

LEARNINGCURVES



CONTINUING EDUCATION | JOB TRAINING | LIFELONG LEARNING

PUBLISHING SINCE 1999

SETTING GOALS THE “SPORTY” WAY



Photo by Miguel A. Amutio on Unsplash



BY CARTER HAMMETT

Congratulations!

You’ve now reached a stage where you have completed your self-assessments, researched some work options and arrived at some conclusions. It’s time to set some goals.

We often hear about setting SMART goals (Specific, Measurable, Achievable Relevant and Timely) to help you make your plans more concrete and in the process, eliminate vagueness. And while this is a good model, Branch and Wilson (2010) have created another model that works just as well and might be more relevant to your job search goals. They have dubbed their model: SPORT, which stands for:

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BESTSELLER FOR YOUR BEST JOB SEARCH

BY LISA TRUDEL

Career advice can appear in many forms. It can be verbal from a trusted Career Coach or read in a recommended book. Twenty years ago, I was encouraged to read a book titled “The Four Agreements” by Don Miguel Ruiz. I was told that I would find something special that would assist me to reflect, rethink and revise my job search.

This bestselling paperback is still very popular and is promoted as an inspirational book that offers a code of conduct to transform self-limiting beliefs into a new experience of freedom and true happiness. For me “The Four Agreements” was a roadmap that immediately connected to the roller coaster of unemployment, the struggle of job search and the complexities of career planning.

The following is a summarized definition of each “agreement” and how each connects to career development.

1. Be impeccable with your word.

Definition: Always speak with integrity and say only what you mean. Avoid using words to speak against yourself or to gossip about others. Use the power of words in a positive direction.

Career connection: Being impeccable with words is essential when writing resumes, cover letters, email messages, LinkedIn content, and when speaking at job interviews or on the job. Employers seek candidates who are compelling communicators and who can explain in easy-to-understand terms how they can support profitability and productivity. Words are powerful when writing and speaking, and one wrong answer at an interview or at a work meeting, can create a negative impression that can harm your career.

2. Do not take anything personally.

Definition: Nothing others do is because of you. What others say and do is a projection of their own reality, and when you are immune to the opinions and action of others, you will not be the victim of needless suffering.

Career connection: The workplace is constantly in a state of change due to various reasons including changing demographics, technological advancement and increased competitive pressure. If you lose your job, or have to take a job where you are underemployed, try not to tie changes in income, position title, and perceived professional status to your self-esteem and self-

confidence. You cannot control what happens in the workplace however you can control where you give your time, energy and attention.

3. Do not make assumptions.

Definition: Find the courage to ask questions and express what you want. Communication should always have clarity to avoid misunderstandings, sadness and drama.

Career connection: Statistics prove that the most successful way of securing a job interview is by networking. Whether you are connecting with others using LinkedIn or through volunteer work, your verbal and written communication should be focussed, uncluttered and understandable. Your networking contacts cannot support you if they do not know your employability strengths. To advance in your career, find out the expectations of the employer instead of assuming or guessing.

4. Always do your best.

Definition: Your best will change from moment to moment. It will be different when you are healthy, unwell, employed or unemployed. Under all circumstances, simply do your best and you will avoid self-judgement, self-abuse and regret.

Career connection: Employers seek candidates with an upbeat and optimistic attitude, and who are self-motivated to learn and use initiative to support company goals. Your best can be enriched by finding a mentor, becoming organized, building financial independence, and being kind to yourself. Give yourself 30 minutes once a week to pause and reflect on your professional accomplishments. Taking time to stop and to congratulate yourself on balancing work, health, personal growth and leisure goals, can be the most generous way of being nice to yourself. Pat yourself on the back and be proud of who you are and the fact that you are using the wisdom of a bestseller.

To find out more about career planning and job search advice, contact your local Employment Ontario Career Centre and find out if you meet the criteria to use their free services.

This article was written by Lisa Trudel, Career Specialist with Achève (pronounced “achieve”). You can contact Lisa at ltrudel@achev.ca



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THE COMMUNITY THAT DEFINES UNIVERSITY IN THE COMMUNITY

BY JOANNE MACKAY-BENNETT

“The single most important bond is that of community” - bell hooks

Most of the time when we talk about a community, we assume that we are referring to a group of like-minded people who meet regularly in a public or private setting. Yet, all too often, we gather with people whose language, race, class, education, religion, and values, etc., are just like our own.

Think about the communities to which you belong. How many of those groups are defined by a pervasive sameness of its membership? Being in a community with people who in many ways are just like you asks very little of its members; norms are uncontested and any challenges are easily and comfortably met.

Black, feminist, writer and scholar bell hooks (quoted above), encouraged us to ask more of the social and cultural norms that we take for granted, to make room for the history and experience of all of us. To expand our comfort zones, you could say. To ask more of ourselves in our day-to-day lives.

At University in the Community (UitC), a diversity of background and opinion amongst students is integral to the program. We are a group of adults who might not have met each other were it not for a single thread that unites us: everyone is motivated by a desire to learn and to search for meaning in a world that often, as the situation in Ukraine does now, defies reason.

Let me underscore here that without the vision and support of U of T's Faculty of

Arts and Science, Senior College, and Innis College, UitC would not exist. In the highly competitive world of university affairs, U of T has been a steadfast advocate of our free-of-charge program. It is their generosity that allows us to offer a program for people who have never lost the drive to learn but who may not fit the typical student profile.

When UitC meets once a week, participation is key to the success of the class. We know that we won't necessarily agree with one another all the time. Diversity, as practiced in our classroom (either at Innis College or on Zoom), is more than demographics. It provides us with the space for a plurality of values. And it is that plurality of values that challenges us to step outside our bubble, to truly listen to other opinions, to trust the experience of another's life, and to respect difference.

This term, our UitC program explored a number of topics that addressed the wide range of interests of the students. Invited speakers (academics, writers, and artists) brought us into their worlds by engaging us in discussions such as: the work and legacy of Canada's first medical officer of health, Dr. Peter Hendersen Bryce (Dr. Travis Hay, Mount Royal University, Calgary, Alberta); a personal history of growing up Cree in Churchill, Manitoba (Dr. Brenda Wastasecoot, Centre for Indigenous Studies, U of T); the increasingly urgent need for urban public space (Dr. Luisa Bravo, founder, City Space Architecture, Bologna, Italy); Canada's policy of refugee determination (Rebecca

