

Chalk Talk

Greetings | Feature | News | New Resource!

PLEASE SHARE CHALK TALK WITH YOUR COLLEAGUES!!!

Letter from the Editor

Dear Subscribers,

When I was growing up, my parents' generation, accustomed to a stable interest rate environment of about 5-6% in the 1950's and 60's, was highly averse to risk, limiting its investment activities to savings accounts, GIC's, and bonds. Imagine for a moment how unprepared the Boomers — the children of these cautious investors — were when faced with building an investment portfolio of stocks and mutual funds. I recall how horrified my



parents were when in the late 1970's mortgage rates topped 20%! For them it signaled possible financial ruin, whereas for the Boomers, it was an opportunity to make a very good return by

investing in a money market fund. There was a very steep learning curve waiting for most Boomers, and many missteps were made along the way.

Like most of you, I wish I had a dollar for every time someone told me that the 'secret' to making money in the Market was to 'Buy Low, Sell High'. Trying to 'time the market' isn't easy—if it were, we'd all have done it and now be multi-millionaires. I believe that the children of the Boomers, many of whom are still living at home well into their late 20's and early 30's, are finding that today's economic environment is just as challenging. Experts lock horns about whether the bull market has ended and a recession has begun while the human 'sheep gene' creates panic 'sell-offs' and an even more volatile Market. It's more important than ever to understand the fundamentals of investing.

The best investment is in education. In past issues, we've featured resources about banking, loans, mortgages, credit cards, and insurance. This week's *Chalk Talk* features a comprehensive program to help educators teach students about investing and financial management.

CoEd Communications is dedicated to supporting the important work of teachers by providing access to classroom resources on a range of topics. We invite you to visit our website at www.4edu.ca to view the many **free** teachers' resources on offer.

[Let us know your thoughts.](#)

Mary Kovack

'Taking Stock in Your Future' Teacher Program



The **Investor Education Fund** is a not-for-profit body that produces financial education materials for teachers and students. These materials include workshops for teachers, classroom ready teaching tools and innovative teaching aids for the classroom. A sample of their excellent (and **free**) classroom materials that help teachers with this often challenging topic follow.

Taking Stock In Your Future — Grades 7 to 12

The multi-faceted **Taking Stock In Your Future teacher program**, developed in collaboration with OISE and the University of Western Ontario, helps teach young Canadians financial literacy and what they need to know for a lifetime of financial well-being.

This **free** co-curricular program, ideal for grades 7-12, will help educators meet curriculum expectations and develop students' money management skills. These classroom-ready resources include instructional strategies, assessments and rubrics.

Mathematics

Numeracy and problem-solving skills:

- graphing, timelines, algebra, arithmetic, exponents and fractions, spreadsheets and tables
- numerical and polynomial expressions, discrete and continuous primary and secondary data, linear relationships, algebraic expressions
- the mathematics of finance including sequences and series as the basis for compound interest and annuities



Business

Financial literacy skills:

- money management and investing
- financial institutions and the investment industry
- stock market, investments, and economic trends and factors

Guidance and Cooperative Education, Family Studies

Resource and life management skill:

- behavioral approach to financial literacy
- financial goal setting to achieve personal and educational goals
- career options in the investment industry

*Patience, Persistence and
Perspiration make an unbeatable
combination for success.*
— Napoleon Hill

To learn more about the [Taking Stock In Your Future](#) teacher program, professional development workshops and resources, educators can phone 416-593-2369; email fundmail@investorED.ca; or visit the Investor Education Fund website's comprehensive [Teachers' Corner](#) at www.investorED.ca. (see more information below in *Website of the Week*)

Website of the week

Investor Education Fund — [Teachers' Corner](#)



Promoting financial literacy is the primary mandate of The Investor Education Fund. The Fund's [Teachers' Corner](#) offers trustworthy and unbiased investment education to the general public and to students through its *Taking Stock in Your Future* teacher program comprised of a variety of free, quality, curriculum-based educational resources, teacher workshops, interactive learning tools, competitions & awards, and career information.

