

TEACH

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11th Annual Professional
Development Supplement

Right On The Money:
Financial Literacy for Students

CURRICULA
Taking Stock:
Lesson Plan on Investments

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People ask me how I advise my students on what they should do for a career. The first thing I do is listen.

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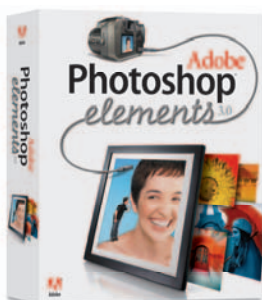
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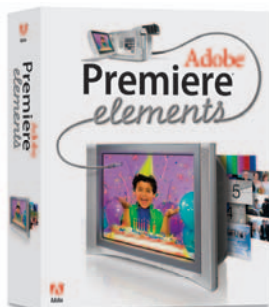
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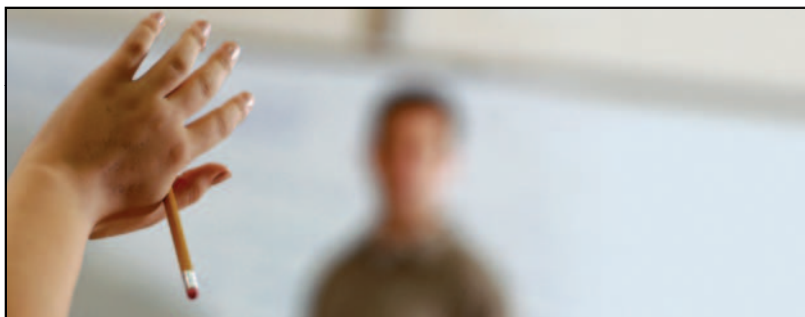


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Learning Village is an independent review and advisory centre for parents and teachers who are looking for credible information on the best in educational software. In Learning Village's Software Guide, you will find our short list on the best we have seen, with complete software profiles, who each program best suits, and commentary from teachers and children who have used the program. Online ordering links and ordering by phone are available on the site, through Learning Village's online partner, the CDROM Store, one of Canada's best educational software retailers.

Learning Village is sponsored by TV Ontario.
www.learningvillage.com





There is tremendous pressure on students today. They have to deal with toughened curricula across the country, standardized testing and higher academic standards to enter post-secondary education. Tuition fees continue to climb as governments underfund the university and community college systems and costs keep rising.

This means there is a lot at stake. Students and their parents don't want to make a mistake. With student debt escalating, any post-secondary education is a significant investment. You want to make the right choice, even if you don't know what that choice happens to be.

Is it realistic to think adolescents of 17 and 18 are capable of making crucial educational decisions when many are confused and don't know what they want to do in terms of a career? In many cases, parents are just as confused when sifting through the many options now available to their children.

At the root of many of these decisions lies money. How much will school cost? What if the program is offered only out of town? What financing options are available? Is the program affordable? Once students are on their own, how will they manage their finances throughout the school year?

There are those among us who decry skills-based education. While many of the complaints are valid, there is a role for skills to play that will deliver benefits beyond public school. One of these beneficial areas is finance: understanding the world of work from a financial perspective and, in its essence, knowing how to manage money.

This issue has a finance theme where we present proven classroom resources designed specifically to help students from a wide range of grade levels, hone their financial understanding and sharpen their money-management

skills. More and more young adults have debit and credit cards. They must deal with bursaries, grants, scholarships and loans. Once they leave the comfort of home and public school, these students must be able to manage on their own and organize their finances competently.

Also in this issue is the 11th Annual Professional Development Supplement. This is a tried and true section of the magazine where new titles, products and resources are listed and described in an encapsulated format. We have selected those that we feel are of specific use to teachers in the classroom. We do take pains, however, to stipulate these listings are not an endorsement of any given product or service, but it is up to you to decide whether you feel more information is required or more investigation warranted. All the necessary contact information is provided.

Wili Liberman

Next Issue

- Corporate Responsibility
- Futures, Computers, CURRICULA and more

TEACH

M A G A Z I N E

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Escape From Knab

www.escapefromknab.com



This simulation game really teaches kids the consequences of their personal financial decisions. The object of the game is to amass \$10,000 to buy a ticket to get off the planet Knab by July 4, a little over six months after your arrival. When I first played the game, I thought it seemed pretty easy to do: all I needed was to get a job, save enough money by July to buy a ticket and then it's bye-bye Knab. Boy, was I wrong.

This simulation offers a different set of choices each time you try it. And, each scenario throws a realistic financial curve ball at you. Depending on your decisions, you may be involved in a car crash without any insurance. Or, if you do have insurance, there's a deductible to pay. If you overdraw funds from your bank account, you're charged an overdraft. Investments may or may not work out. There are taxes to pay, groceries to buy and rent to take care of. It took me a couple of times working through the simulation before I made the right set of choices to get off the planet.

The game can be used by individual, upper-elementary or high school students, or for whole-class instruction. Activity sheets and assessments can be downloaded from the site. The activity sheets cover each of the seven months players spend on Knab in detail. Financial concepts range from choosing a job to gaining a regular source of income to establishing regular monthly expenses (you know, food, transportation and slime repellent) to setting up Knabian bank accounts (complete with direct-deposit capabilities). This simulation is fun and educational. Challenge your students to check it out and try to get off the planet Knab in one turn.

Kids Can Save!

www.kidscansave.gc.ca

This slick site from Canada Savings Bonds uses eye-catching graphics and buttons geared specially to kids. The site's content is presented in short, readable paragraphs and all questions appear in comprehensive multiple-choice format.



The information on the Web site is divided into five categories. Why Should I Save? discusses the three golden rules of saving: Get Started Early, Stick To A Plan and Pay Yourself Too. A subsection, Pick My Goals, shows kids how to set up a savings plan for going on vacation, university tuition, buying a computer, buying a new bike or putting away money for future use. Kids can pick their primary goal and then a customized savings plan is created to show how the goal can be achieved.

The second category, Interest-ing, lets users scroll over such words as accrue, appreciation, capital, depreciation and wages to find out what they mean in the definition viewer. What Are You Saving For? – a great section – lets kids really find out what their peers are saving up for. This third category invites visitors to contribute their own savings goals as well.

The fourth category, Savings Game, is a modern version of Pac-Mac, with buy me and save tags, and savings tokens. Kids can register for a chance to make it onto the High Score list. The Parents section gives adults advice on

how to teach their children to start saving early using several techniques. The site is also available in French.

The CIBC SmartStart Program

www.cibc.com/ca/youth



The CIBC SmartStart Program is a smartly designed Web site geared toward three groups: children 12 and under, youth 13 to 18, and parents. The Parents section is divided into subsections: children 2 to 4, 5 to 8, 9 to 12, and 13 to 18.

An interesting interactive game called The Allowance Room and The Money Machine lets kids experience what it takes to save up to buy as many as 15 items. Players click on common kids' purchases like a computer, jeans, a snowboard or rollerblades to find out their prices. Then, the Money Machine



figures out how long it will take to save up the money to buy each item. For example, the computer I wanted cost \$2,400. With an allowance of \$5 a week, it would take me 480 weeks to save up the money to purchase it! This simple yet effective game really shows what it takes to be able to buy something with the money you're earning.

