the goats any more than Harry did. Discontented, she set her mind to thinking of a way to avoid work.



9 Finally, an idea came to her. “Dear Harry,” she said, “why should we work so hard when there is no need for it? We are wasting our youth. We should trade our two goats, whose bleating wakes us up too early, to our neighbor. He will give us a beehive. We will put the beehive in a sunny place behind the house. And we will not have to do any work. Bees do not require work. They do all the work themselves! They do not need to be driven into the field like the goats. Bees fly out and find their own way home. We can collect honey while barely lifting a finger.”

10 “You have spoken like a sensible woman,” replied Harry. “We will carry out your proposal without delay. Besides, honey tastes better and nourishes one better than goat’s milk. It can be kept longer, too.”



Notes

- 11 The neighbor willingly gave a beehive for two strong goats. *That's a good deal for me*, he thought. Harry and Trina were happy with the trade, too. The bees flew in and out from early morning till late evening without ever tiring. They filled the hive with delicious, golden honey. That autumn, Harry filled a jar with honey.
- 12 The couple placed the jar on a board fixed to the wall of their bedroom. But as they were afraid that it might be stolen from them, or that the mice might find it, Trina brought in a stout hazel-stick. She put the stick beside her bed so she could easily reach it without getting up if she needed to drive away any unwanted guests.



- 13 Lazy Harry did not like to leave his bed before noon. “He who rises early,” said he, “wastes his substance.” One afternoon when Harry was still lying amongst the feathers in broad daylight, he said to his wife, “Women are fond of sweet things. You are always tasting the honey. It will be better for us to exchange it for a goose with a young gosling, before you gobble it all up. After all, waste not, want not.”
- 14 “But,” answered Trina, “not before we have a child to take care of them! I am not going to work hard watching the goose and gosling.”



Notes

15 Trina shook the stick and swung it wildly as she spoke. Her movements were so spirited that she accidentally hit the honey jar. The jar hit the wall, broke into pieces, and the delicious honey poured out onto the floor.

16 “Ay! There lie the goose and the young gosling,” said Harry. “They will want no looking after, now.” And then, as he saw that there was still some honey in one of the fragments, Harry reached for it. Most, but not all, was lost.



Remember
to annotate
as you read.

Notes

Two Foolish Brothers

- 1 Fred and Finn decided to make some money selling their goods at a village market. “You can sell your sweet, unblemished peaches,” said Fred, “and I will sell my unrivaled pretzels.”
- 2 The brothers set up booths across from each other. Business was slow, and Fred hadn’t eaten. He found a quarter in his pocket and went to Finn’s booth to buy a peach. *It’s my first sale!* thought Finn. *Business is starting to pick up!*
- 3 Soon, Finn grew hungry. So he went to Fred’s booth and bought an unsalted pretzel. He gave his brother the quarter he had earned. *Business is picking up!* thought Fred.
- 4 *One peach is not enough,* thought Fred a few minutes later. *I’ll take the quarter I just earned and buy another of Finn’s peaches.*
- 5 Then, a still-hungry Finn was back at Fred’s booth to buy another pretzel. Back and forth they went, until all the peaches and all the pretzels had disappeared.
- 6 “Our goods are gone!” said Finn happily. “We must have made a lot of money!” Yet, when the brothers saw they had only a quarter between them, they grumbled in displeasure.
- 7 “A quarter! That’s what I had when we started!” said Fred in disbelief. The unhappy brothers disassembled their booths and walked home, shaking their heads in puzzlement.

BuildReflectWrite

Build Knowledge

Fill in the sequence-of-events chart for the story “Lazy Harry,” then answer the question below.

	→		→		→		→	
--	---	--	---	--	---	--	---	--

What did you learn about economic choices from this story?

Reflect

What do our economic choices tell us about ourselves?

Based on this week’s texts, write down new ideas and questions you have about the essential question.

Research and Writing

Informative/Explanatory

Think of a product that you and your family use every day, and research how that product is produced and used. Present your findings in an informative essay.

CONDUCT RESEARCH

Use your guiding questions to conduct research this week. Gather information from at least three sources, including both print and online sources. Use your sources to plan your essay.

Remember
to annotate
as you read.

Notes

From Fruit to Jam: A Tasty List of Choices

by Alan Wood



1 How do companies decide which products to sell? They make choices. They choose which products to focus on. They choose which raw materials to use to make their products. They choose how to make and package those products. They choose where to sell them. They choose whom to sell them to. Then they choose how to transport the product to markets in their county or their country, or even around the world. The decisions companies make show how choices can affect economics.

