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Teaching Money Smarts

More and more teachers are adding financial literacy to their math or social studies curriculum. Jump\$tart's Laura Levine and Janet Bodnar, editor of *Raising Money-Smart Kids*, provide some pointers on starting the conversation with every age level:

- **Preschool and Kindergarten**
- **Early Elementary School**
- **Later Elementary School**
- **Middle School**
- **High School**

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"Teachers, I believe, are the most responsible and important members of society because their professional efforts affect the fate of the earth."

— HELEN CALDICOTT

Make the Most of Parent Volunteers



Volunteers must feel welcome and be immersed in the learning environment so that they feel they are part of the classroom community. They can be a real help to teachers, especially since few schools can afford classroom or clerical aides these days. As an extra set of hands and an extra pair of eyes, volunteers can save a teacher time and effort, give students extra individual attention and contribute to a well-run classroom. Effective use of volunteers is a result of careful planning and realistic expectations. Establishing practices and procedures takes time and effort, but once they are in place, the results can be positive and enduring.

The likelihood of success increases if teachers keep these guidelines in mind:

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Preschool and Kindergarten

Chief lesson at this age: Money has value. Let them put coins in a vending machine, pay the ice cream man and sort change into pennies, nickels, dimes and quarters. Remember, children at this age don't understand the abstract concept of money. It's hard to explain to a preschooler that a dime is more valuable than a nickel – bigger seems better. You can begin the important discussion about the difference between "wants" and "needs," but don't expect too much. Keep it simple.



Early Elementary School

Children can begin to explore concepts like saving and budgeting. As part of the school curriculum, students should be learning to identify currency, name monetary value and make change. Now is the time to talk about comparison shopping to impart this essential lesson: every day is not a treat day. There is a time to spend and a time to be budget-conscious. Continue the discussion about "wants" and "needs" and how to delay gratification.

Later Elementary School

It's time for a trip to the bank. You are going to have to do a lot of explaining since there is not much about banking that is intuitive. No, the back room of a bank is not filled with bags and bags of money. No, you don't get the same \$10 bill back that you deposit. This is the time to introduce the concept of compound interest — both savings and loans — and how you can make money work for you. It's a time to also suggest the concept of charitable donations, like putting 10 percent aside for a favorite cause. If you are saving for a car or a vacation, give students periodic updates on how your own savings plan is working out.

Middle School

At this age, children ask for many things — some of them quite costly. They need to hear that some purchases (like a designer purse or the latest cell phone) are sometimes beyond the reach of family budgets or outside what parents may think is appropriate for a pre-teen. Parents: Fight back. Teachers: Help parents fight back. Discuss the importance of saving — for a trip to an amusement park, for clothing and, at least partially, for college.

High School

Now is the time to start talking about "good debt" and "bad debt," and to warn your students about the dangers of credit card interest. Talk to them about how long it will take — and how much they will actually pay — if one pays only the minimum. Introduce students to the stock market. They're old enough to understand that owning stock means being part owner — and sharing in the profits of a company whose products or services they use. Share other investment and savings tools too, such as Roth IRAs, 401ks, bonds, and CDs.



RESOURCES:
Raising Money-Smart Kids With Janet Bodnar www.kiplinger.com/money/moneysmartkids
Teaching Kids About Money www.moneyinstructor.com

I Want to Be a Better, Safer Driver

It's 5:30 after a long and stressful day. There's traffic everywhere. It can be tempting to cut corners. Here are 5 "good driver" promises to make to yourself.

I will not speed just to save a few minutes.

We're all in a hurry, but making sure you obey the speed limit can save your life. (Nearly 33% of all traffic deaths are speed-related.) It can also save you money from speeding tickets and increased insurance costs — and can save the environment. (Cars conserve fuel better when driven at proper speeds.)

I will not talk on my cell phone, or use my PDA.

Running late and want to call home to check in? Pull over. One university study found that talking on your cell phone while driving is just as dangerous as drunk driving. Drivers on cell phones drove more slowly, had slower brake reflexes and were more likely to crash.



I will not drive impatiently and aggressively.

When the light ahead of you turns yellow, an impatient driver may speed through the intersection just as the light turns red. He or she honks at the driver ahead who dares to pause a millisecond. If this sounds even a little bit like you, it's time to relax and slow down behind the wheel.

I will wear my seatbelt.

Do you ever think "But I'm only driving to the corner" or "I drive this road all the time!" No excuses. Often, accidents happen close to home. Your seat belt could save your life.

I will pay attention to my surroundings.