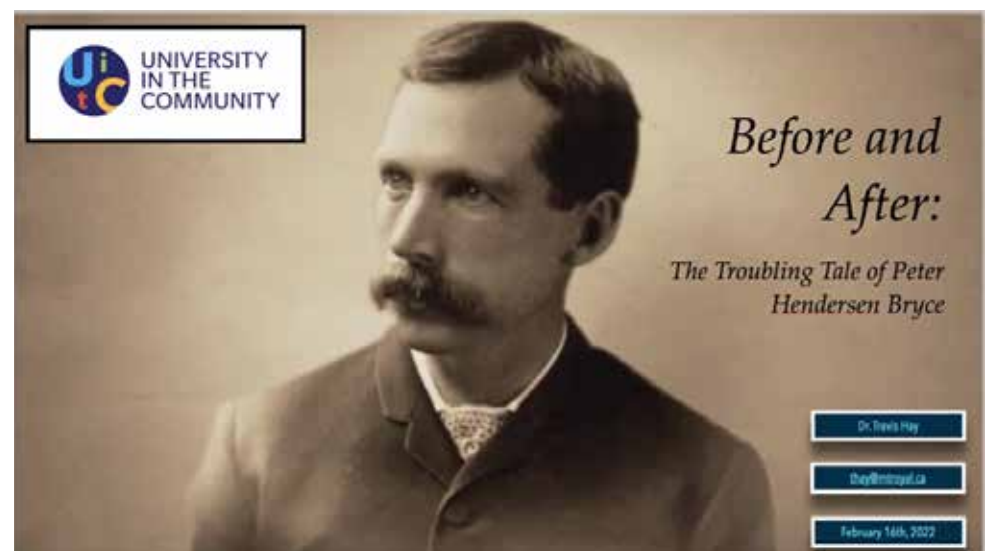
McTaggart, former Director, Immigration and Refugee Board); how a reporter in a large, daily newspaper chooses the stories representative of Canada's immigration and refugee issues (Nicholas Keung, Toronto Star); composing and designing sound for a plural world (composer, multidisciplinary artist and facilitator, Ruby Singh, Vancouver, BC); and how to weed out disinformation in today's news (Jeffrey Dvorkin, journalist, educator, Massey College Fellow at U of T, and author of *Trusting the News in a Digital Age*, Wiley, 2021).

Last year, we added a four-week Philosophy course to our program in the Spring. (See: *Learning Curves* Winter 2022, page 7). This

year, thanks to the initiative and generosity of philosophers Daniel Munro (U of T) and Zachary Weinstein (Bard College, New York), we are offering another four-week program on Zoom (May 18 - June 8). We will meet as we do now, on Wednesday evenings. Our topic? The multidimensional nature of well-being.

If you would like to join UitC for our Spring program, or for our Fall 2022 program, please send an email to: universityinthecommunity@gmail.com. We'd be delighted to tell you more about this most remarkable group of students and speakers.

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SETTING GOALS THE SPORTY WAY

CONTINUED FROM PAGE 1

Specific – Being precise about what you want, how you want to feel and when you want to achieve the goal.

Positive – Framing your goals in positive terms and using positive self-talk to keep developing and enhancing your objectives. Perhaps you want to learn a skill or perform better during job interviews. This would be the place to state these goals.

Observable – This could be framed as an outcome or an achievement in the ongoing development of your goals. For example, rating your confidence levels during interview skills prior to job search (4) and then rating your them again after meeting with a job coach and practicing mock interviews (7).

Realistic – I once asked a client what his goals were for a career. “Well, since world domination didn’t work out, I think I’ll try janitorial,” he said. With absolutely no work experience and a strong presence of dyslexia that had never been successfully addressed in a job context, he had adjusted his goals accordingly while acknowledging that janitor, while a respectable goal, wasn’t where he wanted his life to stop. He was aware that he had strong verbal and visual skills but wasn’t quite sure how to harness these, these became part of his goal.

Timely – Try to establish a realistic time frame to help keep you as focused as possible. These should be firm but flexible to allow yourself some breathing space. Also, are there behaviours you would like to change? Things you are now prepared to face but couldn’t before? Maybe going out and networking or attending a Toastmasters meeting was terrifying for you. Establish some sub-goals to help you reach this one item you want to reach while “scaling Everest.”

TIP: When tasks seem overwhelming, consider breaking them down into bite-size pieces that are

Manageable and trackable. One method for managing this is writing a specific task on a post it note and then write down every single step involved in achieving that particular goal. When finished, post it on the wall. As each task is completed, congratulate yourself by removing the corresponding post it note from the wall. You are literally watching your task shrink before your eyes as you see yourself getting closer to the outcome you want.

It should be taken as a given that some goals such as say, finding a medication to manage your epilepsy might take longer than expected to achieve. Don’t stress yourself out by being too rigid or inflexible with your plans. Make sure you leave some wiggle room to adjust as you go...you’ll spare yourself lots of stress!

It’s not enough just to set goals, you need to also track your progress. This helps keep you motivated. Tracking also allows you to see how far you’ve come and reward yourself.

There may also be times where you feel like you’re stagnating. When this happens you might need to either revise some of your goals, or at least renew your commitment to them. Could it be that maybe your feeling ambivalent about managing your concerns? Sometimes staying the same appears easier than changing, even if it’s for the better.

TIC TOC Technique

Perhaps you’ve run into a brick wall. This is perfectly natural. Sometimes we try to take on too much. Sometimes we fail to realize that other steps must be sorted out first before our longer-term goals seem attainable.

The Tic Toc technique is “a simple yet effective way of unblocking obstacles to change. The technique is useful in helping you take a closer step to your goals.

“TICS” are “task interfering cognitions.” These are the thoughts, attitudes and beliefs that get in the way of your progress. You need to respond with TOCS—“task orienting cognitions” which are positive and constructive responses to TICs.

Complete the Tic Toc sheet by following these steps:

- 1- Identify the goal you want to focus on in the left column (TICS), list thoughts, attitudes and beliefs that get in the way of you achieving these goals.
- 2- In the right column, (TOCs) put responses to each of your TICs that will help you achieve your goal or task: See sample TIC TOC sheet to the top-right.

Once you’ve decided on your goals it’s important to create action steps that help you reach these goals. As with chunking, part of this process is about breaking tasks down into step by step into clear achievable tasks and identifying resources needed to accomplish these. Supplementing this is evidence of completion.

Goal: Set some time aside to write my resume

Task Interfering Cognitions (TICs)	Task Orienting Cognitions (TOCs)
1. If I start I'll get depressed	I have no idea where to start but I'll start compiling info anyway
2. Why should I do this anyway? Nobody will ever hire me! but I do have volunteer work and soft skills	I don't have a lot of experience
3. I'll probably just screw it up anyway	There's resume templates on my computer...I can start with that

Source: *Cognitive Behavioural Therapy for Dummies*

Now it's your turn.

Goal:

Task Interfering Cognitions (TICs)	Task Orienting Cognitions (TOCs)
1.	
2.	
3.	
4.	

LC

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WHY YOU SHOULD CONSIDER GOING BACK TO SCHOOL AS AN ADULT

BY JOCELYN WENSJOE

At 22 and with two small children to care for, I didn't have many options. Though bilingual and with some work experience in an office setting, I'd been too long out of the workforce – a mere two years! – to merit any serious consideration.

This was long before the Worldwide Web and home computing would make it easy to start an internet business.

It soon became clear that, if I wanted to have any chance at getting hired, I was going to have to up my game. After ensuring the babies were taken care of, I took classes.

The trouble was, at my young age, I lacked the self-awareness to decide which study path would provide me with lifelong professional satisfaction. I also lacked the wisdom to know which career fields would be lucrative and which would garner laughter if I said I worked in such a one at a party.

So I chose a sure bet: heating and air conditioning technology.

Unfortunately, at the time, women didn't have the same job assurances that men did. I found that my HVAC-R Technician certificate was just as helpful as my linguistic skills and previous office experience in helping me land a job. It seemed nobody found any cachet in hiring a female technician.

And it wasn't getting any less expensive providing for my family, either. It was time to go back to school; to learn marketable skills that would work for me.

In my experience, I can confidently say that going back to school has changed my life in such a positive way. I feel unstoppable. Yes, there will be some difficult moments where you

will think to yourself, this is too much for me.

Balancing everything in my life from being an attentive mother, working at a part-time job, and making some time to study late nights is something I struggled with. Something, I was not counseled about when I decided to go back to school. But at the end, it was all rewarding.

