

Virginia Reads One Book[®]

Discussion Points *The Toothpaste Millionaire* (2006) By Jean Merrill

Chapter 1 – My Friend Rufus pp. 1-6

1. Do you know any eighth-grade millionaires? Have they made their own millions or have they been given the money?
2. How did the narrator first meet Rufus and become friends? Can you recall the first time you met one of your good friends? Describe the scene.
3. “With Rufus I didn’t even have to try to make friends. It was as if we always had been, from the first day I met him” (p. 4). Have you ever had an experience like this, where a friendship was so natural and easy? Are all friendships like this?
4. Already from this short chapter, what can you tell about Rufus’ character? (stopping traffic, making saddlebags, offering to make the saddlebags)
5. When Kate and her family move to Cleveland, Ohio, why is it so different than Connecticut?
6. How does Kate try to make new friends? What happens?

Chapter 2 – Two Notes from Rufus pp. 7-12

7. Have you ever gotten caught passing a note in class? Did you have to read it out loud to the class? Imagine what that would be like?

Chapter 3 – Toothpaste and Eye Shadow pp. 13-17

8. Rufus is appalled at the price of toothpaste. He can’t even imagine spending that kind of money on something you don’t NEED, like eye shadow. Do you think it is easier or more important to spend money on things you need vs. things you don’t need? Define need. What items fall into that category?

Virginia Reads One Book[®]

9. Kate decided not to buy the eye shadow. “Who needed it?” she decided. What kinds of things could you do without?
10. Have you ever gotten in the habit of talking about something or buying something or wanting something because other people were interested in the item, but not because you really liked it? This often happens to people. Why do you think this happens?
11. Kate decided she would never buy eye shadow again. Doing without that item, which she didn’t really even want anyway, would save her ten dollars a year. Think of an item that you could gladly do without. Calculate how much money you would save by NOT purchasing that item. What kind of savings would this amount to over the course of a year? A lifetime?
12. Kate realizes she could potentially, “...get rich just by not buying things the store wants you to buy.” Explain how this could work.

Chapter 4 – Peppermint, Clove, Vanilla, Curry, or Almond? pp. 18-21

13. Have you ever tasted any interesting flavors of toothpaste? Share some of your experiences. Can you think of some great new combinations that might encourage more kids to brush their teeth?

Chapter 5 – Another Nice Thing About Rufus pp. 22-24

14. Explain how Kate and Rufus found a way to measure how much toothpaste was made.
15. What is the other “nice thing about Rufus”?

Chapter 6 – Another Math Problem – pp. 25-27

16. Kate’s dad says, “The growing population is a very serious matter.” Why? What happens when the country’s population grows? What might be the positive and negative impacts of more and more people?

Virginia Reads One Book[®]

17. Do the math. Review Rufus' calculations for his possible toothpaste profits given the current the population of the U.S. How much money might one make with those numbers?
18. How is it possible to make MILLIONS just by making a profit of one cent from each tube of toothpaste? Explain. Do you know of any businesses that use this strategy?

Chapter 7 – The Joe Smiley Show – pp. 28-34

19. Rufus planned to make one million dollars selling his toothpaste. He sold each jar for three cents. Is that a reasonable goal? How much toothpaste would he have to sell in order to make one million dollars?
20. How does Rufus get on The Joe Smiley Show?
21. Explain how Grandmother Mayflower got her name, May Flower.
22. What was unconventional about Rufus' style of advertising while he was on *The Joe Smiley Show*? How do Rufus' methods differ from many other big companies and the advertising strategies they use?

Chapter 8 – In Which I Become a Stockholder – pp. 35-40

23. Discuss, investigate, explain stocks, stockholders, and the Stock Market. How do these work? What are the advantages of this system?
24. Explain Mr. Conti's advice to Rufus not to give out any more than 499 shares of stock. Why is this advice important?

Chapter 9 – With a Little Help from My Brother James – pp. 41-46

25. What are the pros and cons of having toothpaste in a baby food jar?
26. What does “not a retail item” mean?
27. Discuss retail vs. manufacturing. What's the difference?

Virginia Reads One Book[®]

28. What are the Yellow Pages? How would we find out that sort of information now?
29. According to the price quote, buying 10,000 tubes at 5 cents apiece would be \$500. That is an expensive birthday present. How much do you usually spend on birthday presents?

Chapter 10 – A Gross Mistake – pp. 47-54

30. Explain the pun of “A gross mistake.”
31. What kinds of items would come in a “gross”? What kinds of items would you NOT want to come in a “gross”?
32. Kate thought she bought 600 empty tubes. She actually bought 7,200. Explain her miscalculation. How much is a “gross”?

