

Week 19

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

Bingo Review

"Terminology is often difficult for students to master. We found that playing Bingo is not only fun, the students tend to retain the information. Bingo cards can be constructed in Microsoft Word by using the Table format. Vocabulary words are then entered into each of the blocks. The instructor reads the definition, and the students mark off the correct words. Using this method, students generally score better on this portion of the exam."

Content

What's My Noun?

"I have a game that I play with two to four teams. Each team writes five nouns for a member of the other team to describe with up to five adjectives. I can increase or decrease the number of nouns, depending on the level of the students. The guessing student's team must guess the noun, with the

number of nouns guessed correctly determining who wins. The teacher must referee to be sure no verbs or adverbs are thrown in."

Getting Organized

Painted Windows

"I have an idea for those that are artistic and would like to make their classroom look exceptionally alive and wonderful! I choose a theme relating to either science or literature and paint the windows in my classroom. This month, I chose the solar system and planned a scene in outer space with midnight blue paint as the background. There are yellow stars, planets, shooting stars and aliens in space ships. I painted it with regular tempera paints mixed with about 1/2 cup of dish detergent. This allows the paint to be easily washed off when ready to change themes. Just add water and it washes off with ease. These paintings create a vibrant color wash in the room and are absolutely incredible!"

Managing Your Classroom

Student Numbers and Recording Grades

"I cut down on the time it takes to record grades by giving each student the number corresponding to her/his name in my grade book. Each new year I give students these directions: (1) Make a box on the right hand corner of the folder that you bring to class each day and put the number in this box; and (2) Write this number on the right corner of your paper each time you write your regular heading. Grades will always be posted on the right hand side of the paper. When assignments and tests are picked up, I ask a student to place them in order according to the numbers. Believe me, time is really saved when recording the grades!"

Relationships

School Notes

"To communicate easily with parents and students, I post a message on www.schoolnotes.com. I can list my assignments for the week or direct kids to a favorite web site. It's easy, fun and free!"

Using Technology

Writing Autobiographies

"Students in my computer classes learn how to format reports by writing their own autobiographies. They begin by drawing a 'map' on a plain sheet of paper that I do with them on overhead. In the top right they draw their birth hospital, and in the bottom right they draw the school. In between, they draw the 'highway of life' complete with significant events in their lives as signs along the way. These signs become the side headings of their papers to help them to stay on topic. We make a formal title page together and students are encouraged to add graphical displays. They are directed to use all the features of the word processing program, including the thesaurus, at least once per page. They are also directed to reflect upon the happy moments of their lives and tell no family business. I tell them it is a celebration of their lives to read to their own children some day. For extra credit, I encourage students to create picture displays of their lives that I put up on the walls of the classroom. I get lots of visitors to see these displays."

NEA Member Benefit of the Week:

Happy You Year!!!

NEA Member Benefits is excited to launch [Happy You Year](#), which offers 14 great member benefits as you set your New Year's Resolutions. With everything from saving money (Click & Save and SmileMakers), to getting organized (The Container Store), to losing weight (Jenny Craig), to developing professionally (The NEA Academy), to getting your financial house in order (the NEA Magazine Service).

Check out the bottom to the last offer... [a FREE one year subscription to Kiplinger's Personal Finance magazine](#)- a \$47 value!

SOURCE: <http://www.neamb.com/home/4517.htm>

NEA Member Benefit Article of the Week:

10 for '10: Top Financial Resolutions for the New Year

Date published: Wednesday, December 16, 2009

By Mary Rowland

Here we are again at the time of year when people talk about getting a fresh start and avoiding the mistakes and bad habits of the year gone by. Like most of us, I believe that evaluating where we've been over the past 12 months and making a promise to polish up the rough edges for the coming year can be a valuable life planning tool. Of course, I am not resolving to look like Megan Fox in 2010, or to land an art scholarship in Florence, or even to win the Pulitzer Prize. Still, we'd all like to improve our financial situation in the new year so here are 10 things I plan to do and also recommend to you.

1. Build a personal reserve (emergency) fund. If there's one thing the financial uncertainty of the past year has taught us, it's just how dangerous it can be living paycheck to paycheck. Make a pledge to yourself this New Year to start building your own personal reserve fund—or make sure your reserve is sufficient if you already have one. Experts recommend you set aside at least 3 months' worth of living expenses in a savings or money market account. You never know what the future may hold, but having a reserve fund will allow you to focus on the important (and not the immediate) in case you or your spouse loses your job or you're faced with unexpected expenses.

2. Check your credit report. If you haven't done so recently, winter break is a great time to spend a few minutes reviewing your credit report to make sure your accounts are listed correctly and that there aren't any errors that need to be corrected.