Eventually, things changed for the better. With a two-year degree on my CV, my maintenance skills were suddenly in demand. I found work as a technician in a large firm and, as they say, the rest is history.

As you might have guessed, all of this was years ago. Looking back, though, I see parallels between my situation and what's happening in the workforce today.

Studies show that few workers are enamored with how they spend most of their waking hours. For the majority of the workforce, their job is how they earn their money, not something they're passionate about.

Besides, submitting to drudge work for a paycheck, workers labor under the persistent fear that they, too, will be excessed or be made redundant by the latest technological advance or round of budget cuts.

Those tandem phenomena are reshaping work as we know it, and it's happening faster than anyone had ever dreamed it would.

They are the strongest argument for going back to school as an adult, even if you work in a field that is still relatively stable – like finance, medicine or law.

FinTech has completely revolutionized the financial industry. Everything from blockchain to mobile banking applications

signals that standard banking and money market industries are undergoing seismic shifts.

Going back to school to learn about these new technologies – and an opportunity to network with professionals already in the industry is a savvy career move.

Advances in robotics should be every surgeon's concern. Just think about how, only two decades ago, open-anything surgery was the norm. Now, robotic surgery is giving skilled surgeons' hands a run for their money, and not just because the robots can operate with more precision.

For now, robots need skilled surgeons to guide their moves; that's why it's a good idea for doctors to return to school. Valuable indeed is the surgeon qualified to operate surgical robots. Don't be the doctor who has no such training.

All of this is sound advice for those who are already well educated; what about workers who've not had the privilege of so much higher and further education?

For every worker, now is the best time to consider going back to school.

Between the pandemic – and all of its disruption, economic concerns and climate change, job security in all fields has eroded.

The wisest course of action is to be as prepared for change as possible. That's why going back to school to develop new skills should be at the top of every worker's to-do list. Not only does going back to school offer you a chance at a new career field, it boosts your job opportunities.

Studies show that most employers require at least some higher education so, even if you don't study a subject you intend to work in, the extra education will polish up your CV, making you a serious contender for any position you apply for.

In current years, there has been more and more help from the government and other institutions for parents, veterans, and those who are struggling financially. Now more than ever is the time to take advantage of the situation if you fall under one of these categories.

Even if you are successful in your career and looking for a little change, setting aside one or two years of your life to pursue another career will do you no harm.

There are schools that adjust the classes according to your schedule, and there is even help online to obtain a degree or for extra reinforcement in a subject you might be struggling with. Online classes are now a days, very common and convenient.

Some people might find it an absurd idea to go back to school after their 20s, but this should not be the case. The way people think are changing, we are moving towards a new age where you're never too old no matter what age, to go back to school.

If you have a dream job you've always thought about pursuing, go for it. If you just need to go back to school to study a subject that will present you with a better chance of earn more income, do it. Don't spend life wondering, what if. Life is about opportunities and learning new things while experiencing an adventure.

Besides, with all of the job market's instability right now, isn't it a good time to follow your passion – to get busy doing what you'd rather do? Think of the boost to your self-esteem as you open your own (internet) business... if you only knew how to get started.

Isn't it time that you did more than seriously think about private academic classes online?

CAN'T FIND THE WINTER ISSUE OF LEARNING CURVES? GO ONLINE.

Learning Curves along with many of its partners in education and community services, has been affected by COVID-19. Our Spring issue drop-sites continue to be affected. Unfortunately, we cannot effectively cover our usual distribution of the paper: a print run of over 16,000 located at over 650 sites in Toronto and the GTA.

We would be happy to send you hard copies of the Winter issue or drop them off. Simply contact us at learningcurves@hotmail.com.

We thank all our readers, and our advertisers without whose support Learning Curves could not have existed for the past 20+ years. Look for us in all the usual places as the province opens up. Many of our back issues are online at www.learningcurves.org

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THE FUTURE OF WORK: THE FIRST TECHNOLOGY WAVE

In the first tech wave of COVID-19, we have seen a rise in fields like software, financial, digital media, information technology, big data, cloud computing, communications, e-commerce and adoption of artificial intelligence. This will continue to gain momentum.

To deal with the volume of government and health care inquiries, IBM's Watson and Google's AI technologies were rapidly deployed using their voice-based and text agents to answer questions thereby increasing service time and decreasing reliance on humans. This technology will evolve quickly and be applied more broadly.

The first wave also accelerated other technology advancements like robot delivery experiments by an e-commerce provider in China, 3D printing of PPE in response to limitations to traditional manufacturing and supply-chain, robots being used to clean, disinfect and deliver food, and drone usage for daily tasks such as food delivery and even dog walking.

Crisis triggers innovation, drives rapid adoption, and provides many new opportunities for entrepreneurship and application of technology. From here, those technologies will evolve quickly and spread to many other applications putting many existing lower skill jobs at further risk. Whether or not we get another wave of the COVID-19 virus itself,

the first wave of economic disruption will certainly be followed by a second: a tsunami of technological change and disruptive innovation.

To see the accompanying video use the QR code below



Tracey Taylor-O'Reilly
Assistant Vice-President, Continuing
Studies, York University

Tracey Taylor-O'Reilly has been the Assistant Vice-President, Continuing Studies at York University for six years where she is the founding executive head of the newest and one of largest Schools in Canada. She previously worked at McMaster University for 15 years in roles that included Associate Clinical Professor and Director of the Centre for Continuing Education. She served on the Board and as President of The Canadian Association of University Continuing Education (CAUCE) and is currently on the Board of The Centre of Education & Training (a career and settlement services organization).



Kathleen Wynne
MPP Don Valley West

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MAKERSPACE 1:1

BY WENDY TERRY

In the Winter 2022 issue of Learning Curves I did an article on Makerspace at the UofT Scarborough Campus. see www.learningcurves.org for back issues. I ended the article by noting what you find at one institution is often at another so ask. As I was delivering in York Region and asking about it, I found out that most libraries have Makerspaces. Karen Yang, Marketing Manager, for Markham Public Library answered my questions. Ask about it at a library near you.

What do clients use 3D Printers for?

Example of a couple of projects?

We have customers using 3D printers for both personal and business purposes. We have many customers 3D printing their wedding gifts and holiday gifts. One business project we recalled is customer printing their company logos to use in a Conference.

What do our digital sewing machines/embroidery machines do?

We have a Digital Embroidery Machine - Brother PE770 and Sewing Machine - Singer Quantum Stylist 9960. Both provide customers hands-on sewing and embroidery experience. The sewing machine is a home used machine and customers usually use it for their home projects. The embroidery machine can use the preset pattern and design or customers can design their own using a software.

Is your site the only location or are there others in York Region?

MPL's Makerspaces are only within the MPL branches across the City of Markham. There are also other libraries in York Region that have a Makerspace.

All you need is a library card?

Yes, all you need is to complete an Orientation and Markham Public Library card to access all the equipment and workshops at MPL's Makerspaces.

Do you offer classes? What are they?