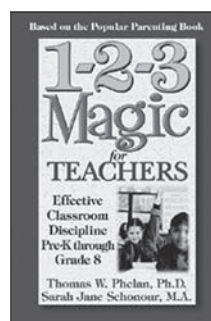
The Web site also contains oodles of information on banking and details about opening a personal bank account.

Marjan Glavac is author of The Busy Educator's Guide To The World Wide Web. He can be reached at marjan@glavac.com or www.glavac.com.

Professional Development Supplement

Welcome to TEACH's 11th Annual Professional Development Supplement. Each November, we present a compendium of information for your personal use and purposes. This year, we have tried to limit our focus solely to the area of professional development for Canadian teachers, and are subsequently pleased to present a comprehensive overview of books, software, Web sites, conferences, reports and videos directed at helping in-service and pre-service Canadian teachers be the best educators they can. Please keep in mind the information in this supplement only provides a narrative description of each product and service listed; no endorsements are given. Don't forget to inquire about educational pricing and discounts where applicable.

Books



1-2-3 Magic for Teachers
Effective Classroom Discipline Pre-K through Grade 8
Thomas Phelan, Sarah Jane Schonour

Offering advice for teachers eager to develop better discipline in the classroom, this guide provides practical methods for eliminating disruptive behaviour, encouraging productive work habits and communicating with parents. Clear lessons and straightforward language reveal how to measure discipline in a classroom environment and handle difficult situations, such as transition times, assemblies, lunch-time and field trips. A separate chapter for school administrators explains how to support classroom teachers in creating discipline and how to evaluate those teachers.

www.ipgbook.com.

CDN \$21.95

ISBN 1889140171



Stage It: Three Plays and a Monologue
Christine Harvey

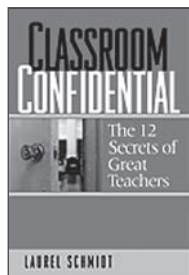
The three plays in this book have all been performed by young people and have proven entertaining, versatile and easy to produce in a number of different venues. Teachers, young actors and audiences find these scripts appealing because they feature interesting characters, engaging plots, imaginative staging concepts and witty dialogue. The plays are great drama resources; perfect for classroom skits, integration into lesson plans or full-scale school productions; ready, easy, reproducible, royalty-free and beautifully illustrated.

www.trafford.com/robots/03-1467.html#goto1

CDN \$20

ISBN 1412010985

The following titles are all available through www.amazon.ca.



Classroom Confidential: The 12 Secrets of Great Teachers
Laurel Schmidt

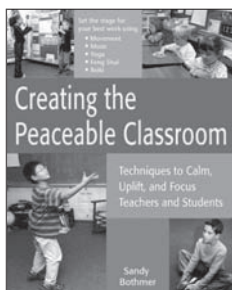
This is the ultimate paperback mentor for novices and veterans alike, an across-the-curriculum guidebook with the scoop on how best practices can make you a great teacher. Brimming with practical instructional strategies, tips on classroom management and hundreds of leads on teaching resources, all in a read-it-today-do-it-tomorrow format, Classroom Confidential dishes the goods on every aspect of successful teaching, including:

- Using multiple intelligences to master content standards
- Authentic reading and writing activities
- Inquiry-based instruction
- Teaching for social justice
- Reaching special-needs students
- Community as classroom
- Hands-on social studies projects
- Integrating the arts into academics

Schmidt gives you everything you need to double or triple your instructional capabilities, including a step-by-step plan to improve parent-teacher communication, guidelines for avoiding burnout and a do-it-yourself kit for creating a culture of success in your classroom. Go behind closed doors and into the minds of outstanding educators to discover why the inside story about their success is so important to yours. Read Classroom Confidential and be in the know about what makes a great teacher.

CDN \$32.93

ISBN 0325006601



Creating the Peaceable Classroom: Techniques to Calm, Uplift, and Focus Teachers and Students
Sandy Bothmer

Emerging directly from the latest brain research, Bothmer, an educational consultant and elementary teacher from

Brookline, New Hampshire, provides strategies and techniques for creating the optimal environment to maximize powerful teaching and learning. With this book, teachers will enhance their own well-being and learn better ways to calm, centre, focus, uplift and energize students. Included are real classroom photos, helpful drawings and step-by-step instructions for creating a healthy, productive classroom. This reference offers

centering techniques to use with students, such as conscious breathing, guided imagery, drawing, yoga, spiral and labyrinth exercises, focused and energizing movement and music.

CDN \$31.47

ISBN 156976154X

Teacher-Centered Professional Development

Gabriel Diaz-Maggioli

It's true students gain more from learning experiences when they are encouraged to plan their activities, share their knowledge with one another and tailor material to their own needs. So why not create a professional development program that gives teachers the same range of options? Diaz-Maggioli provides the framework and steps to help teachers:

- Choose the right professional development strategies for their needs
- Collaborate with their peers in mentoring, journal writing, peer coaching, action research and other activities
- Plan and schedule professional development events and experiences
- Evaluate the effect of their efforts
- Create checklists and assessment forms that make it easier to implement the guide's teacher-centered approach

CDN \$34.18

ISBN 0871208598

Reflective Practice for Educators:

Professional Development to Improve Student Learning

Karen Figler Osternan, Robert Kottkamp

In this age of seemingly endless mandated reforms, reflective practice is a truly effective, empowering way to make meaningful, positive changes. Written for teachers, counselors, administrators and professional development specialists in schools and universities, this book is an educator's guide to reflective practice. The authors explain its potential to create meaningful change in schools and show you how to integrate it effectively into the daily work of schools. The book:

- Explains reflective practice as a professional development strategy
- Offers ideas and practical strategies to facilitate collaborative, data-based inquiry and dialogue
- Describes reflective practice in action and illustrates its power to create meaningful change in classrooms
- Shows how reflective practice is an important step in creating professional learning organizations

CDN \$94.77

ISBN 0803968000

Software

UNESCO Teaching and Learning for Sustainable Future: A Transdisciplinary Vision for Concerted Action

www.unesco.org/education/tlsf/index.htm

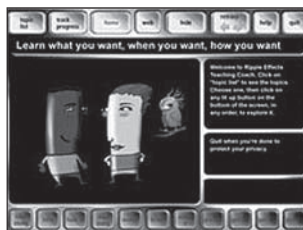
Teaching and Learning for a Sustainable Future is a multimedia teacher education program published by UNESCO. It contains 100 hours (divided into 25 modules) of professional development for use in pre-service teacher courses as well as the in-service education of teachers, curriculum developers, education policy makers and authors of educational materials.

UNESCO aims to foster, through education, the values, behaviour and lifestyles required for a sustainable future. Teaching and Learning for a Sustainable Future is rooted in a new vision of education helping students better understand the world in which they live, addressing the complexity and interconnectedness of problems such as poverty, wasteful consumption, environmental degradation, population, health, conflict and human rights threatening our future.