Good drivers know that you need to watch everything going on while you drive. That means paying attention to your actions, and the actions of the other drivers.

RESOURCES:
Defensive Driving: 70 Rules to Live By www.roadtripamerica.com/.../Drive-Safe-With-Uncle-Bob.htm
<[http://www.roadtripamerica.com/.../Drive-Safe-With-Uncle-Bob .htm](http://www.roadtripamerica.com/.../Drive-Safe-With-Uncle-Bob.htm)>

Great Sources for Online Lesson Plans

We've got the best sources for lesson plans and teaching ideas on the Web:

Scholastic: www.scholastic.com

Need lesson plans fast? Browse through Scholastic's award-winning library of over 10,000 printables. You'll find plans for every subject and grade level, as well as attendance records, seating charts and checklists. You can even make your own!

PBS Teachers: www.pbs.org/teachers

PBS's interactive classroom resources feature lessons that you can save for future use, share with other teacher-friends and rate them after you've tried them out.

SMART: www.education.smarttech.com

Browse an extensive inventory of teacher-created online resources that enhance any lesson plan. You'll also find a variety of downloadable software options that are compatible with the SMART interactive whiteboard.

Thinkfinity: www.thinkfinity.org

Find a host of interactive lesson plans, games and activities from educational partners, including The Smithsonian Institute and National Geographic. Lessons conform to state standards and are searchable by subject and grade with downloadable videos and resources.

Discovery Education: school.discoveryeducation.com

Download thousands of interactive lesson plans in a wide range of subjects from physical science to fine arts to healthy living. Some lesson plans include supplemental videos, so you can tune in while you teach!

Educators' Resource Center: www.teachers.com

Explore a comprehensive list of hundreds of web-sites that you and other teachers might find useful in your work. Best of all, Teachers' Insurance Plan has organized all the sites by subject matter so you can find what you need easily and quickly.





Great School, Tough Workplace

Crafting a positive school-working environment takes time, patience and a strong effort from everyone. But it's worth it. "If you create a positive culture that respects people as professionals, provides basic tools, makes expectations clear and is caring," says Gary Gordon, author of *Building Engaged Schools*, "...that goes a long way towards productivity in the classroom."

Unfortunately, the workplace culture in many schools is not the greatest. Energy is used to compete and divide instead of to communicate, collaborate and unite. *Here are some signs that your school is in need of a change of climate, and what everyone can do to turn it around.*

SIGN #1 Classroom Doors Are Always Shut. There's artwork over the windowpanes. What's happening inside is a mystery. Too often, teachers operate in their own separate caves. When we isolate ourselves, we miss out on the opportunity to learn from each other. Scarce resources and scarce recognition mean that colleagues become competitive, hoarding supplies and ideas. Visiting and observing one another's classrooms can open up possibilities. One solution is to plan a "visit exchange" for classroom teachers during "specials," such as gym or music.

SIGN #2 Colleagues Guard Their Lesson Plans like Secret Diaries. If best practices are best-kept secrets in your school, it's hard to grow as a teacher. You and your colleagues could be saving precious time by dividing up lesson planning, leveraging each other's areas of expertise. To give grade-level teams an opportunity to meet, consider limiting staff meetings. Use that time to discuss what's really important to them. For example, implement a teachers' book study, reading chapters every week and designing lessons together. Another alternative, at least once a week for 30 minutes, teachers can analyze student scores in small groups and compare notes on differentiating instruction. This will foster an atmosphere in which teachers can go to one another for help and advice.

SIGN #3 Recognition Is Rare. We all thrive on positive feedback. With teachers working in their own individual classrooms, it can be hard for anyone to see and recognize their achievements. Sometimes supervisors are reluctant to praise. They don't want to inflate egos or leave someone out. Administrators should send congratulatory notes to teachers and pass along compliments from parents. Balance constant praise with critical feedback when necessary. Whether or not encouragement is forthcoming from above, teachers need to support each other with recognition. Praise a colleague when she helps you resolve a parent conflict or a student behavior issue.

SIGN #4 Everyone Makes a Beeline for the Door When the Final Bell Rings. Hanging out to debrief at the end of the day with colleagues can build good relationships within a school. Gallup research has shown that having a best friend at work makes employees more engaged and productive. Sure, the principal sets the tone, but it takes the actions of everyone in a school to create a nurturing work environment. Teachers need to take some initiative. Good principals realize that socializing, whether it's a formal dinner or just morning coffee, helps build friendships within a school family.

