



Chalk Talk

Greetings | Feature | News | Announcement

PLEASE SHARE CHALK TALK WITH YOUR COLLEAGUES!!!

Letter from the Editor

Dear Readers,

“Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.” — Ayn Rand

The transition from high school to university was not easy for me. From small town to big city and leaving close friends to join a new circle, to time and workload management — these challenges, combined with having to



maintain a strict budget in order to ensure that the money I had saved and borrowed would last the school year, forced me to grow up, seemingly overnight.

The truth is that I had spent the first 18 years of my life and 13 years of school preparing for that transition whether I was aware of it at the time or not. Every project, exam, school trip, summer job, hobby, decision, success and failure had led me to the opportunity to take control of my life and find my way along the path to achieving my goals and pursuing my dreams.

This week’s issue of *Chalk Talk* features 10 recent graduates who are well on their way to turning their dreams into reality. Pursuing interests as diverse as medicine, engineering, business, science, nursing, international relations, economics, students have prepared themselves for success, through their studies and extra-curricular efforts, determined to make their mark in the world. We congratulate them!

CoEd Communications is dedicated to supporting the important work of teachers by providing resources on a range of topics for the classroom. Check out www.4edu.ca to order free, quality teachers’ resources.

[As always, we welcome your feedback.](#)

Mary Kovack

Announcing 2007 Scholarship Recipients

RBC Royal Bank® Financial Lifeskills Scholarships program recently honoured the achievements of 10 graduating senior students from different regions of Canada with individual awards of \$2,007 to help them pursue their chosen field of study. Eligible students required a minimum grade average of 65 per cent and acceptance into a Canadian college or university (and/or CEGEP in Quebec) for full time study in the 2007 Fall/Winter session.

The scholarships recognize hard work, innovation and solid career direction. The names, photos and schools of the recipients have been provided along with an abbreviated description of their exceptional accomplishments (see feature below). For more information on the winners, [click here](#). Application forms for the 2008 scholarship will be available in January.



The RBC Royal Bank® Financial Lifeskills Education Program offers a free seminar kit designed to help educators provide senior students with some clear direction on the path to financial literacy. Seminar One — **The Rest of Your Life** and Seminar Two — **Financing Your Education** are designed to cultivate in students an interest in financial and career planning. In addition to the two free Seminars, this Senior educational program for grades 10 to 12 includes worksheets, scripts, and a poster. To order click here: www.4edu.ca/tors/RBC.



Website of the week

“Tuition fees up in six provinces – The Daily, Statistics Canada, October 18, 2007 —Tuition fees for the 2007/2008 academic year for full-time undergraduate students rose in six provinces, including Quebec, where a freeze on tuition fees for residents, in place for more than 10 years, was lifted earlier this year. The biggest increases were in New Brunswick and in Quebec, where fees rose 4.8%, and in

This article from *The Daily* is just one example of the kind of data and research available from Statistics Canada on financing post-secondary education, tuition fees, student debt, etc.

To read more about the results of the tuition survey and to access related research and other educational resources from Statistics Canada, [click here](#).

2007 RBC Royal Bank® Financial Lifeskills Scholarship Recipients



Jacqueline "Blaike" Holding
St. John Brebeuf Regional Secondary School, Abbotsford, BC

Having survived meningitis at age 5 which resulted in the loss of her limbs, Blaike grew up to become an accomplished athlete winning medals at the BC Winter and Summer Games. She volunteers at the BC Children's Hospital, the BC Lions Society, The War Amps of Canada, and the Chilliwack Minor Baseball & Hockey Assoc. Blaike is majoring in History at University College of The Fraser Valley, BC



Khalil Jessa
Southridge School
Surrey, BC

Since grade 10 Khalil has participated in a number of model United Nations simulations and has earned the designation of Best Delegate. He was recently chosen to participate in a week-long Forum for Young Canadians on Parliament Hill and has been involve in fundraising for 3 years for Child Aid International. His goal is to become a UN Diplomat. Khalil is majoring International Development and a minor in Economics at the University of McGill, QC.



Kara Nadeau
St. Mary's Academy
Winnipeg, MB

Kara submitted her award-winning independent research projects — *Manitoba Saskatoons: A New Source of Antioxidants and Alfalfa: Potential Source of the Health Ingredient Lutein* conducted at Agriculture and Agri-Food Canada. The research revealed that adding value to crops in agriculture has nutritional benefits. Studying to become a Science Researcher in Agriculture, Kara is enrolled in a B.Sc. in Agriculture at the U. of Saskatchewan, SK.



Miles Aronson
The Centre for Learning @Home
Okotoks, AB

Wanting to help people, Miles created in 2002, *Spread the Love*, a charitable organization that has inspired and recruited youth to combat hunger, delivering over 17,000 meals in Alberta. Miles has won numerous citizenship awards and was named as one of Canada's Top 20 Under 20. Hoping to become a Doctor, Miles is enrolled in the Faculty of Medicine with a major in Health & Society at the University of Calgary, AB.



Sarah Schumann Johns
Iroquois Ridge High School
Oakville, ON

Sarah submitted a children's short story promoting self-confidence and tolerance, and several Craft Kits she created for children in the Halton Women's Shelter. Through Rotary International and the World Health Organization, Sarah traveled to Accra Ghana to assist in the immunization of children against polio. Studying to become a Special Education Teacher, Sarah is pursuing a B.A. and B.Ed. with a major in Humanities at Brock University, ON.