Teaching and Learning for a Sustainable Future will enable teachers to plan learning experiences empowering their students to develop and evaluate alternative visions of a sustainable future and work creatively with others to help bring their visions of a better world into effect. It will also enhance the computer literacy of teachers and build their skills in using multimedia-based resources and strategies in their teaching.

Teaching and Learning for a Sustainable Future is available in two multimedia formats (CD-ROM and an Internet program) through www.unesco.org/education.tlsf.

Ripple Effects Teaching Coach



Teaching Coach is an engaging multimedia learning tool helping teachers quickly identify barriers to student achievement via interactive profiles, then get coaching in effectively individualizing teaching to reach them. The 60-topic program addresses four areas critical to teacher success: learning issues, behaviour issues, socio-cultural issues and social-emotional issues. It's a scaleable way to quickly enable educators to tease out one from the other and efficiently address each of them with a combination of technical skill and emotional intelligence. In addition, Teaching Coach is a professional development program teachers can use when, where and how they want, 24-7, privately, for 10 minutes as issues arise and systematically over weeks or months.

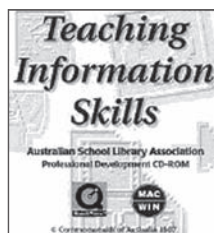
Teaching Coach helps educators:

- Individualize their approach to meet student needs
- Boost educational outcomes
- Improve relations with students
- Spend less time on discipline
- Ensure personal safety

Like all Ripple Effects software programs, Teaching Coach is driven by Ripple Effects award-winning Whole Spectrum Learning System, combining, under a single electronic roof, a whole host of strategies to change behaviour and improve learning. Its bite-sized learning modules enable you to use it for both quick learning sessions and systematic skill building over longer periods of time.

Finally, the program brings the material alive with engaging multimedia and interactivity—photos, sounds, drawings, animation, videos, games—all using voices, images and true stories from other educators.

Contact Lew Brentano at Ripple Effects for a price quote or more information: 888-259-6618. For more information on the software, visit www.rippleeffects.com/education/software/teachers.html.



Teaching Information Skills:

Professional Development CD-ROM

www.asla.org.au/pubs/pub_tis.htm

This professional development software is designed for teachers, teacher librarians, information specialists and those involved in the development of information skills and competencies in students. The CD-ROM invites the user to explore, discuss and learn about implementing the information process, collaborative planning and teaching, resource-based teaching and learning and assigning levels of information skills development.

The software provides a unique professional development opportunity for educators to enhance their understanding of the information process. It helps to develop confidence and competence in teaching information skills across the curriculum and also provides strategies and collaborative planning processes that help teachers work toward the progressive development of skills and competencies using integrated resource-based programs.

The CD-ROM provides information on introducing information skills, implementing information skills, levels of skill development and case studies.

Web



Saskatoon Public School Division Professional Development
www.saskschools.ca/curr_content/techclass

Includes links to Web sites about using technology in the regular classroom for professional development. For example, Instructional Strategies Online (www.saskschools.ca/curr_content/techclass/instr/index2.html), includes detailed explanations (often referring to SaskEd's *Instructional Handbook: A Framework for Professional Practice*, at www.sasked.gov.sk.ca/docs/policy/approach/index.html) of several instructional strategies teachers can implement in their own classrooms:

- Direct Instruction
- Indirect Instruction
- Experiential Learning
- Independent Study
- Interactive Instruction

British Columbia Teachers' Federation Professional Development (BCTF PD) Online Centre
<http://pdonline.bctf.ca>

The BCTF PD Online Centre is a reference site for B.C. teachers looking for information on professional development and support. The site aims to provide up-to-date information on professional issues, opportunities and teaching resources. The PD Online Centre highlights the work teachers are doing to provide professional support to one another.

On these Web pages, find specific information on:

- Conferences and workshops
- Professional Specialist Associations
- Social justice issues
- Support for professional development contacts in locals
- Learning and teaching resources including the BCTF lesson aids service
- Opportunities for BCTF members to get involved in professional development and professional support work



Tapped In
<http://ti2.sri.com/tappedin>

"The online workplace of an international community of education professionals," where K-12 teachers, librarians, administrators and professional development staff, as well as university faculty, students and researchers gather to learn, collaborate, share and support one another. Tapped In brings educators together both locally and worldwide to cultivate a community that supports each teacher as a professional. Through Tapped In, educators may:

- Plan and conduct learning projects with colleagues and students
- Participate in or lead topical discussion and groups
- Manage and attend online courses offered by Tapped In providers
- Mentor other educators
- Try out new ideas in a safe, supportive environment

Resources, experts, mentors and new colleagues are available to all. Collectively, these elements of Tapped In form a uniquely supportive, career-long online home for education professionals.



The Learning Lab
<http://tll.ola.bc.ca>

The Learning Lab is an online training program for educators who want to upgrade their information technology skills and learn more about integrating technology effectively into professional practice. The Learning Lab provides a range of training modules and resources to help teachers integrate technology into the classroom experience. The Learning Lab is built on the notion teachers, as learners, can expand their competence in any area of "teaching and learning with technology" of interest to them. The self-directed learning focus of the program allows teachers to test their prior learning, choose their curriculum focus and preferred grade level, and, using the Personal Learning Planning tools, design a program of study specific to their own interests, teaching/learning environment and needs.



Computers for Lunch
www.sfu.ca/~cfl

Teachers are expected to use new technologies and integrate computers into classroom work. But where can teachers who are just beginning to develop their computer skills get help, and support and advice? "Computers for Lunch" is a cost-free, stress-free and relevant skill-building "class" teachers anywhere can work on in their own time and at their own pace. Learn how to:

- Explore the World Wide Web
- Send and receive e-mail
- Do desktop publishing
- Create a Web page
- Make tables and charts
- Create graphics
- Make videos

• *Continued on page 22*

Curricula

Reproducible Insert

Taking stock

Private ownership is fundamental to the operation of a market economy. This lesson, adapted from the University of Nebraska-Omaha's Economic Education Web (<http://ecedweb.unomaha.edu>), introduces the idea that individuals can become owners of a business by purchasing stock.

LESSON PLAN ON INVESTMENTS

GRADE LEVEL

Secondary school

MATERIALS

- Dictionaries
- Computers with Internet access
- Library books/reference books on the stock market
- Copies of downloaded activities worksheets from www.teachmag.com/curricula.asp

OBJECTIVES

By the end of this lesson, students will be able to:

- Explain that a stock is a share of ownership in a business;
- Explain that a company's risk is assumed by those who own it;
- Explain that owners of a stock are entitled to a share of a company's profits;
- Describe the risk a company's owners assume when the business introduces a new product;
- Make decisions regarding stock ownership, weighing expected benefits against expected costs.

BACKGROUND INFORMATION

People who buy stock in corporations are owners of that corporation. They risk their own money (personal wealth) on the success of the business. Any business is risky because the future is uncertain. The owners of the business bear that risk. If the business succeeds, the owners benefit.

