

A local business joins forces with the Bank of Queensland to introduce financial savvy to pre-teens!

"We are delighted that such a concept came from a rural coastal area..." says Bank of Queensland.

Maureen Follers reports...

The play *Centsational Harry and the Balance of Life*, evolved over a period of time after much research into the new curriculum, talks with the Bank of Queensland, work-shopping with actors and some sound financial advice from Michael Walsh.

Michael had pitched the idea of sponsorship to a number of banks and it was the Bank of Queensland that took up the charge, which pleased Michael; "they were one of the first banks I thought of," he says. "Their culture and community involvement were right for this project."

Ask Paul about the value of theatre as an information tool and he is a convincing advocate for the power of the play.

Paul says "theatre touches all the senses from the emotional to the intellectual through the narrative". Add comedy and dramatic technique and the play both entertains and educates. "Education is a sub text," Paul adds, "and children see the point."

Kym MacDonald, spokesperson for the Bank of Queensland said she was delighted that such a concept came from a rural coastal

but has a poor opinion of himself.

His life is going nowhere when suddenly aliens appear in his backyard. The aliens are seeking to renew their supply of radioactive Berkelium which allows them to survive their journey through intergalactic space. That will need money, says Harry. What's money, they ask? Harry then has to demonstrate the meaning and the function of money - from scratch. He tries to help them by showing them how to make money through work, savings, profit and interest. But the aliens need money NOW. And that means a credit card. Together, the aliens and Harry, ...well I guess you will have to see the play to see what happens in the end.

The children are encouraged after the show to ask questions and discuss the points raised in the program. Michael Walsh believes that the play will show children that with prudent management of money, there can be successes and rewards, but at the same time certain risks may need to be taken. Again, it is about achieving a balance in life.

For Paul, Michael and The Bank of

INTERESTING oddities

Disinformation

< Brett Price

In a world where we are swamped with information (much of it contradictory), developing an informed point of view has never been more difficult especially with much of the information coming from groups with vested interests.

For instance, do you know about Dihydrogen monoxide? We the public continue to remain at risk from this particularly nasty chemical, usually called DHMO. It is found in many cancers but there is no proven causal link between it and those cancers. Yet! The figures are astonishing! DHMO has been found in over 95% of all fatal cervical cancers and in over 85% of all terminal cancers.

Despite this, it is still used as an industrial solvent and coolant, as a fire retardant and suppressant, in the manufacture biological and chemical weapons, in nuclear power plants and surprisingly, some elite endurance athletes have been known to use it. Withdrawal from DHMO by these athletes can be difficult, and sometimes fatal. Medically, it is almost always involved in diseases that have sweating, vomiting and diarrhoea as their symptoms.

While it has many industrial uses, it is cheap enough to be dumped into the environment where it has many unwanted side-effects. It is a major contributor to acid rain and is heavily involved in the greenhouse effect. It is used to distribute herbicides and pesticides but remains in the environment long after they have degraded.

One reason that DHMO can be so dangerous is its chameleon like ability to not only blend in with the background, but also to change its state. As a solid and gas it can cause severe tissue burns and as a liquid kills thousands each year when small amounts are inhaled into the lungs.

What is this horrible substance? Well its other name is water. Every detail above is correct; however the emotionally laden language and the omission of small details can have three quarters of the population prepared to vote for the banning of water as has been repeatedly proven by internet campaigns and petitions.

The point of presenting this totally accurate description is to demonstrate how easily one can be misled by the way facts are presented. Dr Karl would call this Disinformation.

One of the main problems is that advertisers, politicians and other common realise that the average person uses shortcuts to decide whether information is valid or not and often exploit this. Why do we use these shortcuts? Firstly we can't be an expert on everything and secondly there is so much contradictory information to make sense of.

The shortcuts we usually use include

- Do they sound like an expert using technical words
- Do they sound like they are certain about what they are saying
- Do they look trustworthy, do they state their case passionately
- Do other people think they're right
- Is it simple and clear?

So what's the answer? In this world of climate change, global conflict, politics, consumerism and vast amounts of disinformation, I wouldn't have a clue; short of becoming an expert on everything (which is certainly not going to happen in my case) I guess it comes down to finding real experts who have no vested interest and having some healthy scepticism about all other sources of disinformation.

TEACHING KIDS ABOUT MONEY IT'S A DRAMA

Credit cards, investments, mobile phone bills, - it's difficult enough for adults, but for kids it can be a minefield. Enter Michael Walsh, Executive Director of Ethical Investor, (an events management and publishing business in the field of ethical investment and corporate responsibility), and Paul Johnson, psychologist, school counsellor, experienced playwright, and co-founder of Brainstorm productions (producing plays for schools). And the result is *Centsational Harry and the Balance of Life*, a school-based drama which will be going nation-wide later this year.

Paul Johnson says he "was intrigued but not daunted", when asked by Michael if a play could be written for primary school students on the subject of financial literacy.

Michael's background is in the finance industry, so he understands the complexities of financial management in today's world. "Knowledge about something that was so simple has fallen through the cracks" he says. "In the past you had your bankbook, as did children and the bank would attend to your borrowing needs". Very rarely could you borrow more than what the bank considered a reasonable risk.

Nowadays, we know that things are different.

The Federal Government, the Banking fraternity and the Department of Education have investigated the problem of "financial stress" and realised that this problem needed to be addressed at the curriculum level. All Schools are required to incorporate "financial literacy" into their education systems by 2008.

But how do you enthuse children to take on this somewhat mundane subject with interest? Why - theatre of course.



area. The perception that such programs, could only have come from city professionals was invalid, she added. She thinks the play will engage children in such a way that will give them strategies to deal with financial problems that otherwise "could spiral out of control".

Kym MacDonald considers *Centsational Harry and the Balance of Life* approaches the subject of financial literacy in a holistic manner as it addresses the many issues that deal with the balance of life.

The play uses comedic and circus skills to engage students. Harry, the central character in the play is the class clown, drop-out, failed busker and no-hoper but with a flamboyant theatrical flair. He leaves school early, tries many different things, even street busking,

Queensland, there are rewards learning about financial responsibility beyond the material. It is linked to the emotional and financial well-being of the individual and families.

It is satisfying knowing that a growing social problem is being thoughtfully presented to our children in schools through the medium of theatre, on a nationwide scale and initiated by two local and professional identities.

Congratulations to the Bank of Queensland for their sponsorship and commitment to Paul and Michael's idea without the insistence of product endorsement within the context of the play. It's a nice surprise to see that not all banks are just cold edifices without a face or a soul. Evans Head really is an amazing environment. We truly can be proud of our community members and leaders.

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