Chapter 11 – 7,200 Toothpaste Tubes – p. 55-57

33. How do friends help out in this chapter?

Chapter 12 – The Toothpaste Machine – p. 58-63

34. Tubes are filled from the bottom. Think of different things that come in tubes. Inspect a few varieties of tubes. Consider how the substance gets inside the tube.
35. “Bicarb costs a lot less by the ton than the pound.” Why?

Chapter 13 – Hector and the Happy Lips Plant – pp. 64-70

36. Kate’s dad claims that, “one thing leads to another.” Explain how Kate’s searching for a present lead to her finding a factory to rent. Has this type of thing ever happened to you?
37. Rufus’ goal is to keep the price of toothpaste low and profits high at the same time. Explain why this is a new concept, one that might be hard to accomplish.

Virginia Reads One Book[®]

Chapter 14 – The Trouble with Adults – pp. 71-78

38. Adults can be so frustrating. “The trouble with adults is that they never believe kids can do something even when they have good ideas.” Has this ever happened to you? Why are adults sometimes disbelieving in kids’ abilities?
39. In what other ways are adults frustrating? Why do adults act the way they do?

Chapter 15 – An Exception to the Rule About Adults – pp. 79-83

40. Are there any adults in your life that are “exceptions” to the rule about adults being frustrating? What makes that particular adult different?
41. How would you explain Hector’s character?

Chapter 16 – Toothpaste 1 – pp. 84-88

42. Why would the class like working on Rufus’ toothpaste problems better than those Mr. Conti thought up? Has this ever happened to you? Give an example.
43. How can selling a customer a year’s supply of toothpaste save on postage?
44. Rufus started out selling a jar of toothpaste for three cents. He is now charging fifteen cents per tube. Why the change?
45. The toothpaste tube costs more than the stuff (toothpaste) that went in it. Explain how this is possible. How does this affect business? Is having the toothpaste in a tube worth the extra expense?
46. The price of making the actual toothpaste went down (from two cents to one cent) when Rufus starting making very large quantities of the toothpaste. How could this be? Are there any items that your family buys in large quantities because the price is cheaper?

Virginia Reads One Book[®]

Chapter 17 – The Absolutely Honest Commercial – pp. 89-96

47. What are some ways the company saves money on advertising and production?
48. Why do many people hate commercials? Describe your favorite and least favorite commercials. What makes a commercial “good” or “bad?”
49. Rufus’ simple commercials are selling more products than the name brand glittering advertising companies that use very sophisticated and expensive advertising strategies. How can this be? Why aren’t the fancy advertisements doing as well as Rufus’ commercials?
50. There is an old expression, “The best things in life are free.” What do you think of this adage? Is this true? How does this apply to Rufus’ business? What things in the world are actually free? Make a list.
51. The big famous toothpaste companies wanted equal time on the Morton McCallister news show. How did this “backfire” for them?

Chapter 18 – The Toothpaste War – pp. 97-100

52. If the name brand toothpaste companies were losing business, why would they LOWER their prices?
53. When a customer switched to Toothpaste, the former company lost twelve orders. Explain this. How is this part of Rufus’ genius plan?

Chapter 19 – A Movie Script by Mac Kinstrey – pp. 101-108

54. Chapter 19 is written as a play/script. How does this affect the story as you read? Did it make a difference? Do you like one format better than another? Why?
55. What are the similarities and differences between Mac’s script and Rufus’ real-life business story?

Virginia Reads One Book[®]

56. The other businessmen's goal is to keep profits around. How does this differ from Rufus' goal?
57. What is price-fixing?

Chapter 20 – The Blowup – pp. 109-114

58. What is Organized Crime?
59. Who do YOU think hired Joey to blow up the toothpaste factory?
60. Why is Rufus accused of fraud? Is this accurate? Why are the Rules and Regulations so important for companies?
61. What is “red tape”?

Chapter 21 – The Board of Directors – pp. 115-116

62. What is a Board of Directors?
63. What is income tax?
64. If you were to make a Board of Directors for your company, whom would you want to belong?

Chapter 22 – Rufus Retires – pp. 117-119

65. Rufus is a millionaire. He had enough money to fly to North Carolina, but he chose to ride his bike instead. Why would he do this? What does this show about Rufus' character?
66. Rufus asks Kate to check Vince's Army & Navy Store for blowup rafts and dried soup. What kind of fun project might Rufus be thinking up now?