WARM-UP ACTIVITY

Write the following economic terms (minus their definitions) on the board; have students use dictionaries or the Internet to find the definitions themselves, then discuss them as a class.

- **Economize**: To base decisions on an assessment of costs and benefits, choosing the best combination of costs and benefits from among the alternatives.
- **Ownership**: The right to use something and enjoy its benefits.
- **Profit**: The difference between revenues and the costs entailed in producing or selling a good or service; it is a return for risk-taking.
- **Risk**: The chance of losing money. Risk is the opposite of safety.
- **Stock**: A share of ownership in a company. Owners of a stock receive part of the company's profits – or, bear some of its losses – based on the amount of money they put into the stock.

Step 1 – Discussion of ownership

a) Explain to the students that, during this lesson, they will learn what a stock is and how stock ownership provides limited risks and potential rewards to investors.

b) Ask the students if they know anyone who owns anything. (*Of course, they do; everyone owns something, whether it's a business, a house, a car, clothes, books, video games, etc.*)

c) Have students provide examples of ownership they are familiar with.

d) Find out whether any students know people who own businesses.

e) Ask the students why they think people like to own things? (*Private ownership is a powerful incentive. It allows people to enjoy the benefits of the things they can and do own.*)

f) Ask the students whether they think people can legally do anything they want with the items they own? To prompt discussion, provide a few problematic examples, such as the following:

- In Canada, can you drive on the left-hand side of the road in the car you own?
- Can you use your clothes to tie up another student and lock him or her in a locker?
- Can you use your books to start a fire in someone's house?
- Can you use your makeup to colour over a computer monitor's screen at school?

(*The answer is always "no;" each of the activities mentioned in the above questions is illegal.*)

g) Ask the students what "ownership" means. (*Ownership establishes who gets the benefits associated with the items in question and who bears the responsibility for what happens with them. You get to drive the car you own – no one else may drive it without your permission – but you are responsible for driving legally and answering for any harm you cause when you use your car. Ownership means that privileges and responsibilities are clearly defined.*)

ACTIVITY ONE

Photocopy and distribute the *Stock ownership: A delicious topic* worksheet to the class. Each student must read it individually. Their purpose is to identify the costs and benefits of stock ownership. They should make notes to meet this purpose as they read the story, to prepare for the discussion questions at the end.

Step 2 – Discussion of stock ownership

(McDonald's example)

After all the students have finished reading the story and making notes, pose the following questions and discuss them as a class:

- How many people own McDonald's? (226,656)
- Why would people wish to buy McDonald's stock? (*They hope to share in the profits and increase their wealth.*)
- How do you become an owner of McDonald's? (*Buy McDonald's stock.*)

- What are the benefits of stock ownership? (*Owners may share in the profits of the company.*)
- What are the risks of stock ownership? (*Owners may lose some or all of the money used to buy stock.*)
- How do profits help McDonald's? (*Profits help by increasing dividends paid to stockholders and expanding the number of restaurants.*)

ACTIVITY TWO

Divide the class into groups of three. Photocopy and distribute the *Happy Birthday, Cookie* worksheet to each student. Ask students to use the information in Activity One as they answer the questions in Activity Two in their groups.

Step 3 – Further discussion of stock ownership

(Nabisco example)

Discuss the answers to the group questions asked on the *Happy Birthday, Cookie* worksheet as a class.

- When Nabisco introduced its new cookies in 1912, the company's stockholders assumed a risk that was similar to Toad's risk in wanting to sell chocolate insects. What was the risk? (*They risked losing money when the company introduced the new cookies. Neither Toad nor Nabisco knew that customers would buy enough of their products to turn a profit.*)
- Why were stockholders willing to assume this risk? (*They thought they could earn a profit.*)
- Did taking the risk turn out to be worthwhile for Nabisco's stockholders? Why or why not? (*Yes and no. Stockholders have earned money from the success of the Oreo cookie, but they lost money on the other two "biscuits" Nabisco introduced in 1912.*)
- By taking the risk, did Nabisco's stockholders benefit the company's customers and employees? Why or why not? (*Customers have benefited by obtaining products they enjoy and the company's employees have benefited by having a place to work and earn an income.*)
- If you owned stock in the Nabisco Company, would you be entitled to take a package of Oreos from the supermarket whenever you wanted? Why or why not? (*No. I would own only a tiny fraction of each cookie, building or machine belonging to the company.*)

ACTIVITY THREE

Distribute copies of Activity Three, *Thank you note*, to the entire class. Remind students that every economic choice involves weighing expected costs against expected benefits. For homework, ask students to read the directions and write Aunt Elizabeth a thank you note demonstrating they understand the answers to the questions in Activity Two.

Step 4 – Review

Review the main points of the lesson thus far as a class:

- A stock is a fractional share of ownership of a business.
- Stockowners are entitled to a share of the company's profits.
- There is risk in owning any company, and stockholders share that risk.
- Introducing a new product is risky venture for companies.

ACTIVITY FOUR

Hand a copy of the *Investment Trivia* worksheet to each student. They must use the Internet and/or library/reference books to find the correct multiple-choice answer to each question.

Step 5 – Discussion of investment terms

After students have finished answering the multiple-choice questions on the *Investment Trivia* worksheet, discuss the correct answers as a class.

1. What is a share?

- a) A piece of stock that is owned by several people.
- b) A portion of stock that is owned by the broker and the buyer.
- c) A certificate that shows the number of people who own a share.
- d) A certificate representing ownership in a corporation.

(The correct answer is "d")

2. What is a stock exchange?

- a) A place where stocks are traded.
- b) A place where stock tickers are tested.
- c) A place where stock certificates are printed.
- d) A place where you exchange currency.

(The correct answer is "a")

3. What does a broker do?

- a) Sells stocks on behalf of customers and charges commission.
- b) Buys and sells stocks for personal gain.
- c) Buys stocks on behalf of customers and charges commission.
- d) Acts as an agent for the buyer and seller and charges commission.

(The correct answer is "d")

4. What is an RRSP?

- a) A tax-efficient savings plan for education.
- b) A savings plan for income funds.
- c) A tax-efficient savings plan for retirement.
- d) A registered reinvested savings plan.

(The correct answer is "c")

5. What is a mutual fund?

- a) An investment product consisting of pooled money from many investors.
- b) An investment that purchases a diverse group of stocks in one trade.
- c) An investment product typically managed by a professional fund manager.
- d) All of the above.

(The correct answer is "d")

6. What is compound interest?

- a) Interest earned that is accumulated from owning multiple stocks.
- b) Interest calculated on original principle and any reinvested interest.
- c) Interest earned from owning a savings account for many years.
- d) Interest earned from selling of assets.

(The correct answer is "b")

7. What is commission?

- a) The fee earned when you buy a stock.
- b) The fee charged when you buy or sell a stock over a certain price.
- c) The fee earned when you sell a stock.
- d) A fee charged by an investment advisor for buying and selling securities.

(The correct answer is "d")

8. What is a market order?

- a) An order placed to buy shares.
- b) An order placed to sell shares.