Corey Bricks
Westmount Collegiate Institute
Thornhill, ON

A talented linguist, Corey has volunteered for Free the Children, Mount Sinai and York Central Hospitals in Toronto as well as participated in conflict resolution at Westmount Collegiate. Corey submitted a project that he completed in grade 12 biology on Cystic Fibrosis. Hoping to become a Cardiologist, Corey is enrolled at University of Western Ontario, ON in the Biomedical Sciences Program majoring in Molecular and Cell Biology and a minor in Spanish.



Samantha Milner
Beaconsfield High School
Beaconsfield, QC

Samantha is an entrepreneur with a philanthropic streak. At age 11, she developed a dog and cat gourmet cookie mix from which a portion of the profits were donated to the Montreal SPCA. Later with a fashion accessories and jewelry line, she donated thousands for a program for street kids, M.A.D.D., the SPCA, and Cdn. Women's Breast Cancer Network. Samantha is enrolled in the Social Sciences program at John Abbott College, QC.



Michael Wexler
Dawson College (CEGEP)
Montréal, QC

Michael Wexler initiated and organized a blue bracelet fundraising campaign to support the victims of the Dawson College shootings. The program led to the creation of the Anastasia de Sousa Memorial Award Fund which raised over \$60,000. He played a leadership role in all facets of the project from sponsorship to promotion. Michael is enrolled at McMaster University, ON in the Bachelor of Arts and Science and hopes to become a Medical Doctor.



Norma Patricia Kimsi Palacios
Cégep André-Laurendeau
Lasalle, QC

Norma Patricia came to Quebec from Mexico with a background in graphic arts. With time and perseverance, she learned French working toward a new career in the nurs-



Jérémie Maillet-LeBlanc
École l'Odysée
Moncton, ON

Jérémie Maillet-LeBlanc is an entrepreneur whose small business plan submission to the SEED category of the Youth Entrepreneurship Challenge, as provincial finalist, won

learned French working toward a new career in the nursing sciences. She submitted a group project in infectious diseases created for her paramedics care and service class addressing health promotion and prevention of sickness. Norma Patricia is enrolled in a Bachelor in Nursing Sciences at l'Université de Montréal, QC.

Entrepreneurship Challenge, as provincial finalist, won first prize. He also took part in the 2006 Shad Valley Program that assembled 625 youths from across Canada and other countries. Jérémie is enrolled in a Bachelor of Civil Engineering at l'Université de Moncton, NB, studying to become a Civil Engineer.

News & Related Links

[University tuition continues to climb](#) — Daniel Girard, Education Reporter, [TheStar.com](#), October 19, 2007

"Hildah Otieno has a dilemma. She cannot afford to go to university full-time but the longer she takes to finish, the costlier it becomes. "I have to work to pay the bills," said Otieno, 25, a second-year student in non-profit management at Ryerson University, where she logs about 25 hours a week on the overnight desk shift in a student residence. But the job, a necessity for school, rent, food and other expenses, means taking six years to complete a four-year Bachelor's degree. "It's very frustrating because I want to go quicker, I just can't," said Otieno, who is already about \$9,000 in the red. "I know once I graduate I'll have all this debt built up." Statistics Canada reported yesterday that Ontario university undergraduates are paying the third highest average tuition fees in Canada at \$5,381 this year, a 4.4 per cent increase from last September. Once compulsory ancillary fees are included, the tab jumps to \$6,082. It's the second straight annual increase in Ontario since the government of Premier Dalton McGuinty lifted a two-year freeze last year. It allows each college and university to raise tuition by an average 5 per cent annually and by as much as 8 per cent for professional programs. Ontario's average graduate tuition fees rose 1.7 per cent this year to \$8,635, the highest in Canada and well above the national average of \$5,447."

[Student debt a constant struggle but battle can be won](#) — David Friend, THE CANADIAN PRESS, October 11, 2007

"With three children in university and one fresh graduate, [Patricia] Lovett-Reid, [senior vice-president with TD Waterhouse] is all too familiar with the trials and tribulations that come with student money management. According to a recent survey by the Bank of Montreal (TSX:BMO) more than half of students polled underestimated the cost of going to university by as much as 34 per cent. "The fixed costs are not the thing that really derails them, it's all the variable costs."

[A parent's guide to saving money](#) — Special to the [National Post](#), August 21, 2007

"When it comes to post-secondary education, escalating tuition costs can be crippling, often causing some parents to work two jobs. The alternative for many families is to secure student loans. Last year, about 350,000 college and university students across Canada got federal loans totaling \$1.9 billion. But the number of students who now pay more interest in order to re-negotiate lower monthly payments has risen about 77% since 2002. It's a vicious financial circle, but a necessary burden shouldered, in many cases, by today's parents."

To be removed from this mailing list please click [here](#) and type "Chalk Talk Please Add" in the subject field.

To be added to this mailing list please click [here](#) and type "Chalk Talk Please Remove" in the subject field.

We are the Company for Education Communications. We specialize in developing, producing and evaluating school resources and award programs. Working in conjunction with Departments/Ministries of Education, school district/boards, associations, teachers and subject specialists across the country; we provide free, curriculum-based educational resources to Canadian classrooms.

The opinions, conclusions and other information expressed in the preceding content do not necessarily reflect the views of and are not endorsed by CoEd Communications.

📞 416.955.9526
📞 416.955.0815

THE COMPANY FOR EDUCATION COMMUNICATIONS INC.

66 George St., 3rd floor • Toronto, ON, Canada, M5A 4K8 • www.coedcomm.com • info@coedcomm.com