

JUNE 2010



E B I T

N E W S L E T T E R

## President's Message

*Dear colleagues,*

*The year is almost over, and I have to say that I am looking forward to the summer break. This has been a very busy year with taking on the position of president. It took a while for me to feel comfortable in the position, but things are all starting to make sense. I think we are going to have a great year next year!*

*At our last meeting, we had elections for the upcoming year. Many of our executive members are staying in the same positions, but I welcome Suzy Martins to the team. Suzy is a recent grad and has agreed to take on the position of SAG representative. Susana Hawryshko has taken on the new task of publications editor.*

*I invite you all to get more involved in this great organization. Our current executive is a wonderful bunch of people and they are doing an excellent job. However, we all agree that some fresh faces on the executive would be a great way to get some new ideas for SAG, newsletters, and the website.*

*Speaking of the website, it hasn't been forgotten.*

*Chad Halstead is working very hard on making a better designed site, as well as one that is more user-friendly.*

*You will be notified as soon as it is up and ready for your perusal.*

*I wish you all a wonderful summer and look forward to seeing you in the fall at our 2010 SAG conference.*

*Remember that the program will not only be mailed to your schools but will also be posted on the MTS website.*

*With warm regards,*

*Nicole Belanger*

*President*

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# Reviewing Gen i Revolution: A Free Online Video Game for Teaching Financial Literacy

by Chad Halstead

At the NBEA conference in San Diego, I attended a session that used online gaming for teaching personal financial literacy. The session demonstrated a free online video game that has just recently launch called Gen i Revolution ([www.genirevolution.org](http://www.genirevolution.org)). This online game resource was designed and developed by the Council for Economic Education of the United States and has international registration for Canadian teachers.

## The Gen i Revolution storyline

The concept of the game is to teach financial literacy through a series of 15 missions that require students to plan, investigate, and make decisions to complete each unique mission.

The 15 missions are:

- Mission 1 – Building Wealth Over the Long Term
- Mission 2 – Investing in Human Capital: Job Choice
- Mission 3 – Investing in Human Capital: Education
- Mission 4 – Budgeting
- Mission 5 – Credit
- Mission 6 – Risk and Return
- Mission 7 – Alternative Financial Institutions
- Mission 8 – Stocks
- Mission 9 – Bonds
- Mission 10 – Mutual Funds
- Mission 11 – Researching Companies
- Mission 12 – Stock Market Fundamentals
- Mission 13 – Stock Market Crashes
- Mission 14 – Forecasting the Future
- Mission 15 – Financial Planning

The video game scenario places the student in the near future where a “murktide” is sweeping across the nation. The presenter of this session indicated the current financial illiteracy of high school and college graduates combined with the recent economic difficulty around the world as being the reasons that led to the creation of this online simulation videogame. The “murktide” represents the lack of financial literacy of citizens within the game.

## Game Design

Prior to the creation of the game, students were surveyed for their likes and dislikes with respect to video



games. Most students polled indicated the number one factor that determined whether or not they approved of the game came down to one thing: the opportunity to choose their own path to reach the final goal. Most students indicated that a game that follows a step-by-step linear path to achieve the final goal can often become tiresome and interest level wanes as little is left for self exploration and discovery. This result occurs because everyone must follow the same steps to get to the end with little difference in the end result. Games that allow for multiple paths to achieve the goal through search and investigation, trial and error, planning and decision-making leading to multiple-ending storylines, rate much higher in interest and approval among students. This is a common thread in current popular gaming where gamers have the ability to “choose their own path” resulting in multiple outcomes based on the choices they make throughout the game. This non-linear



game path was a challenge for the creators of Gen i Revolution as they wanted the game to resonate with student interest but ultimately reach their outcomes for personal finance literacy. The end result finds a balance between these goals.



### Game play

Each mission is presented as its own storyline taking place in the near future where a “murktide” is closing in on a citizen (or group of citizens in some cases) in desperate need of advice to improve their financial situation. At the beginning of each mission, the student has the opportunity to select help through financial advisors (called operatives) whom they can turn to for advice throughout the mission. There are seven operatives, each with their own unique specialties, that the student can choose from, but they cannot select them all. Each operative’s help must be purchased using points and the student must consider each operative’s abilities before making their selection. For example, the student must choose between the Deacon, who specializes in investments, and Erica, who specializes in analysis of the economy, to help them throughout a mission on mutual funds.

The student must navigate through each mission while finding clues, gathering information, and using tools they are provided with to solve the questions presented to them and gather points along the way. If they need help, they can turn to their operatives. If they’ve chosen their operatives correctly, the operatives can give them advice. If they’ve chosen their operatives incorrectly, the operatives will be unable to help them. If they want to swap out their operatives during the mission for another choice, they can but will need to use points to purchase another operative.

Once the student decides they are prepared and ready to attempt to complete the mission, they can select

the option to “battle the murktide” and answer a series of financial questions to finish the mission. The student will either pass or return to the mission to gather more information to help them succeed in another attempt to “battle the murktide.”