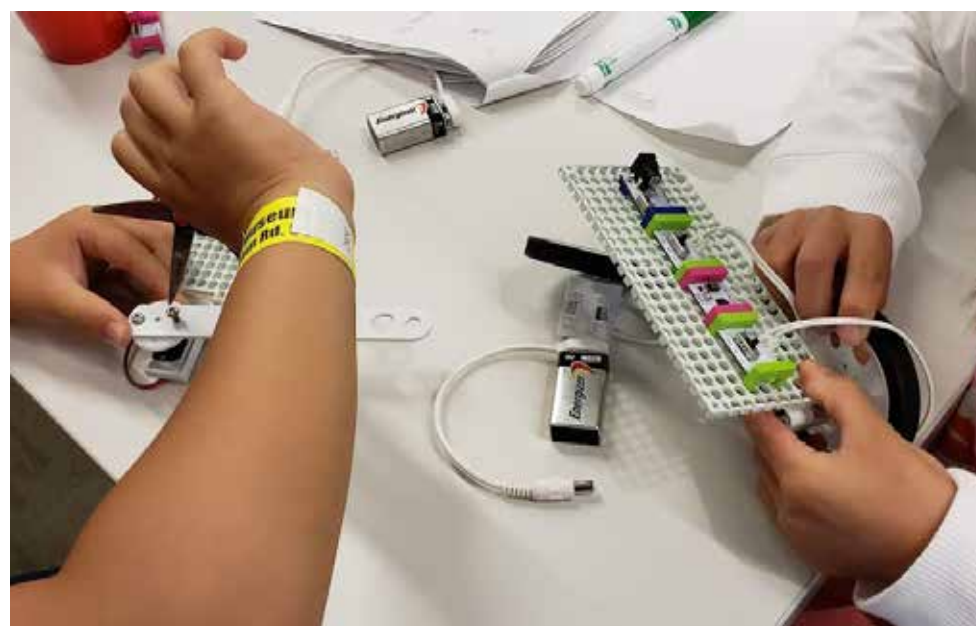
We offer classes/workshops to train people on how to use the equipment and technology in our Makerspaces to become confident makers. Our workshops not only teach them the skills they need but also help to inspire them to try out different projects. Examples are: Intro to 3D Printing, Intro to Laser Engraving and various Adobe programs. We also offer one-on-one sessions with our Digital Literacy Specialist team to support customers on specific projects.

Anything else the readers should know?

We currently offer curbside 3D printing service at our locations. Apart from 3D printing and sewing/embroidery services, we also offer laser engraving service, Cricut machines and vinyl cutter, digitizing equipment and digital media software at different locations.

Below: Participants enjoy working with robotics in the robotics workshops.

Right: A 3D printed two-tiered castle vase is just one of the many examples of the different things you can print at our Makerspaces.





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BEGINNERS GUIDE TO PORTFOLIO PLANNING FOR INCOME PT. 1

COMMENTARY AND OPINION BY HENRY G. J. G. GODZIK

Henry taught in the TDSB Learn4Life Dividend investing for Income and Building Wealth the Dividend Way programs.

The intention of this article is to provide an overview of some basic information that prospective dividend investors would find useful in their pursuit of additional income streams. Although it is not possible to cover every aspect of dividend growth investing within this paper; its purpose is to provide a basic overview of some components that should be considered when deciding if dividend investing is best suited to your specific investment goals. After all, dividend investing is such a detailed comprehensive subject that not only does it require a significant amount of time and dedication to thoroughly understand the material, an article such as this is only serves as an introduction to further explore this investment style. Also, this article is not to be construed at any time, as a form of investment or financial advice, rather a platform of investment education for those interested in pursuing , and perhaps embracing ,the dividend investing philosophy. It is with the understanding that each investor is unique regarding their particular risk profile, needs and goals, therefore each portfolio must be tailored to each investor when dealing with these specific requirements. Throughout the article, there will be subtle reminders to always enlist the help of financial specialists when in doubt about a specific strategy to implement or subject matter that needs further clarification. There are numerous reference materials that can be found both on line, in libraries and business specific TV programs offering a wide variety of opinions, suggestions and strategies on how to construct a dividend portfolio and I encourage you , to explore these options.

From a personal perspective, and as a dividend investor, I can attest to the fact that the implementation of a Dividend Growth strategy to generate income streams does indeed work, but it takes effort, patience and commitment to make it succeed. It is also important to understand that no investment strategy is bullet - proof and there will be those occasions when the markets experience times of turbulence, volatility and momentum swings to rattle even the most seasoned investors. Weathering these market conditions will be less stressful with a well positioned, well managed and structurally sound dividend portfolio in place.

Pandemic Volatility

As a result of the COVID-19 pandemic lockdown in 2020, the economy faced unprecedented challenges causing economic activity to experience a severe slowdown resulting in significantly decreased corporate revenues. In order to save cash and maintain business operations, a number of dividend paying corporations decided to reduce, suspend and in some cases eliminate the dividends altogether. Companies only tend to cut their dividends as a last resort when experiencing unpleasant circumstances and cash is needed elsewhere. During the COVID pandemic, there were those investors who began liquidating certain positions in their portfolios out of fear and panic, while other investors who were “ cash heavy” elected to use this crisis as a buying opportunity, anticipating a short lived interruption to their dividend payments and continued to buy undervalued securities. A year

later these investors watched as the stock markets returned to almost Pre Covid levels and continued on a bullish trend trajectory. Their portfolios also began to gain back some of the losses they suffered throughout the pandemic . Therefore, the lesson to be learned here is to stay focused on the long term investment objectives, without allowing short - term market volatility to derail this process.

Many investors will buy a companies stock for the dividend, so if the dividend is suspended or eliminated, investors may loose confidence in the companies ability to recover therefore, resulting in a decision to sell the stock. Historical evidence has shown that in many instances when dividends have suffered, the stock price will drop when dividend cuts are announced. On the other hand, a significant price drop offers the opportunity to purchase a stock at a deep discount especially if the company will successfully ride out the unpleasanties of a ravaged economy.

Defining Dividends

Before taking a deeper dive into dividend investing, let's define what a dividend actually is. A dividend is a distribution of a portion of a company's earnings decided by their Board of directors paid to specific classes of their shareholders. For dividend investors, dividends serve as a popular source of investment income. The company's that issue dividends consider them a way to redistribute profits to shareholders as a way to thank them for their support and to encourage additional investment. Dividends are issued from a company's retained earnings and companies that generate consistent profits are the ones that issue dividends with any regularity. When the Board of Directors decides that a dividend will be paid, it is usually a clear indication that senior management is confident in the company's ability to continue posting profits. In order to pay dividends, the company must have cash on hand; cannot “ fake “ paying dividends. That is one reason why embracing the dividend growth strategy is popular among income generating investors. Simply put, dividend growth investing is about buying stocks , which pay dividends that grow over time, while simultaneously building net worth over the long run. As net worth continues to grow, so does wealth and one way of defining wealth is about having your assets provide a reliable source of income year after year. With this investment strategy , providing that the companies you've invested in, continue to maintain earnings growth, dividend yield and profitability, streams of income will continue to grow. As a dividend investor, the ultimate goal should be to own only the highest quality companies with a solid future that increase their dividends on a regular basis. If, for example, you don't need the cash flow from the dividends now, consider reinvesting your dividends to buy more dividend paying stock to enhance your existing income stream. In this way you can focus on growing your portfolio from where it is now, to where you want it to be.

Also, remember that a dividend investors goal, especially if the stock market is “overheated” is the preservation of their initial investment (capital). Even when the market is less bullish and trending downward, preservation of capital is much more important than appreciation of capital. In other words, the return of capital is

more important than the return on capital.