- c) An order placed to buy or sell shares at the current market price.
- d) None of the above.

(The correct answer is "c")

9. What is an index?

- a) A statistical performance measure of a group of stocks.
- b) An instrument used to measure stocks.
- c) A financial term used by newscasters when they talk about the stock market.
- d) A benchmark used to describe the performance of the money markets.

(The correct answer is "a")

10. What does daily market volume mean?

- a) The number of shares traded daily at the exchange.
- b) The daily index level at the exchange.
- c) The speed of daily trading at the exchange.
- d) None of the above.

(The correct answer is "a")

11. Why are trading halts sometimes required?

- a) National holiday
- b) Material news releases or a trading imbalance
- c) Lunch time
- d) The trading day ends

(The correct answer is "b")

12. What is a prospectus?

- a) A book about buying and selling securities.
- b) A memo about buying securities.
- c) A legal document describing securities being offered for sale to the public.
- d) A confidential document.

(The correct answer is "c")

13. What is insider trading?

- a) Profiting from purchasing shares at a low price.
- b) Trading by senior members who have access to non-public information.
- c) After-hours trading.
- d) Trading through a broker.

(The correct answer is "b")

14. Which of the following is not a debt instrument?

- a) Bonds
- b) Treasury bills
- c) Common shares
- d) Mortgages

(The correct answer is "c")

EXTENSION ACTIVITIES

You may use any of the following extension activities to give your students an even better sense of the stock market and investing.

Essay

Most of us are aware of successful products that companies make: Coca Cola, Krispie Kream doughnuts, Apple computers, Honda Civic hatchbacks, etc. But, not all ideas succeed in the marketplace. What would happen if a company decided to sell chewing gum that tasted like paint thinner? Discuss this question in a short essay.

Letter

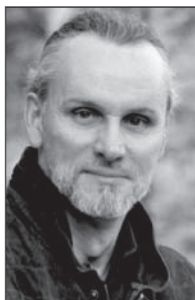
Think of one company whose shares you would be willing to purchase. Do some research in the library or on the Internet, making descriptive notes about two popular products made by that company. Then, pretend you are a broker and write a letter to Maria, who is interested in buying stocks but isn't sure what company to buy them from. Explain to her under what conditions stock in this company might be a smart buy.

Stock market simulation

Typical stock market simulations try to make the simulation a "contest," the winner being the one who has the largest portfolio at the end of the exercise. Unfortunately, this encourages poor investment decisions such as rapid trading and taking large risks. Unlike typical stock market simulations, the goal here is to learn and understand basic investing principles, current events, the basics of how the economy works, money management skills, basic math and reading comprehension, writing skills, etc. Download instructions for the simulation at www.teachmag.com/curricula.asp.



Comes the Evil Day



By Richard Worzel

Since the theme of this issue is money and finance, I will offer a financial problem as a challenge to the reader.

The greatest domestic threat to, in general, our future and, in particular, education, is people like me: baby boomers. This threat is emerging because we, representing the single biggest group in the population, are aging, and will therefore place ever-greater burdens on the health care and pension systems. If this seems tedious, trivial and obvious, bear with me. It may be evident, but that hasn't inspired us, or the politicians we've elected, to do much about it, and the consequences are anything but trivial.

Let's start with health care costs, because they represent the biggest problem. In Canada, health care expenditures per person remain relatively flat from about age three to 55, at which point they start rising almost exponentially. Baby boomers are, by my definition, people born between 1947 and 1967, and are therefore turning 57 this year at the leading edge and 37 at the trailing edge. That means, as a group, boomers are now moving into the category of people for whom health care costs start increasing. With approximately 35 per cent of Canadians in this group, my back-of-the-envelope calculations indicate

expenditures for health care will rise by at least 40 per cent in real terms (meaning, add the effects of inflation to this) over the next 20 years. And, I may be significantly underestimating these costs; the federal government's own estimates show its spending on health care will increase by 45 per cent by the 2009-10 fiscal year.

Since health care is already the provincial governments' single biggest program expenditure, consuming something like 45 cents of every tax dollar collected, and since it's also the fastest growing major government program, it threatens to eat up every other ministry's budget. The second-largest provincial program in terms of spending is education, meaning ministers of finance will look for savings in their education budgets first.

All of this means the health care "crisis" the First Ministers conference "solved" back in September 2004 was just an appetizer for the problems ahead. And, they didn't solve it – they simply put a Band-Aid over it.

As an individual, if you're a boomer, this means longer wait times, poorer care when you need it and governments off-loading more and more of the costs of health care onto your shoulders. For instance, in my home-province of Ontario, the provincial government has quietly stopped paying for regular check-ups with an ophthalmologist. Since people over 50 should get their eyes checked at least every other year for glaucoma, which can cause blindness, I guess I'm going to have to dig into my own pocket to pay for such visits myself.

For society, it means government is less capable of helping their constituents and acting effectively because so many of their resources are tied up in health care. It also means deteriorating government services at all levels, as well

as steadily rising squabbles between levels of government over money. (Sound familiar?)

But there's more. Pension obligations are also a concern because of aging boomers. Fortunately, the Canada Pension Plan is on sounder footing since it was revamped in the 90s, though CPP payments are the most regressive form of income tax we pay. Even with the reforms, we're not completely out of the woods, but it's not the black hole the U.S. Social Security system is, either. Unfortunately, we as individuals have not provided well for our retirement. The large majority of Canadians has saved virtually nothing toward retirement, expecting governments to provide for old age. Few, if any, have so much as glanced at how little the CPP promises to pay. Even among the minority of Canadians who have put money into an RRSP, the amount saved is minuscule – maybe a couple of thousand dollars – nowhere near what one needs to retire with dignity.

Worse, many private sector pension plans aren't fully funded, meaning they may not pay the promised amounts to pension holders and may even bankrupt the companies who are obliged to pay them, compounding our economic woes. This is exactly what happened to the steel and airline industries in the U.S.

These problems are not restricted to Canada; they're common to all wealthy countries, including the U.S., Japan, the U.K., France, Germany, etc. The net result is there are going to be desperate governments worldwide looking to suck money in from elsewhere, possibly triggering a trade war alongside the default or bankruptcy of major governments.

In 2003, the International Monetary Fund (IMF) published a study looking

at the issues of pensions and health care among rich countries. The study concluded: “The net difference between [U.S.] government commitments and revenue is on the order of \$44 trillion, suggesting that massive spending cuts or tax increases will be required.” (The emphasis is mine.) IMF further projected if governments of developed nations (including Canada) didn’t start taking significant actions immediately to remedy these problems, their citizens would experience “first-order fiscal adjustments.” In plain English, when they run out of money, governments will either have to abruptly raise taxes or slash services. Still, no one here is talking about this and we are certainly not preparing for it. It feels like we’re driving toward a brick wall, eyes closed, foot jammed on the accelerator.

