

PLEASE SHARE CHALK TALK WITH YOUR COLLEAGUES!!!

Letter from the Editor

Dear Readers,

It's no wonder that across Canada the average age at which young people are leaving home has been on the rise, with the highest average age of 29 occurring in large cities where the cost of living is prohibitive. "Kids" — if you can still call them that — are finding it increasingly difficult to become independent people.

Recalling my own experience, those who didn't marry right out of high school to take on the responsibilities of mortgages and children, went on to college or university. After having lived with a certain amount of freedom, it could be difficult to adjust to coming home during summer holidays where it was expected that you would live by the family rules. In my time we used to think that people over 30 were 'square' and 'over-the-hill'. We didn't see ourselves as **kids**. What's the new saying — 50 is the new 30? If that is the case then what is 30 considered to be?



As the child of immigrants, there was no extra money for

anything, especially university. If I intended to go to university, and eventually buy a house, I was going to have to work for it. I started working at about 11 years of age and saved every penny I could. I recall earning 90 cents an hour which I promptly handed over to my mother who squirreled it away for me initially in a savings account, and later, investing a portion into a tax-free **RHOSP** (registered home ownership savings plan — a government program that ran from 1974 to 1985 and no longer available!) which I used to buy my first home.

This week's issue of *Chalk Talk* features classroom resources which can help students to start planning for the future they want.

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 Korach

A Step in the Right Direction

RBC Royal Bank® Financial Lifeskills Intermediate Program — a **step in the right direction** is a financial literacy classroom resource specifically for educators of grades 7 to 9. The elements of this program have been tailored to help students to take that first important step in developing the skills they will need to set and achieve their financial goals.



This free resource focuses on problem solving using real-life situations and easy to implement worksheets. Each kit is comprised of 35 posters for students and a 45 page teacher's guide that contains:

Lifeskills Awareness

- It's Your Lucky Day!** Determining needs and wants
- Who Are You?** Creating a career plan
- Time Machine** Drafting a resume

Lifeskills Preparation

- Sign In** Skills assessment
- Can You Manage?** Money management
- Imagine That** Budgeting

Lifeskills Exploration

- All in a Day's Work** Career Exploration
- Learn to Earn** Career Survey
- The Entrepreneur Adventure** Culminating Task

To order your free RBC Royal Bank® Financial Lifeskills **Intermediate** Program teachers' kit, [click here](#) or go to www.4edu.ca/tors/rbc2. Note: Also available in French.

[To learn more about other free RBC Royal Bank® Financial Lifeskills classroom programs for junior and senior students, see feature below.]



Coming Soon!

Watch Chalk Talk for information on the 2008 RBC Royal Bank® Financial


 Website of the week

Education Indicators in Canada 2007 examines trends related to the school-age population, education financing and the transition between school and work. For example, more than half of students over the age of 16 work while attending school, the vast majority of 15-year-olds have the Internet at home and university graduates earned more than twice the salary of employees who dropped out of high school. The indicators provide a wealth of statistics for the provinces and territories, including enrolment, graduation and expenditures. Find the link to Education Indicators on the left side-bar of every issue of Education Matters. **Education Indicators in Canada: Report of the Pan-Canadian Education Indicators Program, 2007** ([81-582-XIE](#), free) is now available from the **Publications** module of the Statistics Canada website.


 The Daily

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 access related research and other educational resources from Statistics Canada, [click here](#).

[Source: [Statistics Canada Learning Resources](#)]

RBC Royal Bank® Financial Lifeskills Programs — For Junior & Senior Students

The future belongs to those who prepare for it today.



The RBC Royal Bank® Financial Lifeskills **Junior** Package, **Save, Share, Spend**, offers a simplified approach to money that is ideal for grades 4 to 6. The kit includes a teacher's guide, class set of 35 piggybank templates, and a poster. If you wish to order this kit, go to www.4edu.ca/tors/RBC3.

Also Available: Seminars for High school Students — Grades 10-12

The RBC Royal Bank® Financial Lifeskills Education Program free seminar kit is designed to help educators provide senior students with some clear direction on the path to financial literacy. RBC Royal Bank® Financial Lifeskills Seminars lead students to acquire and apply key decision-making skills in the sphere of economics and life decisions. Students set sample career goals and create a plan and budget for reaching them.

Think Plan Do Review

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.

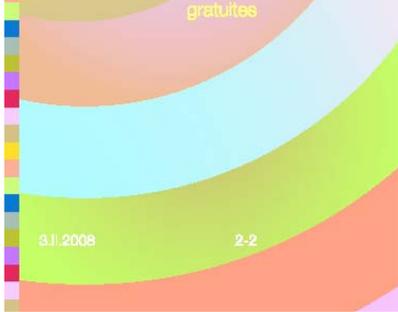
THE SOURCE FOR FREE TEACHING RESOURCES

February 2008 Issue Now Available!



Free copies of the new 44-page February 2008 issue of **The Source for Free Teaching Resources** are currently being distributed to schools across Canada.

This semi-annual, bilingual, printed reference guide to free, quality, curriculum-based resources for Canadian educators is produced by CoEd Communications, the same people who bring you **Chalk Talk** every week. We



hope that this handy guide will make it easier for busy and dedicated educators to identify and order free supplemental classroom resources to assist in the preparation of lesson plans.



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The Web site for free
teaching resources for
Canadian teachers
Le site Web qui offre
des ressources éducatives
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A limited number of extra printed copies of *The Source* are now available. To order your own copy and to receive future issues, simply go to CoEd's easy-to-use website, www.4edu.ca, and click on *The Source*, then **Free**

Subscription, or email us at info@coedcomm.com. Our website also features a downloadable version of *The Source*. If you're interested in learning more about CoEd's many education communications services, contact Mary Kovack at maryk@coedcomm.com.

Education News

EDUCATORS — PLEASE NOTE: International Statistical Literacy Competition!!

Sign up your primary and secondary students! Deadline for registration is February 28, 2008. Sponsored by the International Statistical Literacy Project, this competition for students aged 10 to 18 tests their understanding of statistical concepts and data-handling abilities. Teachers are asked to register their students... join those from South Africa, Chili, Portugal, China, New Zealand and other countries who have already done so! Then you'll be contacted for further instructions and student practice materials. See the competition website at <http://www.stat.auckland.ac.nz/~iase/islp/competition> or access it from [Statistics Canada's Teacher's page](#) under "**Contests and awards**" (orange button).

[When it comes to Canada's past, historians are playing their cards right](#) – Charles Mandel, *The Montreal Gazette*, Canwest News Service, canada.com, Thursday, February 14, 2008

Collect the cards! Read the comic! History has never been so exciting, what with Prince Edward Island releasing "heritage trading cards" and HBC announcing the relaunch yesterday of a comic book, [Tales from the Bay](#). The unique formats are meant to spark children's interest in their heritage, but is it also dumbing down Canadian history? ... Shirley Tillotson, chairperson of the history department at Halifax's Dalhousie University, favours the off-beat formats. "Different people have different kinds of points of connection with the past. "It's in the interest of those of us who want people to know about the past to be open-minded about the different ways points of connection can be made."

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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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