The DIMS method

The template that I use is the Dividend Investing Mission Statement, (D.I.M.S. for short) ,that captures important components while helping investors prepare to structure their dividend portfolio without losing sight of their investment goals. It outlines the specific investment goals that the investor wants to achieve and the procedures required to attain these goals. D.I.M.S. also includes a personalized statement signed by the investor committing them to this process with the understanding that circumstances do change and D.I.M.S. must have the capability to reflect these changes. Whether the investor uses the D.I.M.S. or another dividend template, capturing various personal and professional lifestyle changes must be documented to maintain the focus on the investment track.

One of the objectives of D.I.M.S. is to establish exactly what the investor is attempting to achieve with their portfolio, strategies needed to implement in order to accomplish these goals and the tracking mechanism used to monitor the progress.

Another D.I.M.S. objective is a “ plan of action” a schedule for measuring progress and its implementation stage. A Plan of Action lays out the basics of constructing a dividend growth portfolio which should be comprised of a variety of large and mid-cap dividend payers. It includes a schedule of timely reviews in case personal circumstances change and adjustments are needed. The most successful dividend investors, know how important it is to implement some type of plan and use it as their investment guideline in order to keep them on track. The D.I.M.S. plan of action reminds the investors of the reasons for investing the initial capital, a time frame tracking mechanism to measure the goals attainability and the investors propensity towards risk. With that being said, there are many variations of investment plans, but what is most important is to actually have a plan. Remember the old adage; ‘ fail to plan; plan to fail”.

The D.I.M.S strategy lays out the investors intentions when considering the best strategies to accomplish success in the development of dividend income streams. Having only employment income affords investors a certain quality of life , depending of course on the annual amount earned and all the personal and household expenses that need to be paid from this source. Employees know that they have no control over pay increases, promotions, getting fired, laid off or downsized. It is crucial to aspire having multiple income streams which will help to establish a level of investment income to replace and / or exceed monthly expenses. That is why investing in dividend growth companies that increase their dividends year after year will help to build those passive income streams over time.

First and foremost, the D.I.M.S. statement addresses issues surrounding the concept of personal and investment risk. Protecting the portfolios capital investments requires due diligence regarding risk and its potential consequences if not addressed in a timely manner. Never risk money that you cannot afford to loose, but capital that you do elect to invest should be with the understanding that there are no guarantees that the potential

for loss is eliminated. When risk is deemed to be low, it is more easily managed by risk control techniques such as insurance or risk avoidance. Managing high risk can also be accomplished by risk control, but carry a higher price tag known as “ risk premium”. It is very important that the investor perceives risk accurately to align investment risk with risk tolerance. Learn to manage the following three important personal risks, namely Risk Tolerance, Risk Capacity and Calculated Risk. Risk tolerance is basically the idea that loss is tolerable to an investor and the amount of tolerance varies with each investor. Ask yourself, how much are you willing to lose without abandoning your initial action plan. Regardless of the daily market mood and volatility, investors should never loose sight of the importance of risk management and that a certain degree of investment risk is needed to accomplish investment goals. However, do be prepared to suffer through some declines(pullbacks in the market) to capitalize on these future gains.

Risk management

Risk Capacity, another important consideration, is the actual sum of money that an investor is prepared to lose while pursuing a financial goal. It is often difficult for an investor to perceive where they actually stand in regard to their tolerance for risk because they are unable to fully comprehend an amount of loss that feels tolerable. The concept of Calculated Risk is demonstrated by an investor who takes a chance after careful consideration of a possible exposure to loss after weighing the advantages and disadvantages and the probable outcome of investing in a specific security. Once your appetite for risk has been established, building the dividend portfolio should be constructed with this in mind.

From an investment perspective, Risk is described as the volatility of a price or rate of return of a given security over a specified time period, based on anticipated, but not expected changes in earnings and dividend growth. Other types of investment risk that the dividend investor should be aware of but, has no control over are inflation risk which has the potential of eroding a portfolio's value because the percentage of inflation is greater than the percentage earned on various investments. Historically, dividends have grown faster than inflation and over the years companies that have initiated dividends or increased their dividends have outpaced the companies that have kept their dividends the same or paid no dividends. Fidelity Investment had conducted dividend pattern studies in the market and found that during periods of high inflation, stocks that increased their dividends the most, outperformed the broad market on average. According to historical research, if high inflation were to linger, stocks that have provided sustainable dividends are likely to continue to outperform. When inflation is rising quickly, dividends do have a key advantage as compared to bond coupons; potential for growth even though bonds are still an essential component of an investors portfolio.

Interest rate risk is another type that investors need to be aware of because there are specific investments which are “ interest rate sensitive” such as real estate investment trusts (REITS) ,

CONTINUED ON PAGE 10

IT'S NEVER TOO LATE: PURSUING A BACHELOR'S DEGREE THROUGH U OF T'S ACADEMIC BRIDGING PROGRAM

BY EMMA CULPEPER

When Brad Dalglish dropped out of high school in grade 9, he didn't imagine that he would be graduating from the University of Toronto with an Honours Bachelor of Science 14 years later.

"The Academic Bridging Program changed the trajectory of my life," says Brad. "In one course, I moved from a high school dropout to attending the greatest university in Canada."

After working for nearly a decade in the grocery industry, Brad was looking to make a change. He was surprised to learn that U of T's Academic Bridging Program could provide a pathway to university studies for someone who hadn't completed high school. He attended an information session and immediately felt drawn to the program. "I was shocked by the diversity of Bridging students and the many individuals like myself who had many years of experience working," says Brad.

The Millie Rotman Shime Academic Bridging Program, located at Woodsworth College on U of T's St. George campus, marks its 55th anniversary this year. Launched in 1967 as the Pre-University Program, it was renamed the Millie Rotman Shime Academic Bridging Program in 2000 with the generous support of the Rotman family.

The program offers an alternative entry point into university for those who've been away from school for some time and don't necessarily meet U of T's requirements for direct entry. The program helps to bridge the gap between a student's prior education and the academic expectations of university-level course work. Those who successfully complete the program are admitted to the Faculty of Arts & Science and are on track

to pursue an Honours Bachelor of Arts or an Honours Bachelor of Science degree program.

Academic and Financial Support

Entering university after being away from school for many years felt a bit intimidating for Brad, but Woodsworth's academic supports helped to ease his transition. Bridging students have access to academic advising, a learning strategist and study skills seminars that prepare students for university-level reading, writing and research. Brad says these supports gave him the skills he needed to succeed. "The seminars on study skills and time management were critical to my success," he adds.

Bridging students can also access services available to all other undergraduates on campus, including U of T's Accessibility Services which provides accommodations for students with disabilities. Brad cites Accessibility Services as another key factor to his success. Through their seminars and training, he gained additional learning skills and formed friendships with other students who had accessibility needs.

Financially speaking, the idea of going back to school can seem daunting. Fortunately, Woodsworth College provides financial aid that may cover some or all educational expenses for the Bridging Program.

Brad learned about his financial and academic options by speaking with staff at Woodsworth's Office of the Registrar, and he is grateful to the advisors who supported him there. "The staff were incredible in connecting me to scholarships and bursaries," says Brad. "Often, OSAP does not provide enough financial aid. Together, bursaries and scholarships provided additional income that enabled me to keep my focus on my schooling."

Diversity in Community

One of the things Brad appreciated most about the Academic Bridging Program was the students' wide range of backgrounds and identities. "I was blown away by the diversity of Bridging students in terms of age, race, and previous educational pathways," says Brad.