Making Choices

2 Jam is a very popular product around the world. At the breakfast table, it sweetens slices of toast. In the lunchroom, it is the perfect companion to peanut butter on a sandwich. American companies produce about one billion pounds of jam or jelly a year. But where does it come from and how does it reach consumers, or customers?

Growing Oranges

- 3 Like jelly, jam is a preserve made from fruit. There are dozens of different flavors. One of the most popular is orange marmalade. It is made from the whole orange: peels and seeds, too. The peels and seeds are what make the marmalade so thick and chunky.
- 4 The first step in making orange marmalade is to produce the fruit. Farmers grow the oranges on trees in orchards. They have to consider the best place to plant the trees. They also have to decide the best seeds to use. They must also track the weather. Frost can kill oranges, so farmers prepare by having heaters ready. Those are all important choices. When the oranges are ready, workers pick them. Then the oranges are sent to factories known as food-processing plants. Now the work of jam-making can really begin.



The choices that farmers make affect how their oranges look and taste.



After the oranges are grown, they are shipped to processing plants.

Manufacturing Marmalade

- 5 People often make homemade orange marmalade. The process of manufacturing it in factories is similar. However, the quantity is much larger. Also, manufacturers use equipment that can't be found in a kitchen. The entire process takes several steps. They are listed below:
- 6 The oranges are crushed.
- 7 The precrushed oranges are boiled with sugar and other ingredients.
- 8 The crushed fruit mixture is then cooled.
- 9 There are two methods, or ways, to complete these steps. Jam makers must choose between the open-pan and the vacuum-pan method.



To make marmalade, oranges must be crushed and put into water.



As the water boils, the oranges mix with sugar and other ingredients.

Choosing the Right Method

- 10 The open-pan method is used by home cooks and farmers. The farmers use this method, then sell their jam at farmers' markets. In this method, workers boil the fruit in a large copper pan. Home cooks and farmers like this method because it gives the jam a fruitier flavor. Many people think homemade jam tastes better. This kind of jam sells well at farmers' markets. The open-pan method is a better choice for selling to this market.
- 11 The other method uses equipment called a vacuum pan. It is a sealed container. Most companies choose this method. It is faster than the open-pan technique, so it saves on fuel. This helps the company save money and produce large quantities. However, the homemade taste is lost.



The vacuum-pan method is used by large jam manufacturers.

Making Marmalade Choices

- 12 Companies also make decisions about the materials they use. They think carefully and even rethink their choices. For orange marmalade, they must choose which kind of sugar to use. Some use white sugar, while others use raw sugar. White sugar is often less costly and tastes better, but it is not as healthful as raw sugar. Companies can also choose to add other ingredients, like ginger, to change the flavor of the marmalade.
- 13 After the orange marmalade has been produced, it must be packaged. Most companies package jam in glass jars. This keeps it fresh. They also print labels for the jars. The front label often has an eye-catching image to attract customers in stores.



Some companies choose to use raw sugar to make marmalade.



This worker checks orange marmalade in glass jars at a factory.

Branding the Jam

- 14 A label may tell customers something special about the marmalade, too. For instance, it might mention if the oranges used to make the marmalade were grown in an organic orchard. Organic farming has become a trend that is influencing the marketplace. Organic farmers must follow certain practices that many people believe are safer and more healthful. Companies that follow these practices add the word *organic* to their labels. That way, they can draw in customers who want organic goods. It makes their jam special.
- 15 After the marmalade has been packaged, it is ready to be shipped to stores for restocking the shelves. Trains and trucks carry the prepackaged product to supermarkets all over the country. Farmers can also sell their own jam at a farmers' market. Now it is up to consumers to make their choices.



Companies must also decide what kind of label to put on their jars.



Consumer Choice: When Less Is More!