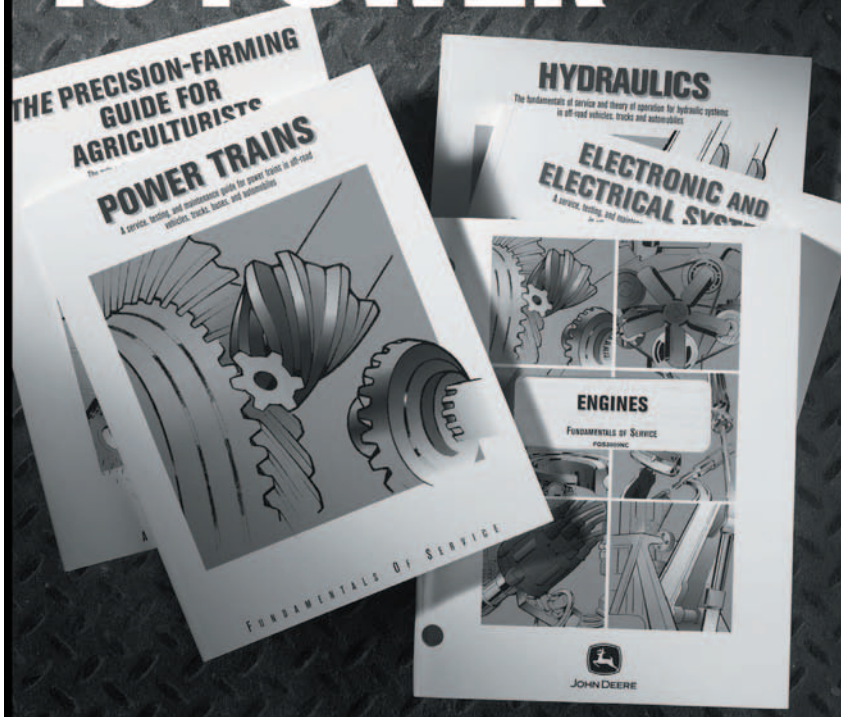
For the students who are tomorrow’s workers and taxpayers, this means having to shoulder an enormous tax burden to pay for the financial mismanagement of their elders – a grossly unreasonable and unfair situation, and one I strongly suspect will lead to a generational war.

For teachers, it will likely spell consistent pressure on education budgets, with the refrain, “Do more with less,” becoming an even more hated cliché. It also means teachers’ pensions are, generally speaking, in pretty good shape, as are the publicly funded pensions of civil servants. But, when the rest of the boomer generation is struggling to get by and sees government employees lounging on the sidelines, collecting what will undoubtedly be called “gold plated pensions,” there’s going to be a firestorm.

I’m sorry to be the bearer of bad tidings. I’ve been trying to warn people about this since the late 70s. At that time, the Minister of Finance in Ontario accused me of scare mongering, and I suspect there will be others who will concur, even now. People are profoundly uninterested in hearing really bad news, even if you can demonstrate it’s true and even if receiving the news could help them prevent such events if they acted in time. Look at the numbers yourself, draw your own conclusions and take whatever political and personal actions you feel appropriate. Take it as an exercise to the reader.

Richard Worzel is a Toronto-based futurist and author, who volunteers his time speaking to high school students as his schedule permits. Contact him at futurist@futuresearch.com.

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By Kevin Dempsey



Real Lives, a simulation program, allows students to explore the personal situation of an individual in the world. The simulation is birth to death, covering a range of areas like health, education, social issues, relationships, planning and finances. The Real Lives program lets different individuals' lives it

When a simulation is started, the program randomly generates a character from virtually any country in the world. The simulation relies on statistics to determine the character's socio-economic, cultural and religious background, as well as his or her initial health and likelihood for survival.



acter politically or socially active, it may result in expulsion from school, job loss, imprisonment and even torture, depending on the character's native country.

Some prominent features of Real Lives include the user's ability to review his or her character's life journal and even revert to an earlier age to change the course of a character's life by altering earlier decisions. The latter is an especially important feature, as it allows students to consider consequences of actions and determine how different choices can influence one's life. Another useful feature of the program is the series of Web links to interesting and relevant sites like One World News, Lonely Planet Travel Guide, Religious Tolerance Site and CIA World Fact Book. These links provide students with a starting point for further exploration into many different areas.

Real Lives is a must-have program for social studies and world issues teachers. It works best in a classroom setting, as a teacher-led project. Consider starting a simulation near the beginning of the school year or new term, spending the first 10 minutes of each class following the life of the simulated character. The questions generated from the simulation could easily branch off into a variety of independent student projects. Within a few weeks, one character's life could be followed from birth to death, at which point a new simulation could be started, introducing brand new issues specific to that new character's circumstances. Alternatively, multiple copies of the

program would provide an excellent opportunity for individuals or small groups of students to teach each other about issues they encountered in their own simulations.

Intended for adolescents (though the level of sophistication is such that any interested adult could spend hours exploring a simulation), the Real Lives program addresses the complex relationship between important social, political, financial and personal issues in a thoughtful and creative way. The simulation incorporates such a broad range of factors, it truly gives teenaged students a sense of what life in the real world (and in worlds other than their own) can be like. It draws attention to many of the inequities that exist around the globe, and addresses the unique challenges of growing up and becoming a responsible citizen in any country worldwide.

The designers of the program successfully covered a broad range of topics while recognizing their efforts merely signify a starting point. The Web links provided can help educators and students alike explore further into these areas. The user's guide also includes several useful lesson ideas and plans for teachers.

Kevin Dempsey teaches all subjects at the Grade 7-8 level.

Students using the simulation are free to explore all kinds of information about the character's life, family and country, from politics to religion to access to health care and clean drinking water. Each time the student tells the program to advance one year in the character's life, new choices become available. Initially, while the individual is young, those choices are limited to how to spend free time, but even such simple decisions shape the child's future. Also, many uncontrollable events can occur in the character's life, from natural disasters to health problems to acts of violence to peer pressure.

Decisions to help other people increase the character's conscience score. The choice to start a relationship or have

Publisher: Educational Simulations

Learning Areas: The life experiences of individuals from different cultures and political systems and the economic opportunities, health and family issues, schooling and work choices they face in their particular native countries.

Grades: 7 and up

Minimum Requirements: Windows 95/Pentium III (or better) or Mac OS 7 or later

Ordering Info: 1-800-250-9229

or www.cdromstore.com

A black and white photograph of a white piggy bank being held by a pair of hands. The piggy bank is centered in the upper half of the image, with its snout and eyes clearly visible. Below it, a pair of hands with dark skin is cupped together, supporting the piggy bank. The background is dark and out of focus.

Right on the money: *How to teach your students financial literacy*

By Noa Glouberman

Long before they can add and subtract, children know about money. They see adults around them feed coins to parking meters and withdraw paper money from the ATM. The slim plastic card their parents use to make purchases probably enters their radar screen at a fairly young age, too.

At home, parents may introduce their kids to the concepts of money and personal finance by doling out a weekly allowance. Often, however, this is where the lessons end. And, while school is great for teaching subjects like biology, creative writing, algebra and even volleyball, some Canadian students may never learn a single lesson on how to manage money prudently and make the most of financial opportunities.