Brad found that, within this diverse group, all Bridging students shared a common goal: achieving a post-secondary degree. He and his classmates quickly formed a community, meeting up regularly to study and share their experiences. "We would talk about how we felt like imposters, and at times, how we thought about giving up," says Brad. "Many Bridging students have unique life stories and challenges," he adds.

But the support they received from their instructor and other staff at the College made it possible for them to succeed. By the end of the term, Brad realized that while he and his classmates might at times feel like imposters, their unique experiences and diverse life stories were actually assets they were bringing to the U of T community. "Many had worked for numerous years and brought that experience into their studies," says Brad. "These experiences made us more appreciative of the opportunity to learn."

Brad further deepened his sense of community by participating in Woodsworth's Access Mentorship Program. As a mentee, he built friendships that helped to ground him as he entered degree studies. Later, as a mentor, he enjoyed helping other Academic Bridging students prepare for and achieve success.

A Bachelor's Degree – And Beyond

Brad completed the Academic Bridging Program in 2015 and graduated as a Dean's List Scholar in 2021, receiving an Honours Bachelor of Science with a Psychology Specialist and a minor in Buddhism, Psychology and Mental Health. In September 2021 he began graduate studies at U of T's Dalla Lana School of Public Health where he is thrilled to be teaching one of the undergraduate courses that most inspired him during his Bachelor's.

When asked if he would recommend the program to others, Brad is unequivocal. "I highly recommend the Academic Bridging Program," says Brad. "It prepares you for success by providing a community and integrating you into existing supports. If you have a dream of achieving a post-secondary degree, it is an excellent pathway into the best institution in Canada."

Applications for the fall session will open in May 2022. Please visit wdw.utoronto.ca/academic-bridging to learn more.



U of T Graduate, Brad Dalglish

Academic →



UNIVERSITY OF TORONTO
WOODSWORTH COLLEGE

The Millie Rotman Shime Academic Bridging Program

Access to Honours Bachelor of Arts or Honours Bachelor of Science degree



Bridging Program

→ You Belong Here

The Millie Rotman Shime

Academic Bridging Program offers an opportunity for those who do not meet the academic requirements for admission to the University of Toronto to qualify for admission to an Honours Bachelor of Arts or an Honours Bachelor of Science degree program in the Faculty of Arts & Science.

What is it?

The Academic Bridging Program bridges the gap between your prior education and the requirements of first-year university courses. You'll be introduced to the academic expectations and workload of a first-year undergraduate course within a safe, supportive environment.

Want to learn more?

Please contact us at:
academic.bridging@utoronto.ca

Visit our website at:
wdw.utoronto.ca/academic-bridging



SENSIBLE TAX TIPS WHEN FILING YOUR 2021 RETURN

BY TIM CESTNICK, *Globe and Mail* March 25, 2022

CANADIAN TRAINING CREDIT

You may be able to claim a credit for eligible tuition and other fees paid for courses taken in 2021. You can claim up to \$250 for each year, and if you don't make a claim one year, the amount carries forward for use in later years to a maximum of \$5,000 in your lifetime. This credit started in 2020.

Ontario Provincial Election June 2, 2022

Ask the candidates who come knocking at your door or phoning you what the policies of their party are on adult education and training.

Better still tell them what would help you go back to school as an adult.

Got some spare time, track down the campaign office for each party, Liberal, Conservative, NDP, Green in your riding and ask what their policies are on education and training. Tell them what would help you.

Go to Elections Ontario on Google and put in your postal code to find what riding you are in and who are your candidates.

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BEGINNERS GUIDE TO PORTFOLIO PLANNING FOR INCOME

COMMENTARY AND OPINION BY HENRY G. J. G. GODZIK

CONTINUED FROM PAGE 7

utility stocks that are adversely affected by higher interest rates. The increased interest payments on their debt obligations could prove to be a challenge for these companies to meet in order not to default on their outstanding loans. If considering these securities as an investment option, do perform a due diligence analysis to ensure that the dividend (distribution) is safe and sustainable. On the other hand, financial institutions welcome interest rate increases because their net interest margin has now increased therefore, enabling financial institutions to charge more for their mortgages, loans and credit card rates. (Net Interest Margin is the spread between deposit dollars taken in and the rates that financial institutions charge on loans and mortgages) For example, higher mortgage rates result in a percentage of mortgage applicants not qualifying for a standard mortgage and now require a higher downpayment, mortgage insurance, and must meet stricter criteria such as a stress test to qualify. Another important risk to consider is Liquidity Risk. This risk category relates to the liquidity of the investment and how quickly it can be sold, if immediate cash is required. For example, an investor who holds smaller companies whose shares are not heavily traded might find it difficult to sell them if there is weak demand for the stock and the price begins to decline.

Knowledge Risk (Lack of Experience Risk) deals with the level of knowledge that an investor claims to have when researching potential investment candidates. Many novice, and in some cases experienced investors overstate their level of investment expertise and suffer the consequence of their bad decisions. Too often investors also will realize that they don't have the temperament to deal with the ebbs and flow of market volatility and need help dealing with it. It is imperative that those investors lacking the investment acumen to make sound investment decisions seek advice from knowledgeable advisers to prevent further portfolio damage. The cost of investing in stocks that are not fully understood far outweighs the cost of employing the services of a financial advisor. Be honest with yourself when it comes to investment failure. If a bad investment decision was made, admit it, accept it and move on. There's absolutely no shame in admitting to an investment strategy gone awry. It's happened to the most seasoned, experienced investors and they view it as just another learning experience. There are many more risk issues to consider (too many to list here) but consider the risk categories that could negatively affect your D.I.M.S. strategy.

Establishing a "time horizon" to review, rebalance (if necessary) and restructure the portfolio is important and should include items such as short/mid and long-term goals. Simply put, ask the question, how long are you willing to maintain your strategy if no results are evident? Another important consideration is the Need for Income, another strategic component of D.I.M.S. Again, ask yourself, are the dividends earned on your present portfolio (if there is one in existence) sufficient to live on? Do they compliment any other sources of income i.e. CPP/OAS, company pensions, other investment income? If dividend income is not required at this time, consider opening DRIP accounts for the company's that offer them.

The DRIP strategy

For those investors who may not be familiar with a D.R.I.P investing strategy, a dividend reinvestment or D.R.I.P as it is commonly known, is a program allowing an investor the opportunity to reinvest their dividends / distributions in additional shares and/or units of the issuing company. The DRIP program is an important component of the D.I.M.S. strategy and well worth the effort to

create. In order to participate in a DRIP program, the investor, must be a registered shareholder of the issuing firm and own at least one share of that company, however, there are some companies that require more. One of the advantages DRIP ownership is the ability to participate in an investment technique known as "dollar-cost averaging" which enables investors to buy stock at various times, sometimes at below - average cost and benefitting from market volatility. The focus is to buy shares at a reasonable price while at the same time, trying to avoid higher priced shares. Dividend investors should also consider the strategy of "averaging into" (buying) an undervalued stock and "averaging out" (selling) an overvalued stock. DRIPs are also a form of "forced savings" allowing dividends to profit from the compounding effect of reinvested dividends. This powerful compounding effect is the essence of the dividend growth strategy. Albert Einstein called compounding "the greatest mathematical discovery of all time". In time, your reinvested dividends buy more shares as the dividend disbursement increases. Canadian companies that offer DRIPS qualify for the Canadian Dividend tax credit and pay tax on just half of capital gains earned. Furthermore, DRIPS, put your dividends to work right away without having them sit in your brokerage account waiting until you have enough money to invest. DRIPS also eliminate the frustration of trying to "time the market".