To view three brief online video demonstrations, visit this link: <http://www.genirevolution.org/demonstration.php>.

### Customizing the game to suit your needs

Teachers have the ability to create a class and have students register for that class. This allows the teacher to track each student’s progress and identify the missions the student has completed. The teacher has the ability to open or close each mission and the missions do not need to be completed in order. For example, a teacher could decide to use a specific mission only, such as Mission 5 – Credit, for students to attempt. Several other options are available for teachers to customize the game as well.

### Online Resource Review

I tested it out with students and they had positive feedback. They even asked me to enable missions for them to continue. The opportunity for students “to find their own way” was appealing to them. The questions were not the same on each attempt and made it more challenging as it didn’t allow students to just use the process of elimination to move on and complete the missions. I would recommend using this online game resource because it engages students, can be customized to fit your goals, addresses an important provincial goal of increasing financial literacy and can be used in a number of business courses.



# When All the Training Pays Off

*by Mark Lebar*

Before I started my nine-week teaching practicum, I wrote a short paper likening preparation for student teaching to preparing for a boxing match. Since I have finished my term, I am more convinced than ever that this analogy is extremely accurate.

When a boxer prepares for a match, they do their best to simulate what the experience is going to be like. They bring in training partners that can mimic their opponent's style, size, or strength to develop a game plan. At Red River, we try to do the same thing by creating an environment similar to the classroom. This is a great place to test new ideas and methods on your peers in a safe, controlled setting. However, in teaching as in boxing, nothing can truly replicate that "big fight" atmosphere.

There is something to be said about the inalienable truths that one can only learn in the heat of the battle or the treacherous midst of a classroom. One of these truths is certainly classroom management. It is so difficult to simulate "real" problems in the classroom when the students are your peers. Even if they are told to cause a pre-planned disturbance, it is almost impossible to do with a straight face when working with your peers in the classroom. Do not get me wrong though, I am still a huge proponent of preparation and running through these simulations gives valuable feedback on lesson structure and timing. However, a peer asking "Why are we doing this?" and a student asking the same question are two very different animals.

This could be compared to working on footwork with your trainer, where he moves with you, and with an opponent who moves against you, when training for a match.

Another important aspect of my student teaching that I may have taken for granted was the support structure that must stand behind the student and their corner men and women. I was fortunate enough to have great support from all the people I worked with. They made the transition from student to teacher that much easier. They prepared me, gave me lessons on teaching, guided me when I got lost, and gave me encouragement when I needed it. They were my corner men and women who guided me through the thick of the fight. When I did not know which direction to turn or where to put my feet, which hand to throw or which lesson to plan next, they were there yelling out instructions.

So just like the boxer getting in the ring for the first time and walking away with the victory, I felt that I walked into the classroom and came away with a successful showing. I may not have gotten the knockout, and it may not have always been pretty, but I walked away unscathed, ready to do it all over again. You cannot ask for more success than leaving student teaching more driven than when you started to make this your career. I look forward to stepping back through the ropes next year at a new school with new students and all the training that will accompany that event.

## Websites to Check Out

*Resources Suggested by Susana Hawryshko*

### **Consortium for Entrepreneurship**

[www.entre-ed.org](http://www.entre-ed.org)

Visit the "How" link to get ready to use classroom resources on Entrepreneurship.

### **US Small Business Administration – Teen Business Link**

<http://www.sba.gov/teens/>

This is a great resource for students who are looking at the steps involved in starting a business.

### **Web English Teacher**

<http://www.webenglishteacher.com/media-ads.html>

This site contains a variety of teaching ideas for media and advertising.

### **Biz/Ed**

[www.bized.co.uk](http://www.bized.co.uk)

This site contains a variety of lessons related to Accounting, Economics, Marketing and more. You will also find games that can be used in the classroom if you follow the Educators link.

### **Internet 4 Classrooms**

<http://www.internet4classrooms.com/ct-bus.htm>

Contains a variety of links to sites with business related lesson plans.

# One Password To Rule Them All...

by Chad Halstead

Are you getting frustrated trying to remember all your passwords?

When I discovered a new site that offers a new innovation or service that I'd like to test out, often the first thing required to do is create a new user account. One problem with using the same username and password for everything is that you become vulnerable if your password becomes compromised. There are so many variables that could allow your password to be discovered: your computer may be secure or it may not be, the site you are using might be under tight security, or it may be an upstart that does not have all the necessary security measures in place. It's recommended a password be changed every three or four months. This may become quite a painful experience with the ever growing list of user accounts created over time. Another problem occurs if a different username and password are created each time. There are so many it can become difficult to remember them all. Have you ever tried at least four or five combinations of usernames and passwords on a site before it worked? Or worse, it didn't work and you needed to go through the "forgot your password?" options most sites offer?

