

WEEK 10

Dear NEA Members,

Greetings! There are many new ideas out there to help teachers. NEA has created a web-site called "Works-4-Me" which are tried and true teaching hints suggested by NEA members. Each week you will receive an e-mail with six helpful (and short) hints to help you in your teaching. They will fall under the following categories:

Teaching Techniques
Content
Getting Organized
Managing Your Classroom
Relationships
Using Technology

In addition, you will get information about your NEA Member Benefits that are available to you through your membership in the Association. Click on the link or visit www.neamb.com.

Teaching Techniques

Growth

"At the beginning of school, I take pictures of my students and measure them. They draw a picture of themselves, record the date, and copy a sentence about how tall they are. I display the pictures for open house. We have a height chart near the door so students can compare themselves to their September height throughout the year. At the end of school, I measure the children again. They draw a new picture and write a comparison of their earlier height to their present height. Besides their physical growth, they notice their cognitive growth in penmanship and drawing from the beginning of the year. Many parents have thanked me for this keepsake."

Content

Pumpkin Geography

"During the month of October / November, I take advantage of the pumpkin harvest to bring hands-on geography to my students. After

spending a month becoming familiar with the location of the seven continents and the major bodies of water, each student is given a pumpkin to turn into a globe. Students paint the entire surface of the pumpkin blue to represent water. Next, they use pushpins to position and trace the outline of each continent onto their pumpkins. They use actual globes as models and are careful to place the continents in the correct hemisphere. Then, they paint and label each continent a different color. They label the major bodies of water and use white paint to represent the North and South Poles. While they work on their globes, I take pictures using the digital camera. We complete this project by importing the pictures and adding text on the computer to make a class book titled 'Pumpkin Geography', which we all enjoy enormously." (If you want to see the finished products, [Click Here.](#))

Getting Organized

Pizza Portfolios

"On the first day of school I give each student a pizza box turned inside out. The student decorates the box and writes his/her name on the top and each side. Every two weeks, the child places a piece of work inside the box, forming a portfolio. The children love sharing these with visitors and parents. At the end of the year, they are able to take them home."

Managing Your Classroom

Ouchies

"When I started my first year of teaching last year, I discovered it was popular for my fourth graders to go to the nurse's office for a band-aid or a spray of Bactine on a hang-nail or paper cut. To curb lost class time and personal frustration, I decided to keep a large bottle of clear aloe on the sink in the back of my classroom, along with a box of cotton swabs. After the students learned how to apply the aloe on their own without leaving or interrupting class, they were quite proud they could take care of the problem without asking for assistance. Their little ouchies also went away in the process!"

Relationships

Good News Calls

"When my students get a 100% on their spelling tests or any other great accomplishment, I let the student call home to share the good news. The phone call usually takes only 2-3 minutes, but it is a rewarding few minutes. I can almost always hear the parent praise from across the room. Students look forward to calling so they try extra hard on their assignments."

Using Technology

Daily Web Visits

"Each morning we have quick presentations from the Internet. The class meteorologists give the first one from <http://www.wunderground.com>. This site gives us our local forecast. Two students record the sunrise and sunset and the length of day on our learning calendar. Other students record the time the moon rose and set along with the moon's phase. We read the maximum and minimum temperatures for the day and the whole class figures out the range. Wind direction and speed are also given on this site. At the end of the week, we graph the results. We also look at the class historian web site at <http://www.historychannel.com/thisday/>, <http://www.yahooligans.com/docs/tdih/>, and <http://www.nytimes.com/learning/>. Certain students are chosen to quiz the class on what's in the news that day. All of these web sites are bookmarked on our home page and the students have their internet accounts set up to come up to this page. Each class historian and meteorologist prints out their page and we store them in a class book. The students can go back and look at the year's weather and history in their spare time."

NEA Member Benefit of the Week:

Whirlpool Corporation VIPLINK Program

Save on popular consumer brands from Whirlpool Corporation

As an NEA member, you have an opportunity to receive substantial savings along with special promotions using the VIPLINK™ Program from Whirlpool® Corporation. You can choose from

hundreds of popular consumer products for your home from recognized brands such as KitchenAid[®], Maytag[®], Amana[®], Whirlpool[®], Gladiator[®] GarageWorks and more.