Adjusted Cost Base (ACB)

It should also be noted that DRIPs can create an administrative challenge meaning that overtime as the company reinvests the dividends, your Adjusted Cost base (ACB) changes. The Adjusted Cost Base is the original amount that was paid for a security. It is also known as Book Value. Calculating the stocks ACB is to simply total the amount that was spent to purchase the stocks, then dividing that amount by the number of shares outstanding resulting in the ACB per share. More specifically, the ACB is a form of portfolio maintenance helping to keep track of the stock purchases and sales prices in order to calculate the gains and losses in the portfolio. Holding a variety of stocks in different accounts including DRIPs can prove to be a very challenging task and that is why it is recommended that investors keep detailed records of the ACB paperwork associated with DRIP investing (and other accounts), and if in doubt, seek the professional guidance and advise of a tax specialist, familiar with the DRIP program. The D.I.M.S. strategy clearly states that specific stocks that are chosen for the initial portfolio construction, must pay a dividend, especially those equities that are the "Core" portion of the portfolio and act as pillars that the portfolio is built on. Stocks that are chosen as core components must meet all the D.I.M.S. criteria and may include Dividend Kings, Dividend Aristocrats, Dividend Achievers and Dividend Contenders. Equities that fall into these categories have reached "star status" when it comes to paying sustainable, growing and non-interrupted dividends for at least 10 plus years.

The Growth portion of the D.I.M.S. portfolio would include growth stocks that may not pay a dividend yet, but aspiring to do so in the future. They could be sector specific, cyclical and/or defensive and meet all the D.I.M.S. criteria except for one or two items.

Portfolio Filler is the third category in the D.I.M.S. portfolio and include the stable, low-volatility, stocks that don't draw a lot of attention, but perform as expected. They are not necessarily on the top of an analysts hot lists, but continue to demonstrate and maintain solid business fundamentals without taking on

too much risk. They also include stocks that have been unmercifully beaten down without any justification. Before including them in the portfolio, research the reasons behind this treatment and draw your own conclusions.

D.I.M.S. classifies "Satellite Stock" as small start-up stocks with perhaps a pending IPO on the horizon. This is a risky area and only a small portion of available capital should be allocated to these securities. These are the type of stocks that peak an investors interest because of the nature of business they're involved with, i.e tech stock, biopharma stock, healthcare cryptocurrencies biotech etc. Investors are not necessarily purchasing at this time, but keeping these stocks in their "orbit" for future consideration. Remember that satellite stocks are speculative in nature and should comprise no more than 5% of your portfolio at most. Perform a thorough analysis on these stocks and research other opinions before committing to purchasing this security. Prepare a quick exit strategy if these positions do not work out.

Last, but definitely not least is cash. Keeping cash available to take advantage of market pullbacks and stock price declines is a savvy way to add quality securities to your growing portfolio. As investment opportunities present themselves, allocate a % of cash to these stocks and short - term liquid fixed income securities. Emergency issues can happen at any time so keeping cash available for these situations is smart crisis planning. Also, inflation slowly erodes cashes purchasing power so don't allow cash to sit on the sidelines for very long. Inflation, even transitory inflation has adverse effects on investors holding cash waiting for the perfect opportunity to invest.

Fixed income

Once again, it is important to understand is that D.I.M.S. is only one possible template by which dividend investors may use to structure their own plans. There are many variations available to explore, so find the best one that's suited to your needs and go with that. The importance of adding fixed-income products to your portfolio such as GIC's, T-Bills, Short-term deposits, bonds, fixed-income mutual funds cannot be understated. These investment products can be an important addition to the income allocation of an investors portfolio as added protection to the principal portion of the securities. In other words, those investors who purchase these products will settle for a nominal gain in order to protect their initial principal investment. With pending interest rate increases for 2022, GIC's could still be a reasonable choice for the investor seeking safety and wanting to take advantage of increased interest rates. After all, GIC's are driven by and positively correlated to increases in interest rates, therefore as interest rates rise, so does the GIC rate as well. Investors may find that analysts recommend "laddering" the GIC fixed income portion of the portfolio in lieu of pending interest rate increases over the next 12-18 months. Laddering is basically dividing up the dollars available for GIC investment into various terms and upon maturity investing the proceeds into a longer-term with the best rate.

For those investors seeking comfort by adding bonds to their portfolio, it's important to realize that higher interest rates can be problematic for long-term bonds since bond prices move inversely to interest rates and longer term bond prices are particularly at more risk. Higher interest rates put downward pressure on bond prices, so if adding bonds to the fixed income portion of the portfolio, think of using shorter duration bonds with various maturity dates. Although shorter term bonds earn less interest than their long term cousins, they are less susceptible to capital losses when interest rates rise and they add stability and diversification to the portfolio. Rising interest rates means higher yields on fixed - income securities like bonds and GICs. With this being said, if choosing which bond(s) should be added to the portfolio is still proving to be a major challenge, consult with your investment advisor about purchasing a bond ETF (ETFs are explained in a little more detail later in this article) that would be best suited for your specific investment needs.

What's you type?

Within the investment community, we often hear discussions about defining the "type" of investors that are out there and how that might reflect on how the portfolio is built. Value, Growth and Momentum investors are common types and much talk takes place around the pros and cons of categorizing investors in this fashion. Deciding which one (or more) you are is a personal choice and the D.I.M.S. program should help you make that decision with more clarity. In basic terms, value investing is simply investors searching for companies that are trading below their inherent worth. The Value investor searches for stocks that have strong fundamentals i.e. cash-flow, earnings, revenue, dividends, book value etc that are selling at a bargain, despite the quality of the company. Value investors search for those "undervalued" companies that the market has beaten down unjustly and now provides an opportunity to purchase the stock at a reasonable price. Value stocks can be found in any sector; however, they are often located in industries that have fallen on hard times, or have suffered the consequence of negative market reaction based on a short term piece of news. Value investors derive their profits from investing, NOT trading. They look for a market inefficiency analysis that has assigned an incorrect valuation to that stock, however, for example ;when a stock is considered to be undervalued it's still open to interpretation when based on various indicators that presume the stock is trading below its "intrinsic value" (definition next page) . "Price is what you pay, value is what you get" - Warren Buffett

Growth Stocks

On the other hand, Growth investors main focus is the future growth potential of a company and less emphasis on its present price. Growth stocks are companies that grow substantially faster than others and are generally younger companies. These investors look for rapidly expanding industries such as Tech, Biotech, biomedical, AI, (artificial Intelligence) Gaming, Cannabis , Cryptocurrencies etc and their profits are realized through capital gains, not dividends. Investors in this category should not confuse growth with share price appreciation, because growth can be defined as a measure of a companies earnings and revenue which is relative to similar industries. Growth investors are not threatened by high P/E ratios, because their justification is that if earnings are growing fast enough, then the higher share price is warranted. These investors look for companies that reinvest their earnings in order to produce new products and innovative technologies and although the stock might be expensive at present, the investment will be worth it in the long run. The companies performance in the present quarter is more concerning than how the same quarter performed 12 months earlier.