The good news is there's a movement afoot to teach kids about money and other financial matters. If it succeeds, pretty soon we'll have a society full of money-savvy adults. Because the truth is, the earlier you learn to handle money, the more likely you are to manage it properly and live a prosperous life.

And, you need not do it all on your own. Several Canadian organizations – agreeing the subjects of money and personal finance ought to be more regularly incorporated into the K-12 curriculum – have developed various teacher resources to help you make your students more financially literate.



There's Something About Money

www.yourmoney.cba.ca

In 1998, the Canadian Bankers Association (CBA) launched a comprehensive public information program called Building a Better Understanding, marking the beginning of a long-term commitment to help improve Canadians' knowledge of the economy and personal finance issues. "Our research had shown Canadians wanted to know more about banking and today's changing financial world to help them make informed decisions," explains Maura Drew-Lytle, Senior Manager of Media Relations at the CBA. "There's Something About Money was launched to begin reaching Canadians at a young age."

Introduced during the 1999-2000 school year, There's Something About Money is a program consisting of a Web site full of tools and resources to provide young people with a fun and interactive guide on money topics they care about: credit, starting a business, reading a paycheque and financing their education, etc. In addition, the CBA offers a free, non-commercial money management seminar to provide Grade 10 students and up with a good understanding of financial basics and give them the tools they need to make informed financial decisions.

Drew-Lytle says, "We decided to target this age group [Grade 10 and up] because it is at this stage young people really start making decisions that have financial consequences, like deciding on post-secondary education, moving away from home for the first time or launching their own careers in the work force. Many young people have part-time jobs, bank accounts and financial responsibilities; some may even have credit cards. Learning how to manage the financial aspects of their lives early will help to ensure they make the right decisions later on."

Teachers can request an in-class seminar, which involves a 75-minute presentation delivered by a community-based banker and covers such topics as how to finance post-secondary education, how to use credit tools properly, how to protect yourself and your money from fraud, budgeting and simple investment strategies. All the material covered at the seminar is supplemented by the Web site, which offers additional tips and quizzes.

Since its launch, over 3,300 seminars have been delivered to more than 93,000 students in Canadian classrooms. To find out more about the program, visit www.yourmoney.ca and find the section under Teacher Tools containing information on how to request a seminar or further resource material. Or, call toll-free 1-800-263-0231.

"Young people need to learn how to make a little money first to make a little money last."

*Money Matters for Kids
Box Cars and One-Eyed Jacks*





**RBC Royal Bank® Financial Lifeskills
Seminars**

RBC Royal Bank Financial Lifeskills Education Program

www.rbcroyalbank.com/lifeskills or www.4edu.ca/tors/RBC

RBC has a long history of helping teach young Canadians the importance of money and banking, from the basics of spend, save and share to the importance of understanding what a post-secondary education costs and where to go for scholarships, bursaries and loans. “We’ve had programs that were sporadically delivered across the country by local branch staff,” explains Kathryn Whalley, RBC’s National Manager of Consumer Markets. “About three years ago we decided we needed a more formalized program.”

According to Whalley, one of RBC’s core competencies is financial advice and planning: “We wanted to demonstrate our commitment to increasing the level of financial literacy among Canada’s youth.” In fact, Whalley says parents indicated the best way for a financial institution to help them was to help teach their children the importance of financial literacy.

While RBC had already developed content for this end, it wanted to make it relevant to an audience of youngsters and thus decided to develop a curriculum-based program. “This is what RBC Financial Lifeskills Scholarships and Seminars is,” explains Whalley. “A three-phased curriculum-based program delivered in class by teachers, aimed at increasing student levels of financial literacy.”

A National Advisory Board, including educators, guidance counselors, career advisors and school-board representatives, was put into place to contribute to the development of the program, which is offered in both English and French and includes junior, intermediate and senior components.

The junior package – Save, Spend, Share – targets Grade 4 to 6 students and integrates the concept of money management into the study of the “three Rs.” Using curriculum-based activities, students construct their own piggy banks and participate in other lessons illustrating the concepts of saving, spending and sharing.

The intermediate package – A Step in the Right Direction – teaches students Grade 7-9 responsible money management through a skills-based approach to prepare for the future. This resource contains three modules based on the main Lifeskills concept: Awareness, Preparation and Exploration. The intermediate package focuses on working hard, developing good time-management and financial skills, managing money and being charitable.

The senior package – Scholarships and Seminars – consists of two parts: seminars for the senior grades on financial

literacy (each presentation includes acetates or CD-ROMs, scripts and student handouts) and a senior-level award program (10 awards of \$2,003 are available).

Why does RBC feel it important to ensure Canadian students are financially literate? Whalley says the reason is simple: “As a financial institution, we believe it’s so important young Canadians know how vital it is they understand the basics of good money management and of Spend, Save and Share. A solid understanding of these basics will put youth on good footing for the future.”

For more information, visit www.4edu.ca/tors/RBC or call 1-866-363-1722.



The Investor Education Fund

www.investorED.ca

According to the Investor Education Fund’s Web site, you, the teacher, “plays such a key role in preparing students to thrive as young adults.” To thank and support your efforts, the Fund offers current, objective information on teaching financial literacy in the classroom. Visit www.investorED.ca often to review current resources and send in your own tips, ideas and lesson plans for possible posting to share with the teaching community.

The Fund currently offers two free resources for educators on its Web site. The Taking Stock In Your Future resource is available for two levels: high school students and Grade 7-8 students. The Taking Stock In Your Future Senior Guide focuses on mathematics, business and economics. It helps students develop their money management, leadership, Internet and job readiness skills. The Taking Stock In Your Future Intermediate Guide focuses on mathematics and introduces students to the effective management of personal finances. To order your free copy of either resource, visit www.investorED.ca/en/teacherresources/takingstock/taking_stock.htm.

The second resource, Fair Play, provides teachers with mini lesson plans focusing on investor rights and the protection provided by the Securities Act; the regulatory environment and the role of the Ontario Securities Commission; investment scams and frauds and how to avoid becoming a victim; how securities law is applied, including the tribunal process; what to look for when reading financial disclosure documents; and careers in the investment industry. To order your free copy of Fair Play, visit www.investorED.ca/en/teacherresources/fairplay/fair_play.htm.

In addition to the Teachers’ Corner of their Web site, the Fund’s site includes an interactive Youth Matters section, which opens with a word to the wise. “Money: it’s great to have money to buy what you want. But being smart with your money now could mean you’ll have more of it later on!” View the Youth Matters section at www.investorED.ca/en/youthmatters/youth_matters.htm.

Saskatchewan Teachers’ Federation, Teaching Materials Centre, Teaching Materials Online, Mathematics

www.stf.sk.ca/teaching_res/library/teach_mat_centre/teach_mat_units/math.htm

The Saskatchewan Teachers’ Federation offers some great lesson plans about money and finance through its online Teaching Materials Centre.

Money Talks by Wilna Ferre and Cora Gaillard (www.stf.sk.ca/teaching_res/library/teach_mat_centre/tmc/P10517/p10517.htm), is about Canadian money. Designed for students Grade 3-4, this math unit uses games, newspapers and journal writing activities to teach the concept of money and the role it plays in daily life.