3. Reevaluate your credit cards. Credit card issuers are tacking on big new fees to beat a deadline of Feb 10, 2010, when a new law puts restrictions on credit card fees. When I got my MasterCard bill the other day, it carried a \$39 late fee and \$13.79 interest charge even though I paid the full balance on time. While credit is harder to get than it has been in the past, it's worth taking a look at consolidating high interest rate cards, or asking yourself if that rewards card with the high annual fee is really all that rewarding.

4. Review your insurance coverage. Most of us tend to look at insurance as a 'set it and forget it' part of our financial security. Nothing could be further from the truth. Spend some time over the holidays reviewing your coverage to see if it still meets your needs. Is your homeowner's policy still sufficient to cover replacing all your personal possessions? Have your life insurance needs changed during the course of the past year? By making a habit of reviewing your coverage annually, you may be able to save money by reducing some unnecessary coverage, or you may find areas where you need to increase your coverage.

5. Save more. This is tough for me as I have a son in college and a daughter who just graduated and is struggling to get a foothold in today's terrible economy. Still, I'm committed to move just a couple of dollars—a handful—from my checking account into a retirement account as often as I can. I'm self employed so I don't have a 403(b) or 401(k) plan. I will use my IRA account. The sooner you can start saving the better. Assuming an 8% annual return, every dollar saved today will be worth more than \$3 in 15 years. Thinking that I'll get over \$3 for every \$1 I save today makes saving a lot more appealing—and this morning's \$3 latte a lot less appealing. Speaking of which.

6. Buy less. I started by taking inventory: cleaning out cupboards and closets, the basement, etc. to get rid of excess stuff, keeping only those things I like and use regularly. (Donating all the stuff you no longer use before the end of the year can also add up to a nice tax break.) I also resolved to make a list of absolutely essential things that I do not have. So far, that list is blank. I will not buy anything that is not on the list.

7. Know where your money goes. As the management mantra goes, you can only manage what you can measure. If you don't know where your money is going, you'll never be able to get a handle on your spending. Invest in a personal financial software program like Quicken or use an online site like Mint.com to track where your money is going. I think you'll be surprised by what you learn. You'll also discover that making future spending decisions—and setting financial goals—will become much easier.

8. Avoid “beta stocks.” I don't have much confidence in the stock market right now. Yet I'm realistic enough to know that I can't put all my money in a bank CD or squirrel it away in a shoebox under the bed. But I will do my best not to buy investments that move in tandem with the market or “beta stocks.” Beta measures the volatility of an investment relative to a benchmark, like the overall stock market, which has a beta of 1.0.

An investment with a beta of 1.0 tracks the market exactly, with precisely the same volatility as the overall market. A perfect example is an index fund that tracks the Standard & Poor's Index of 500 stocks. An investment with a beta of 1.25 would be 25 percent more volatile than the overall market.

This year, I hope to find investments that don't correlate with the market. One possibility is health care stocks or mutual funds. Another might be a currency fund that invests in a foreign currency.

9. Avoid junk bonds. I've never been a fan of junk—those bonds that carry a high risk that the issuer will default. Junk bond investments soared in 2009. A warning bell rang the day before Thanksgiving when Dubai asked to postpone payment on some of its \$59 billion in debt. In his Smart Money column on Dec. 1, James B. Stewart said he sees a potential bubble in these high-risk bonds. “Lately investors have been pouring money into some of the riskiest fixed-income categories. Junk bonds have been having their best year ever, up an average 42.5% this year, according to Morningstar.” Stewart worries that the Dubai crisis could be the beginning of a “cascade of defaults.” Clearly this is no time for junk.

10. Find investments outside the market. Take a look at non-market investments such as real estate, including rental property. This idea might work better for someone who's not still paying for college. I'm not sure I can scrape together money for real estate. I did invest in gold—another non-market investment—last summer. But I think it's too late to put more money in gold now as it seems to have created yet another bubble. Finding non-market-related investments takes time and energy. I resolve to dedicate some of both to identifying new opportunities.

11. Give what you have. Make one resolution about giving—or sharing—time rather than money this year. The recession has left me with less money. So my time is cheap. Still, I tend to hoard it. My daughter and I spent a year teaching English as a second language but I haven't done it again since she left for college. I'm exploring other options, too. I also count here making a weekly or monthly coffee date with a friend or teacher or mentor who has slipped out of my life.

12. Remember to invest in you. I'm not falling for the “lose 10 pounds” resolution. Too banal. But to preserve good health and strong bones, I know I need cardio work, weight bearing exercise, yoga for stretching and some core strength work. I also want to spend some time on my personal development—either taking a class or maybe getting back to a few hobbies I used to enjoy. I resolve to get serious about maintaining a schedule that can afford all these things.

I know that was 12 resolutions, but I wanted to include the last 2 because they're important and they're good reminders that our financial health is a means to an end, not an end in itself. Remembering to focus on the important things in life this year is the best resolution of all.