



# Chalk Talk

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PLEASE SHARE CHALK TALK WITH YOUR COLLEAGUES !!!

## Letter from the Editor

Dear Educators,

“When I began my **Ponzi scheme**, I believed it would end shortly, and I would be able to extricate myself and my clients.” — Bernie Madoff, March/09

What would Gustave Flaubert, who in his 1869 book, *Sentimental Education*, described Mr. Dambreuse, the banker, as a man who is “so corrupt that he would willingly pay for the pleasure of selling himself”, make of the King of the Ponzi schemes, Bernie Madoff? Recently convicted of operating the largest investor fraud operation ever by a single person, this formerly respected Wall Street insider, bilked his clients — family, friends, associates, seniors and many small investors — out of tens of billions of dollars.

Leading up to his court date, Madoff was under ‘house’ arrest in his multi-million dollar penthouse in New York. Contrast this treatment with that of Jean Valjean of Victor Hugo’s *Les Miserables*, who spends years in prison for stealing a loaf of bread to feed his starving sister. In court, Madoff admitted that, though he knew all along that his activities were criminal and that he would eventually be caught, shutting down the scheme once he had put it into motion proved impossible.

While financial and legal experts will spend the coming decades analyzing how it happened, I am more interested in the role that greed played in clouding his judgement and that of his investors. How could he have risked so much — family, friends, reputation, freedom? His scheme was uncovered by his sons who turned him in to the authorities. He will spend the rest of his life in prison contemplating his decisions, the impact on the lives of those whose savings he stole, and the humiliation of his actions.

This week’s issue of **Chalk Talk** features classroom resources and career planning programs that provide insight and guidance for high school students to learn about the business world and the important role ethical behaviour plays in achieving success. CoEd Communications is dedicated to supporting the important work of teachers by providing resources on a range of topics for the classroom. We invite you to visit our website at [www.4edu.ca](http://www.4edu.ca) to view the many free resources on offer.

[Let us know what you think!](#)

Mary Kovack

## WHY TEACH ETHICS?

In today’s world choosing to do the right thing is not always easy. Teaching youth to discern the distinction between right and wrong, to assess the risks, to make informed decisions and to act responsibly can be difficult. Starting students off on the right ethical footing is necessary preparation for a complex world.



**Insurance Institute**

Curricula across the country have incorporated expectations that students will learn about character attributes, guiding principles, values and responsibility.

Ethics also play an extremely important role in the workplace today. People believe that companies, and their employees, should act with honesty and integrity. Students, as our future workforce, need to understand the responsibility they have as employees and employers to their customers and communities.

So how can you introduce ethics into your classroom? The **You’re IN Business** resource, an educational resource for Canadian classrooms, is a great way to incorporate ethics into your curriculum. **Lesson 5: “Your People”** teaches students to:



- explain concepts of ethical responsibility
- assess ethical dilemmas in the workplace
- explain controversial business issues

**Educators are invited to order their own free copy of ‘You’re IN Business’ on-line at [www.career-connections.info](http://www.career-connections.info).**

## ETHICS IN BUSINESS — CONTEST —

The Insurance Institute is pleased to sponsor the **Ethics in Business** on-line contest again this season. Open to all students in grades 9 – 12 in Ontario and BC, the contest will run from **April 15 – May 15**.

Using **Lesson 5** of **You’re IN Business**, teachers can lead their students through a learning and interactive exercise on business ethics using real world examples and then test their knowledge using this on-line quiz that can be done in class or assigned as homework. The contest consists of two parts – the first being a quiz of 21 randomly-generated multiple choice questions and the second presenting a scenario and asking students to produce a 250-word response.

**For complete contest information, please visit:**

[http://www.career-connections.info/en/CC\\_contests.asp?pid=45](http://www.career-connections.info/en/CC_contests.asp?pid=45)

## Website of the week

### Curriculum Connections: *Bring the Real World into Your Classroom*

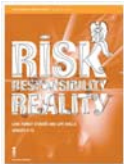
The Insurance Institute's Curriculum Connections Program is aimed at helping you and your student build a better understanding of general insurance. Prepare your students for the real world by sharing transferable insurance knowledge through classroom resources. To order any of these free resources, visit

Insurance Institute [www.career-connections.info](http://www.career-connections.info).



#### **Know Your Risk**

Encourage your students to explore the risks in their lives and the role ethics plays in their personal decision-making. Designed for students in grades 4 and beyond in subjects of Life Skills, CALM and Health. Available in English and French



#### **Risk Responsibility Reality**

This classroom resource uses real-life events, relevant to high school students, to explore legal liability, responsible decision-making and ethical behaviour. Designed for students in grades 9 to 12 in subjects of Law, Life Skills and Family Studies. DVD included.