Consumer Mathematics 10 by Gail Huber (www.stf.sk.ca/teaching_res/library/teach_mat_centre/tmc/S10521/consumer_math10.htm) focuses mainly on math skills required for calculating pay and developing a budget.

Consumer Wise by Michelle Profeit (<http://MathCentral.uregina.ca/RR/database/RR.09.96/profeit1.html>) is a secondary school unit teaching students the importance of being “consumer wise,” now and after graduation. Income, budgeting, credit, saving and loans are a few of the topics discussed in the activities. Worksheets for the activities objectives, evaluation and resources ideas are included.

For copyright permission, visit www.stf.sk.ca/teaching_res/library/teach_mat_centre/copyright_permission.htm; for more information, e-mail src@stf.sk.ca.

Understanding Your Consumer Rights and Responsibilities

www.cbs.gov.on.ca/mcbs/english/ed_module04.htm

The Ontario Ministry of Consumer and Business Services’ consumer protection resource kit, Understanding Your Consumer Rights and Responsibilities, covers a variety of topics of interest to youth, including buying a car, avoiding telemarketing scams, what to look for when joining a fitness club and understanding consumer rights and responsibilities under Ontario’s current consumer legislation.

According to Consumer and Business Service Minister Jim Watson, “As new consumers, youth are often vulnerable targets of scam artists. This initiative will give students the tools to be consumer smart, and smart consumers are good for business.”

The kit includes lesson plans, tip sheets, in-class activities, homework assignments, answer keys, a glossary of terms and a list of additional resources. It is available to Ontario secondary school teachers free of charge. To order, visit the Web site or call 1-800-889-9768, 416-325-3408 or 1-800-268-7095

• Continued from page 10

Misc.



Professional Development Conference

www.teachers.ab.ca/conference/conferences.cfm

Consult this list maintained by the Alberta Teachers' Association to find out when and where national conferences on professional development for teachers are happening.



National Educators Consultation Report

www.collectionscanada.ca/education/008-1031-e.html

On April 4 and 5, 2003, Library and Archives Canada (LAC) invited a large group of educators to a national consultation on the use of primary resources in the teaching of history and in their proposed educational program. The consultation took place at the Gatineau Preservation Centre. Participants took a guided tour of the LAC building in Ottawa and of the

Preservation Centre in Gatineau. They saw firsthand how archivists, librarians and conservators collect and preserve documents, photos, books, maps and audio and visual recordings, and were able to see, touch and manipulate some primary sources. On Saturday, April 5, the participants held open-ended discussions on three themes: the use of primary sources in teaching, the development of teaching resources around primary sources and the characteristics of the proposed Virtual Learning Web site. Read their conclusions at www.collectionscanada.ca/education/008-1031-e.html or download a PDF version of the report at www.collectionscanada.ca/education/008-1030-e.html.



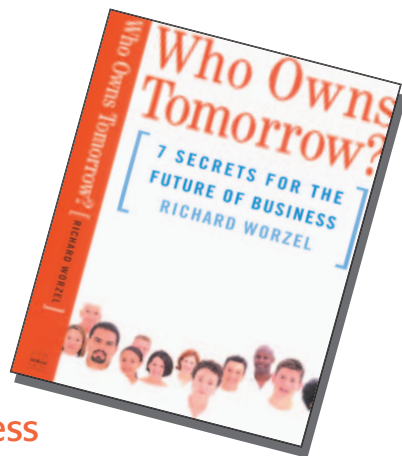
Kidz Kidding's Healthy Kidz

www.kidzkidding.com

Kidz Kidding recently released Healthy Kidz, an educational kit including a CD and activity book addressing a broad range of health topics, from nutrition to exercise to self-esteem. To assist in the planning of lessons and units, each "song module" contains a lyric sheet, a comprehensive lesson plan with cross-curricular suggestions, a reproducible activity sheet and a planning page with learning strands. Healthy Kidz makes integrating music into the health curriculum easy and fun. For more information, visit the Web site or e-mail paul@kidzkidding.com.

Who Owns Tomorrow?

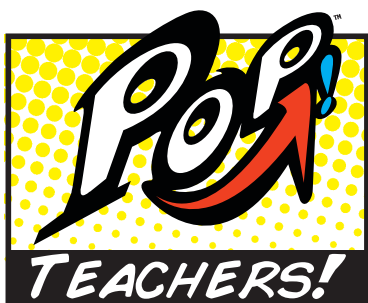
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The winter issue of POP! magazine is all about big ideas that have changed the world! From the invention of the printing press to the spawn of the World Wide Web, POP! magazine covers a number of ideas and inventions that have transformed the way we live today!

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POP! Teachers Online is a free resource highlighting curriculum-based programs and activities that relate back to articles found in POP! magazine. By visiting www.popmagazine.com and registering for POP! Teachers, you can download classroom-ready activity sheets and find relevant links to other websites, that offer more in-depth curriculum-based programs.

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POP! TEACHERS ONLINE AT
WWW.POPMAGAZINE.COM

Canada Savings Bonds offers a fun, challenging crossword puzzle that is sure to enrich your students' vocabulary! Featuring 'savings' words from www.kidscansave.gc.ca, your students will interact with useful terms and definitions that just make \$ense.

WHAT'S THE BIG IDEA?



BIC Stationary Products have developed a comprehensive in-school program called *Be Incredibly Creative* that is designed to teach and motivate your students to write. By simply visiting www.beincrediblycreative.com and downloading the free curriculum-linked writing activities, you can teach your students to write sentences and paragraphs, letters, short stories, journals and articles, and poems and lyrics. Also, there are great prizes to be won for your school and your students!

Disney's Where The Red Fern Grows: This reading comprehension activity complements the article in POP! magazine by teaching kids about the two central themes of the story: determination & the relationship between humans and dogs. Students will read the article and answer questions to verify comprehension.

Disney's Young Black Stallion:

This story is a prequel to the Classic Black Stallion tale. In addition to meeting the characters in POP! magazine, your students can learn more about different breeds of horses with this insightful activity.

Leap Frog wants your students to leap into learning with their geography activity. Students will go on a mission to learn about the continents of the world, country capitals and much, much more.

For years, teachers have known that **Scrabble®** is a fun way for kids to develop vocabulary, spelling, math and spatial relation skills. Now your students can adapt this classic board game to create their own crossword puzzles! This is a language activity that's sure to get your students excited about learning.



Canada Savings Bonds





"The same can be said for my insurance company. OTIP understands that I'm an individual with unique needs. Whenever I have a question, my OTIP rep listens. From day one, OTIP's been there for me. As a teacher, I believe in being there for my students. It's comforting to know that as an OTIP customer, I'm being treated with the same kind of respect."

Get in touch with OTIP today to find out how you can save more on insurance products and services.

"As a teacher, understanding the individual needs of my students is very important to me."

Alan Chan, Teacher since 1992, OTIP client since 1999. Products: Home & Auto



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