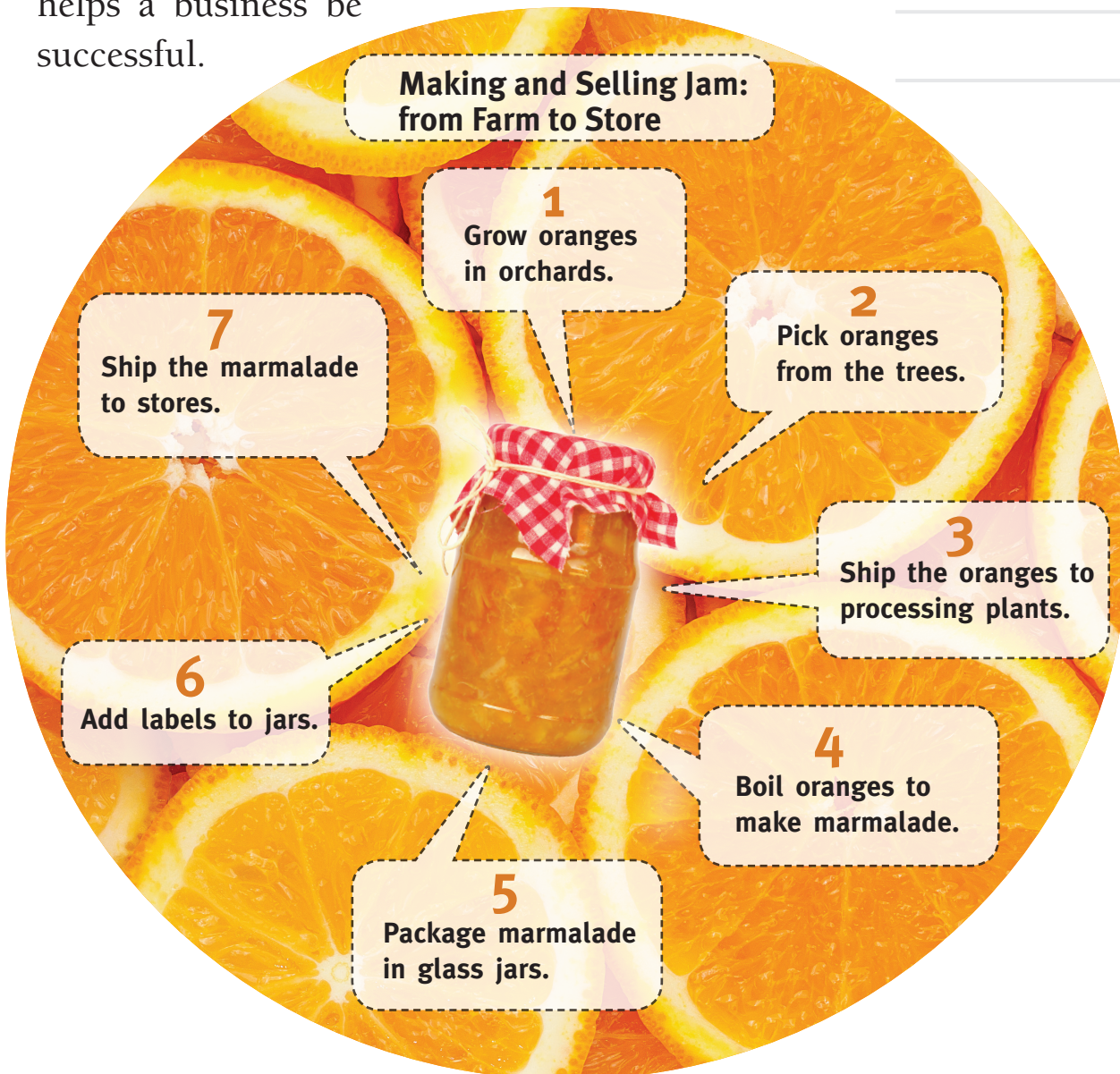
Today's consumers are faced with many choices about what to buy and how to buy it. Price is often a big factor in these decisions. Personal preference is another factor. Jam is a tasty food. But it is considered a "want," not a need. What factors influence a person's choice of jam? A recent study by professors at Columbia University and Stanford University showed that consumers were more likely to buy jam when they had fewer choices! The study found that "when shoppers are given the option of choosing among smaller and larger assortments of jam, they show more interest in the larger assortment. But when it comes time to pick just one, they're ten times more likely to make a purchase if they choose among six rather than among twenty-four flavors of jam."



16 Jam offers just one example of how products are made and sold. Jam-making demonstrates many of the choices that companies must make to place a product into a customer's hands. Making good choices helps a business be successful.



At a store, it's up to the customer to make choices.



Remember
to annotate
as you read.

Notes

Where Do You Get Your Produce?

- 1 Are you unhappy with mushy apples and limp lettuce? Are you tired of prepackaged berries? You may want to rethink your buying choices. Today you can get fresh produce right from the farm. This benefits both you and the farmers in your area.
- 2 In some places, families can join a buying club that lets them preorder a weekly box of produce. Clubs like this prearrange to buy from local farmers. The clubs often drop off boxes right at buyers' homes. Usually the containers are recycled and reused. Buying clubs are a good way to try a variety of local produce.
- 3 People who live in cities can join a food co-op. A food co-op is like a member-owned grocery store. In return for investing in the co-op, members can buy food at a lower cost. Most co-ops offer local fruits and vegetables. They restock their produce section often.
- 4 Farmers often open their farms to anyone who wants to pick fresh produce. Picking fresh produce is a fun activity for all family members, from prekindergarten children to grandparents.
- 5 Is it time to reconsider where you get your produce? Look around your community. You're sure to find some interesting choices!