#### **You're IN Business**

A classroom resource designed to bring the big business of insurance into your business studies class. Designed for grades 9 to 12 in subjects of Intro to Business, Management, Marketing and Entrepreneurship.



#### **Career Connections Kit**

Introduce your students to a multitude of possible careers in Canada's home, auto and business insurance industry. Designed for grade 7 to 12 in subjects of Career studies, CALM and applications for school counselors. DVD included. Available in English and French.

## MARK YOUR CALENDARS

Don't miss visiting the Insurance Institute's exhibits at your local conference or event!

OSCA – Energizing Pathways Conference – Toronto, ON – April 6, 2009

OBEA – Spring Conference – Toronto, ON – April 23-24, 2009

OCEA – Spring Conference – Toronto, ON – April 26-28, 2009

NBTA – Council Day – Moncton, NB – May 1, 2009

STA – Surrey Teachers Association Convention – Surrey, BC – May 1, 2009

CTS – Conference 2009 – Edmonton, AB – May 7-9, 2009

OAME – Conference 2009 – Ottawa, ON – May 14-15, 2009

CCA in association with SSCA – Conference 2009 – Saskatoon, SK – May 20-22, 2009

CCDAA – Building Tomorrow Today Conference – Edmonton, AB – June 10-11, 2009

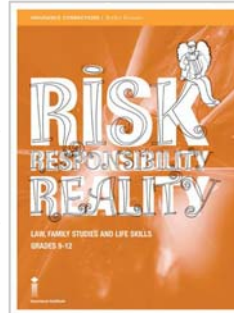
[For complete event information, [click here.](#)]

# Teen Party: The Weekend Plague

Teen parties have essentially become the “weekend plague.” Innocent gathering of close friends can be afflicted with the reckless actions of a few dissenting ‘acquaintances.’ As underage drinking awareness has grown, this is an opportunity for us as educators, parents and community to help teens prevent things from going wrong and to effectively manage the situation when they do.

The Insurance Institute’s resource *Risk Responsibility Reality* devotes a third of its content to the consequences of a party gone wrong. The central character, Jack, decides to hold a party while his parents are out of town and the results are devastating. Jack learns the hard way that holding an unsupervised party carries all types of risks.

The Law section of the resource examines the teen party from a legal perspective, asking students to consider the legal consequences of an unsupervised house party and introduces the concepts of liability and duty of care using real-life case studies. The life skills segment of the resource examines personal and social responsibility and encourages students to determine the qualities of a “true friend.” Lastly, the family studies portion of the resource ask students to apply risk management strategies to their everyday lives and has students examine the financial ramifications of an unsupervised party gone wrong. To order this free resource, [click here](#).



## Teaching for Social Justice Conference

May 27 - 29, 2009, Membertou Trade & Convention Centre, Sydney, Nova Scotia



### Highlights

- Opening Keynote Governor General Award winning author Deborah Ellis.
- Holocaust Survivor & Dean Emeritus at the University of New Brunswick Dr. Israel Unger
- Social Justice Advocate & St.FXU Professor Joanne Tompkins
- Mi'kmaw Elder and Spiritual leader Murdena Marshall
- Entertainment, art exhibit and publisher display
- Workshops and bell ringers on children and poverty, gender issues, African History, dispelling myths about Muslims, teaching Mi'kmaq students and children's rights.

For more information: [sjconference@staff.ednet.ns.ca](mailto:sjconference@staff.ednet.ns.ca); Fax – 902-794-6206; [www.cbv.ns.ca](http://www.cbv.ns.ca) (follow the conference links)

### News

[New financial 'morality' urged; British Prime Minister Gordon Brown called today for a new morality in the halls of high finance as he sought to set a positive note for the sharply divided meeting of G20 world leaders.](#) — Les Whittington, Ottawa Bureau, *TheStar.com*, Mar 31, 2009

In a speech at London's historic St. Paul's Cathedral, [PM Gordon Brown] sought to speak to the growing public conviction in Britain and elsewhere that the current financial meltdown was the result of unrestrained greed and risk-taking by banks and financial houses with an international reach. "I believe that the unsupervised globalization of our financial markets did not only cross national boundaries – it crossed moral boundaries," he said. "Most people want a market that is free, but not values-free, a society that is fair but not laissez-faire."

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