RESOURCES:

Q&A: The Principals' Center Founder Roland Barth www.gse.harvard.edu/news_events/.../12/01_barthqa.html
Action Steps Healthy School Environment www2.edc.org/.../concept/actions_environment.asp

Make the Most of Parent Volunteers

continued from page 1

Review Basic School and Classroom Protocols:

If the volunteers can't make it or are going to be late, whom should they call? What's the appropriate attire for them? Should the volunteers sign in at the main office and get a name badge? Where can they leave their coat or purse? Knowing the answers to these questions will help volunteers feel more comfortable from the first day.

Address the Importance of Confidentiality: By simply being in the classroom they will learn about each child. Remind your volunteer that, as a teacher, you never talk about individual students outside of school, and that you expect that he or she will adhere to that rule as well. Parents have a right to expect that

information about their child will be held in confidence.



Provide Specific Teaching Strategies and Materials:

If your volunteer is going to work directly with students, he or she should know what particular skills students need to practice and how he or she can help. For example, you might say, "Please work with

Madeline on her spelling words. Give her a word, let her spell it out loud and then write it down." You might ask the volunteer to listen to a child read aloud and make a list of the words that are troublesome. Volunteers appreciate having a definite assignment rather than a general direction like, "Go over there and see who needs help."

Provide a Specific List of Tasks: As you learn what your volunteer can do, many tasks will become routine. Some teachers leave items to be copied, cut out or laminated. Some leave a list of students and their specific needs for that day. These instructions take a little time and thought, but they save the teacher from being interrupted and use the volunteer's time efficiently.


Show your Appreciation:

Remember that a word of thanks is always gratifying. So mail a simple note of thanks to the volunteer's home. Volunteers who have had a positive experience in your classroom are powerful ambassadors in the community for you and for the school.



RESOURCES:

Top 5 Ways to Use Parent Volunteers!
www2.scholastic.com/browse/article.jsp?id=783
EducationWorld: Tips for Welcoming Volunteers
www.education-world.com/a_curr/voice/voice094.shtml



Pop Quiz **Q:** *How often should you check the tread on your tires?*

- (A.) Every 3,000 to 4,000 miles.
- (B.) Every 10,000 miles.
- (C.) Once a year

answer on page 4.

Selecting the Right Tires

The answer depends on your car and your driving style, not to mention your climate and budget.

How do I know if I need new tires?

Check the tread every 3,000 to 4,000 miles. Stick a penny, with Lincoln's profile facing down, in several spots on the tire. If the top of Lincoln's head is visible, your tires are too bald. It's time to buy new ones. Replacing tires before they are worn will improve your stopping, help you to avoid skidding and keep you safe.

Which size tire should I buy?

The size of a tire is actually specified on the car owner's manual, on the label inside the glove box or on the driver's side door-post. It's important to buy the right size. If you buy an oversized tire, it can actually rub parts of your car and wear these parts down earlier than it should. On the other hand, an undersized tire could make your vehicle overheat.

How many tires should I replace at once?

Once you check your tires for wear and tear, you can determine how many you need to replace. If you are only replacing one tire, it's best to replace it with the exact brand and

speed rating of the other three. If you are replacing two, go with the same — or better — quality tires. Also, make sure the new tires are mounted on the rear. If you are replacing all four, you have the most options; you can change the size and quality of all your tires to suit your vehicle and your driving needs.

What is the difference between an A/S and an A/T tires?

"A tire marked 'A/T' is designed for all-terrain use, but also performs well on the highway," say the experts at Road and Travel Magazine. "It is the tennis shoe of tires. Whereas the A/S all-season tire is designed for winter driving. It is the snow boot."

Do I need summer tires, winter tires or all-season tires?

First, consider your driving conditions. What are your typical driving conditions and what are the worst possible driving conditions you regularly encounter? If your worst driving conditions and your typical conditions are similar, one set of tires will be all you need. If you live, for example, at the edge of the snowbelt and infrequently get snow, you may want to select an all-season tire. If it's snowing all winter long, winter tires are likely a necessity.

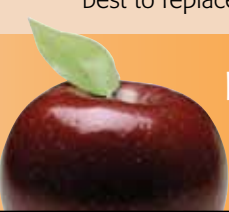
RESOURCES:

How to Choose the Right Tires: www.ehow.com/how_107557_choose-tires.html
Selecting the Right Tires: www.tirerack.com/tires/tiretech/techpage.jsp?techid=31
Selecting Tires: www.roadandtravel.com/carcare/selectingtires.htm



Pop Quiz Answer:

(A.) Every 3,000 to 4,000 miles.



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