



NOVEMBER UPDATE

From Pat Bernstein, Chair of Stocks in the Future



Observing *Stocks in the Future* classes brings me into the bustling pre-teen world-in-motion. Do's, don'ts, and remember signs plaster the walls next to impressive arrays of student artwork. "Stocks" class is often scheduled following the morning bell, taught by mathematics, social studies or reading teachers. On my recent visit to Fallstaff Middle School, I chatted with a youngster who sat in the principal's office due to some infraction and asked if he took *Stocks in the Future*. His face brightened as he told me it is one of his favorite classes and said "it really helps my math".

The sixth grade SIF teacher, Mr. Jay Valentine, engages these youngsters once a week. On this day their attention centered on the oversized whiteboard displaying readily identifiable items of a sofa, truck, DVD, Cal Ripken baseball card, and television set. Introducing the concepts of investing, students were asked to decide whether these items would increase or decrease in value over time. They readily cast the television, DVD and sofa as 'downers'. Quickly one child waved his arm for recognition and suggested that the sofa might become more valuable if it were an antique! When students were asked to add and evaluate a possession of their own, several drew pictures of dogs. *More or less valuable?* asks Valentine. "More valuable", one student said, followed by the logic that the dog could create a positive money flow from dog shows and breeding.

From the high level of participation and the thoughtful responses, you can see these lucky youngsters 'buy into' their introduction to financial education, business awareness and the reinforcement of their academic skills throughout the curriculum. Please let me know if you'd like to observe a class with me.