BuildReflectWrite

Build Knowledge

Use the sequence-of-events chart below to list the steps in making jam from oranges. Then answer the question that follows.

1.



2.



3.

Would you choose to be a big jam manufacturer or to make homemade jam? Why?

Reflect

What do our economic choices tell us about ourselves?

Based on this week's texts, write down new ideas and questions you have about the essential question.

Research and Writing

Informative/Explanatory

Think of a product that you and your family use every day, and research how that product is produced and used. Present your findings in an informative essay.

WRITE YOUR INFORMATIVE ESSAY

Use your research results to draft, revise, and edit your essay. Share your essay with your peers.

Support for Collaborative Conversation

Discussion Prompts

Share a new idea or opinion . . .

I think that _____.

I notice that _____.

My opinion is _____.

An important event was when _____.

Gain the floor . . .

I would like to add _____.

Excuse me for interrupting, but _____.

That made me think of _____.

Build on a peer's idea or opinion . . .

I also think that _____.

In addition, _____.

Another idea is _____.

Express agreement with a peer's idea . . .

I agree with [Name] because _____.

I agree that _____.

I think that is important because _____.

Respectfully express disagreement . . .

I disagree with [Name] because _____.

I understand your point of view, but I think _____.

Have you considered that _____?

Ask a clarifying question . . .

What did you mean when you said _____?

Are you saying that _____?

Can you explain what you mean by _____?

Clarify for others . . .

I meant that _____.

I am trying to say that _____.

Group Roles

Discussion Facilitator:

Your role is to guide the group discussion and make sure that everyone has the chance to participate.

Scribe:

Your job is to record the ideas and comments your group members share.

Timekeeper:

You will keep track of how much time has passed and help keep the discussion moving along.

Encourager:

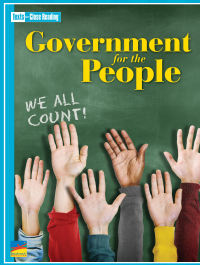
Your role is to motivate and support your group members.

Making Meaning with Words

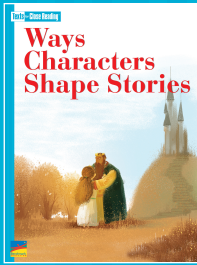
Word	My Definition	My Sentence
annual (p. 4)		
consumer (p. 6)		
dilemma (p. 14)		
employment (p. 13)		
exchange (p. 18)		
organic (p. 27)		
preference (p. 28)		
technique (p. 25)		
transport (p. 22)		
values (p. 9)		

Build Knowledge Across 10 Topic Strands

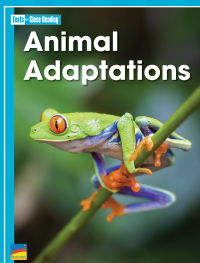
Government and Citizenship



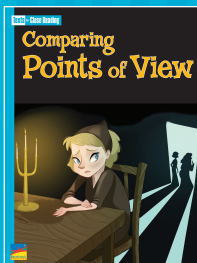
Character



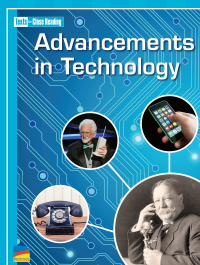
Life Science



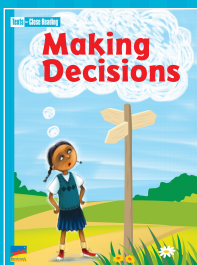
Point of View



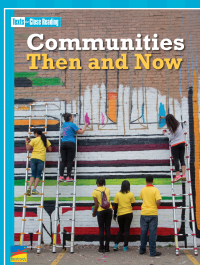
Technology and Society



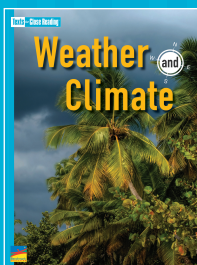
Theme



History and Culture



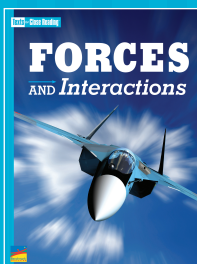
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