With this program you'll enjoy the following benefits:

- Special member prices
- Convenient shopping on a secure website
- Easy payment with your Visa or MasterCard
- Low cost delivery and installation or free pick-up at designated Whirlpool locations*

You and your immediate family members can purchase up to 12 products every year.* Save on appliances, accessories and other products, all from the most popular brand names in the appliance industry.

Ordering is easy!

1. Sign in above to receive your NEA GROUP CODE
2. Go to the website: <http://www.partners.whirlpool.com/>
3. Select the "Create An Account" option
4. Enter the NEA GROUP CODE
5. Complete required fields
6. Select "Submit" and begin shopping!

If you have any questions, or would like to place an order by phone, please have your NEA Group Code and call Whirlpool VIPLINK customer service at 1-866-808-9274. Mon-Fri 8:00 a.m. - 4:30 p.m. (ET).

Huge savings on popular consumer brands from Whirlpool Corporation. Terms and Conditions

There is usually one home delivery charge for an order with one or more major appliances. Additional charges are incurred based on the type of delivery selected by the NEA member.

At present, registration in the program is available to NEA members who reside in the continental U.S. Members may purchase up to 12 products per calendar year as necessary for themselves and/or their family members for delivery in the continental U.S. Only the eligible NEA member can log onto www.partners.whirlpool.com to make a purchase.

Do not share the group code, user ID or password information with anyone outside of the program. Sharing VIPLINK™ Program pricing and information with dealers, trading partners or other people not involved with the program may lead to suspension of privileges.

This is a partial list of the Terms and Conditions. You are required to read and agree to all VIPLINK Program Terms & Conditions before purchasing any item from the VIPLINK Program.

A complete copy of the Terms & Conditions for the use of the program are available online at: https://partners.whirlpool.com/content/content_popup.jsp?pageName=Terms.

Source: http://www.neamb.com/home/1207_4464.htm

NEA Member Benefit Article of the Week:

The Rewards of Refinancing

More and more homeowners are finding that their home's equity can be a powerful financial tool. You can leverage your home's equity to help you get onto solid financial footing. Refinancing your current mortgage may be a step that can help you:

- Consolidate high-interest loans or bills into a single, more manageable monthly mortgage payment
- Lower your interest rate.
- Reduce your monthly mortgage payments.
- Reduce the term of your existing mortgage to pay it off faster.
- Access available funds for tuition costs, home improvements, or to cover large expenses.

A Word About Debt: Consolidate!

High interest rates on credit cards, loans and other debt can create a significant drain on your resources, and often make it difficult to get out from under and get ahead. Refinancing may provide you the opportunity to consolidate your debt, and there may also be tax advantages.¹

Refinancing can offer a variety of benefits, but like any money management tool, it may not be right for your specific needs. Call us for a free consultation. A Home Mortgage consultant will be happy to discuss the options open to you.

When Should You Consider Refinancing?

Our home mortgage consultants will walk through the financing options available to you when you are considering a refinance. Here are a few of the factors they will look at:

- **Interest Rates.** If today's rates are at least .5% lower than your current interest rate, then it may be a good idea to consider refinancing your current mortgage.
- **Length of Time in the Home.** The longer you remain in your home the more likely your refinancing will pay off. If you're thinking about moving within 5 to 7 years, perhaps you should consider other debt consolidation options such as a home equity loan or line of credit instead.
- **Loan Term.** The amount of time needed to repay a loan is called the term. When interest rates are low enough, you may shorten the term of your loan without having to greatly increase your monthly mortgage payments. The shorter the term of the loan, the less you pay in interest for that loan.

Refinancing To Take Cash Out

This option enables you to convert some of your home's equity into cash you can use any way you choose. With cash-out refinancing, you replace your current mortgage with one for a larger amount, and access additional money for any need you may have.

Here's how it works:

A. Home's appraised value	\$ 150,000
B. Mortgage unpaid balance	(\$ 100,000)
C. Available unused equity	\$ 50,000
D. Cash needed for debt	\$ 20,000
E. New Mortgage Amount	\$ 120,000
F.* New "Loan to Value" (LTV) 80%	

* Calculated as: Line E divided by Line A

To learn more about refinancing, call the NEA Home Financing Program at 1-800-632-4968 and speak with a Home Mortgage Consultant.

Remember, the benefits of the NEA Home Financing Program are extended to parents and adult children of NEA members.

1. Consult your tax advisor for details. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2009 Wells Fargo Bank, N.A. All Rights Reserved. Equal Housing Lender.