One day I tried to login to two different sites to check my Canada Student Loans account and to check my Canada Savings Bonds account. I rarely check these sites as viewing the amounts in each often fails to impress me (one is always too high while the other is always too low!). After I attempted several username and password combinations and tried to recall what I would have created six years ago, I gave up and had to call both institutions. Waiting on hold on the phone for 45 minutes on a sunny summer day was actually a good thing because it helped me figure out a solution to this login problem.

## The solution:

1. Take the usual password security advice (include numbers, letters, capital letters, characters, a length of at least 10 of these in a random combination) to create ONE main password that you like. For example, P4stuQ89m3s!

2. Whenever you login to a site, alter your one main password slightly by adding one character from the title of the site you are using. For example, if you login to your Google account, take the first letter of Google and change your password to: gP4stuQ89m3s! or GP4stuQ89m3s!.
3. Use the same formula when logging in to other sites, always taking the first character (or second, or last) of the site name and combining it with your one main password.

Essentially you'll have a different login for every account and your password will be secure on all of them. If one of your passwords becomes compromised, your other passwords will still be secure. You can still change your passwords over time by using the same formula but switch either your one main password or the formula from the first character to the last character, etc. Don't worry too much if there's some overlap between two sites because the characters used are the same. Most of the time it won't occur.

It seems we're becoming increasingly overwhelmed by memorizing passwords to access things that are supposed to "make life easier," but recalling the login is becoming more difficult as well. This password formula has definitely helped to practically eliminate this problem for me and hopefully it will do the same for you.



# Classroom Assignment

## FAST FOOD FOR THOUGHT - by Suzy Martins

1. Set up a new spreadsheet with the following headings:

	A	B	C	D	E	F	G	H	I
1	Fast Food for Thought								
2									
3	Restaruant:								
4									
5									
6	Menu Item	Calories	Fat	Saturated Fat	Cholesterol	Sodium	Carbohydrate	Fiber	Protein
7									
8									
9									
10	Total								
11									
12	Daily Recommendation								
13									
14	Percentage of Daily Recommendation								
15									

2. Visit the website of the fast food chain that you visit most and find a link to their nutritional information. Choose three items from the menu (i.e. a burger, fries, and a drink) that you order regularly and enter the items in cells A7:A9. Record the nutritional data in your spreadsheet under the appropriate heading. Add the restaurant name to cell B3.
3. Enter a function to calculate the total calories, fat, saturated fat, etc. from all three menu items in cells B10:I10.
4. Visit the following website to find out your daily nutrition requirements: <http://www.mealformation.com/mfprofil.html>. Record your results in cells B12:I12.
5. Enter a formula to calculate the Percentage of Daily Recommendation in cells B14:I14 (hint: divide the total by the daily recommendation). This number represents what percentage of calories, fat, etc., that you are getting from your fast food meal.
6. Add the logo of your restaurant to the top right corner of your spreadsheet.
7. Format your spreadsheet to make it more attractive:
  - a) Merge and center title
  - b) Center column headings
  - c) Add borders where appropriate
  - d) Add fills where appropriate
  - e) Add bold/italic font where appropriate
  - f) Cells B14:I14 should be in percentage format
  - g) All numbers should be number format (1 decimal)
8. Add a custom footer with your name in the center and the date on the right.
9. Change the orientation to landscape.
10. Save your workbook as Your Name\_ Fast Food

Rubric on next page.

Marking Rubric	Mark
All data entered correctly including spelling	/2
Sum function correctly entered in cells B10:I10	/1
Formula entered correctly in cells B14:I14	/1
Title merged and centered	/1
Column Headings centered	/1
Appropriate use of borders	/1
Appropriate use of fills	/1
Appropriate use of bold and italic font	/1
Cells B14:I14 are in percentage format	/1
Logo inserted at top right corner	/1
All numbers are formatted to 1 decimal	/1
Custom footer	/1
Landscape orientation	/1
<b>Total</b>	<b>/14</b>

## Thank You and Congratulations



The Teacher Education Department at Red River College would like to thank the following schools who hosted a teacher candidate in the Business/Technology area:

Dakota Collegiate	Murdoch MacKay Collegiate
Daniel McIntyre Collegiate	River East Collegiate
Edward Schreyer School	St. James Collegiate
Fort Richmond Collegiate	Shaftesbury High School
Garden City Collegiate	Sisler High School
Gordon Bell High School	Springfield Collegiate
J. H. Bruns Collegiate	Steinbach Regional Secondary School
Kelvin High School	Tech-Voc High School
Lord Selkirk Regional Comprehensive Secondary School	Vincent Massey Collegiate, Winnipeg
Maples Collegiate	West Kildonan Collegiate

Congratulations to the following Business/Technology Teacher Education Graduates for 2009/2010

Shane Bostrom	Andrea Hughes Opray	Ryan Russell
Courtney Chubaty	Whitney Jones	Salinder Saini
Patrick Cowtan	Suzy Martins	Heather Schindel

We wish you much success in the teaching profession!

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