



Chalk Talk

Greetings

Feature

Funny Money

PLEASE SHARE CHALK TALK WITH YOUR COLLEAGUES!!!**Letter from the Editor**

Dear Educators,

“A billion here, a billion there, pretty soon it adds up to real money.” — U.S. Senator Everett Dirksen (1896 - 1969)

Amid the back drop of the massive bailout and stimulus spending that is taking place in the tens of billions by the Canadian government and the trillions by the U.S., a new book has been released which applies Darwin's theories of Natural Selection and Survival of the Fittest to investing. By all accounts, Charles Darwin, whose 200th birthday is being celebrated worldwide today (*Feb. 12*), was a very astute investor. The book, [Financial Darwinism: Create Value or Self-Destruct in a World of Risk](#), asks the question — What would Darwin do?



The last few months have been sobering to say the least. I know of very few that have not been touched directly or indirectly by the economic crisis. Job losses by the hundreds of thousands, decreased home values and a stock market slide that has seen serious hits to RRSP's and other investments of 30% or more.

What will I do once I have paused and taken a deep breath? I will invest in myself, in those that I love, in my home and my work. I hope to invest more time in the interests I am passionate about and take time to appreciate what I have. I will re-think my life course, devise a new, better informed plan, and begin the slow process of rebuilding. One of my priorities is to ensure that my 13-year old son, who has known a life of unprecedented abundance and little sacrifice, understands the new reality. I do this not to instill fear but to build knowledge, competence, and confidence.

The best investment is in education. It's more important than ever to understand the fundamentals of investing. This week's issue features programs and resources 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 ProgramInvestor
Education Fundwww.investorED.ca

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 — Gr. 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.

Business

Financial literacy skills:

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

Guidance and Cooperative Education, Family Studies

Resource and life management skills:

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

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

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. (For more information, see **Website of the Week**, below)

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. To order [click here](#).

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.

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.

Financial Securities Portfolio Competition Grades 11 and 12

In this national competition, students will identify their client needs, design an investment portfolio to meet financial goals, buy/sell/monitor their investments using an online simulation [developed in partnership with Wilfrid Laurier University] and provide rationale for their investment strategy. This project provides students with an opportunity to apply the knowledge and skills learned in the classroom.

Submissions must be received by May 29, 2009.

For complete details, visit:

<http://www.investored.ca/en/TeachersResources/Pages/competitionsandpresentations.aspx>



Book a LIVE Presentation of FUNNY MONEY for your High School

lisadu-rocher@cambridgechamber.com' 'FUNNY MONEY PARTNER' Investor Education Fund www.investorED.ca Cambridge Chamber of Commerce www.cambridgechamber.com"/>

'Laugh Your Pants Off and Learn Not to Lose Your Shirt'

Funny Money is a fun and interactive presentation, hosted by celebrated Canadian comedian, James Cunningham, which will motivate and entertain students while they learn key money management tips. Sponsored by the **Investor Education Fund**, this educational presentation is now available for grades 11 and 12 high school students across Canada.

Book your FREE presentation today! Contact Lisa Durocher, Cambridge Chamber of Commerce at 519-622-2670 or email lisadu-rocher@cambridgechamber.com. Use the downloadable Funny Money Poster (*left*) to advertise the presentation.

Funny Money Tool Kit — The activities in this kit (*right*) complement Funny Money for High School Presentations. Students learn about needs and wants, cash flow management, credit and credit rating and investment risk and return. To download the kit, [click here](#).



2009 Outstanding Educator in Financial Literacy Award NEW — Call for Nominations from all Provinces!!!

The Investor Education Fund is pleased to announce that the 2009 Outstanding Educator Financial Literacy Award, acknowledging the achievements of Canadian educators who are committed to promoting financial literacy in the classroom and community, is now a national competition, open to all English language educators in every province.

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 Canada 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 APRIL 17, 2009.

[Nominate a teacher by March 16 to be entered into a draw to win a [\\$50.00 Staples gift card](#).]

Investor Education Fund invites Educators to visit their exhibits at these Winter/Spring conferences!

Calgary City Teachers Convention Association Conference, Feb. 12 -13
Ontario Association for Mathematics Education Leadership Conference, Feb. 20
Greater Edmonton Teachers Conference Association Conference, Feb. 26-27
Saskatchewan Business Teacher's Association Conference, March 20
Ontario School Counsellors' Association Energizing Pathways Conference, April 6
Ontario Business Educators Association Conference, April 23-24
Ontario Cooperative Education Association Conference, April 26-28

MARK YOUR CALENDARS!

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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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