Momentum investors, purchase stock whose price has risen (overvalued) with the hope that the price will continue to rise without any consideration to its financial fundamentals. These investors pay little attention to any specific analysis and as long as there's momentum, investors will stay in the stock. The Greater Fool Theory, states that no matter how high the stock price goes, there's a fool who will buy it at an even higher price. Momentum Investing, which can be profitable, is more difficult than it seems and is usually not a recommended strategy for the novice investor. Then there are the investors that seek multiple income channels whether they come from dividends and/ or capital gains and that investing concept is known as total return investing. Total return investing is not limited to choosing only companies that provide reliable dividends, but a large percentage of the portfolio is dedicated to the production of capital gains. Capital gains offer more upside when the markets are functioning proficiently. It is to be noted that during market downturns, dividends from blue - chip dividend paying stocks are more dependable since capital gains can quickly turn to capital losses in a sustained bear market.

*Part II to be in Summer 2022
issue of Learning Curves*

Building on change and opportunity:

Josie Knight's letter to Mina Wong

January 10, 2022.

Dear Mina,
Happy 2022!

I hope you remember me. It's Josie Knight, Anna Bradley's neighbor who asked you for a copy of Learning Curves in 2020. You encouraged me to submit a story, so here I am, sharing my travelogue.

Last spring, my son and I moved from Burlington to Moose Jaw, Saskatchewan, and then we travelled north again to Edmonton, Alberta that had promoted good opportunities in a growing metropolis.

We left Burlington after selling the home we had shared with Patrick, my partner for ten years. Derrick, my son who's sixteen now, grew up in that house with Patrick and me. But when Patrick left a year ago, I sold our house and moved, as a single parent again, with only Derrick by my side, exactly like ten years before.

COVID and sub-zero days made spring 2021 an awkward time to travel. Still, we trudged steadily across three provinces in a tough little car and U-Haul that didn't give us any problems!

We visited my mother's sister in Moose Jaw, and that's the bubble we stayed inside for nine months with Aunt Kathy and her husband, Lenny. Living like Moose Javians, Derrick and I happily joined Kathy and Lenny at a local clinic for COVID vaccines.

Both retired schoolteachers, Kathy and Lenny certainly enticed Derrick every day with post-secondary dreams. During our stay, they also showed us awesome beauty in their small city.

Moose Jaw was truly beautiful when it was winter, when it was summer, and when the most magnificent sunrise and sunset dazzled our street. Kathy and Lenny also loved Derrick and me so much that we wanted to stay forever.

But we both knew we had to move on, to where I could find work, and where Derrick would start university this coming September. While Moose Jaw's local college had some courses for me, university for Derrick would've meant leaving for Saskatoon or Regina.

Soon, we trekked further north, to Edmonton where the new mayor endorsed an impressive consortium of post-secondary schools. We were thrilled by the thought of success in northern Alberta where Derrick could study sociology at a good university.

We arrived in Edmonton ten days before Christmas and pampered ourselves silly for a whole week. Then real estate agents found us a twenty-second floor apartment with a heavenly view. Perched high above downtown and the river ravine, this is where Derrick and I have settled down to build a new future.

Having to complete a marketing diploma, I am delighted that almost all local schools teach the courses I need. A dozen colleges and universities in Greater Edmonton should mean plentiful choices for me, as Kathy and Lenny always say, "Everything is possible if you believe".

Post-secondary education in Edmonton unfolds full-fledged public and independent schools that actively collaborate with institutions outside Alberta. Otherwise, there are always local private career colleges with short programs.

To compete for a university of his choice, Derrick is hunkering down to finish Grade 12 by April. I am looking at marketing programs, and can't wait to start spring courses at a downtown university close to City Hall, libraries, art galleries, parks, and shopping malls.

I wouldn't end this letter without sharing two new learning experiences. One is my job as marketing assistant, for a boutique hotel restored from a dilapidated hostel. When my work starts on February 1, it will be high tech, busy, sometimes frantic, and always focused on results in sales and revenue. But I can adapt to an energetic pace and ambitious benchmarks, just as I look forward to applying my studies to marketing strategies for hotels.

My second lesson is actually in discovering how change and opportunity can motivate me. When Patrick and I separated, I felt so lost with grief and heartache. Being a single parent again was also scary and stressful. I wasn't sure if I could provide properly for Derrick. I also didn't know when I would pick up my studies again.

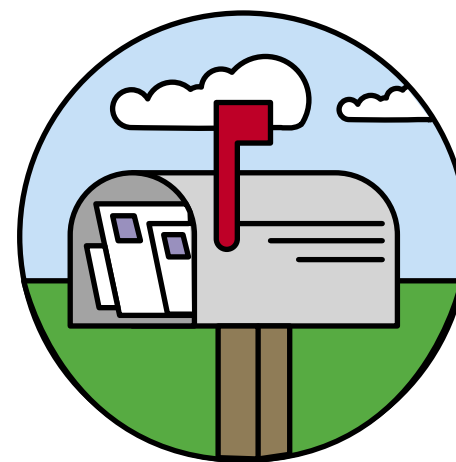
So, accepting change has shown me that prospects exist everywhere, and that Derrick and I will build a new life in northern Alberta.

Like Moose Jaw, Edmonton has breathtaking sunrise and sunset, although winter daylight becomes twilight by mid-afternoon. But like Burlington, our new city is a hub of opportunities for learning, career paths, personal growth, and economic prosperity.

I will keep reading Learning Curves online, and let Albertans know about this newspaper that invites adult learners to share their experiences with each other.

With best regards to you and Learning Curves in 2022!

Josie and Derrick.



Dear Elcee

Dear Elcee is a feature written by Deborah Noel of Learning Curves. Send your questions about education, training, careers, and jobs to deborahjnoel@gmail.com.

Dear Elcee:

I am in my second year of college and am doing a hybrid of online and in person classes. I love what I am studying but am having a difficult time focussing on my studies. I try not to watch the news but, I will admit, I spend more time than ever worrying and I am having problems sleeping. My friends say it is normal but I am not sure. Do you have any advice for me. I don't want this to interfere with my education.

Stressed out in suburbia.

Dear Stressed,
I agree with your friends. Periods of stress and anxiety are perfectly normal responses to these chaotic times. While it is normal to have some anxiety, if you find yourself feeling anxious on a daily basis, you will likely end up with other issues, both physical and emotional. That being said, there are some ways to assist you with coping with stress and anxiety. Some of the recommendations from the Centre for Addiction and Mental Health (CAMH) include;

Ensure you are eating healthy. There is evidence to show that eating healthily and staying well hydrated can have a direct effect upon your mood.

Exercise. Try and take time out each day for fresh air and exercise. Even taking a short walk can be a mood enhancer. Even better! Walking a dog (borrow one if you must!), doing chores for neighbours or gardening are some great options.

Take time out to relax. Yes, I know. Taking time out in our super busy lives can seem like a luxury. Try blocking some time to read a book, take a bubble bath or listen to some music.

Be mindful. Pay attention to your thoughts and feelings. Are there things that are triggering you? Are you trying to do too much? Dare I say it? We do not need to have showroom clean houses all the time!

Get some restful sleep. Please put away your devices at least an hour before you go to bed. Blue light can affect your sleep patterns. Establish a routine you enjoy. If you do find yourself awake in the middle of the night its ok to get up until you feel sleepy again.

Don't be too hard on yourself. Having bad days is a universal experience. When your inner being starts finding faults try being your own best friend! Take time to appreciate yourself.

Finally, if you find that these tips are not making a difference in your level of anxiety do not hesitate to seek professional help. The website www.camh.ca has numerous articles and resources for Canadians. Good luck. I appreciate you reaching out and can assure you that you are not alone. We care.

We value your opinion. Please let us know what you think about this column. Send comments to learningcurves@hotmail.com.





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