Classroom Resources Available:

[Taking Stock In Your Future Intermediate Guide](#) – This resource will help introduce and enhance students' personal finance knowledge and help them understand financial terms, the necessary basic math skills behind personal finance, and spreadsheets.

[Taking Stock In Your Future Senior Guide](#) – This resource will help introduce students to the major concepts that underpin financial literacy including the study of wealth building, financial management and capital markets.

[Fair Play](#) – Introduces students to the concept of risk and reward, raises awareness of frauds and scams. This resource features a section on the variety of careers available in the investment and financial planning industry.

Professional development workshops:

Custom-designed workshops are available to help teachers integrate the program in their classrooms. Our trained workshop leaders will come out to your board, faculty or school. **Don't miss out on this invaluable resource training opportunity!** Contact the Investor Education Fund [today](#) to book a workshop and to receive your free resources at fundmail@investorED.ca.

Interactive Learning Tools:

These multimedia resources (flash files), developed in conjunction with the University of Western Ontario, are sure to support the teaching of financial literacy concepts and to enrich the students' learning experience. To view the many resources on offer, [click here](#).

Educators who want to receive up-dates about resources, programs and other opportunities offered by the Investor Education Fund can [sign up](#) for the Investor Education Fund's [Teachers' newsletter](#).

2008 Outstanding Educator in Financial Literacy Award — Call for Nominations from Ontario —

The Investor Education Fund is pleased to sponsor the 2008 Outstanding Educator Financial Literacy award to acknowledge the achievements of Canadian educators who are committed to promoting financial literacy in the classroom and community.

Principals, Vice Principals, Administrators, Classroom teachers, and Students are invited to nominate an educator whose efforts deserve to be recognized and whose leadership in financial literacy makes a significant impact on the lives of their students.

The nominee must be currently teaching in the classroom in Ontario and demonstrate leadership in financial literacy in the areas of Innovation and Creativity, Commitment and Impact. [Note: 2 nominators are required per entry.]



The Investor Education Fund knows that there are many dedicated math, business, family studies educators and guidance counsellors that go the extra mile everyday to ensure that their students are prepared to tackle their financial responsibilities. The Fund will recognize the contribution of this outstanding educator publicly in the media and feature the winner on their website. For full award details and nomination form, go to www.investorED.ca. Questions can be directed to Chris Allum, Investor Education Specialist, at 416-593-2369 or callum@investorED.ca.

Don't Delay! DEADLINE IS MARCH 31, 2008.

[Nominate a teacher by **March 6** to be entered into a draw to win a **\$50.00 Staples gift card.**]

Education News & Related Articles

[High school grads adrift in math; One-third do so badly in community college, they must then take catch-up courses, study says](#) – Louise Brown, Education Reporter, February 13, 2008

One-third of Ontario high school graduates are failing or struggling with math in their first term at community college, putting them at an "unacceptable risk" of dropping out, new research shows. A study of more than 10,000 students who entered college in 2006 across the GTA discovered 34 per cent scored a D or F in first-term math – a showing so poor that technology and business programs are scrambling to offer more than one-third of incoming students catch-up courses in topics ranging from fractions, algebra, ratio and proportions to linear functions, trigonometry, geometry and using a scientific calculator. It is not just that students can't do the math – many pick the wrong math courses in high school, opting for courses that don't offer sufficiently rigorous preparation, according to the College Mathematics Project, led by researchers at Seneca College."

[Homework a homewrecker: Report: First national study on workload concludes it's burning out families and is of little value to elementary schoolkids](#) – Kristin Rushowy, Education Reporter, February 9, 2008

"Homework is of little benefit to students from junior kindergarten to Grade 6, say the authors of a just-released Canadian study, who also found it is often the source of stress and burnout in children, as well the cause of conflict – even marital stress – for many families. In the first-ever look at the homework load in this country, the study by two Toronto professors found homework rates vary wildly from student to student, and from grade to grade, with some Grade 2 students spending less than 10 minutes a night, while others log more than 45 minutes. On average, Ontario students spend almost 40 minutes on homework a night, compared to 32.6 minutes in other provinces, which, statistically, is significantly more, say the authors."

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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.

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