



SUPPORTING COMMUNITY CHANGE THROUGH COMMUNICATION AND FINANCIAL EDUCATION

By Ismo Heikkila / T.E. Wealth

“What kind of world do you want?”

This was the question that was asked at the beginning of a recent workshop. All of us who were participating knew that this was going to be the theme throughout the discussions during the week long program. While our answers were being written down on the flip chart it became evident that all of us did have a personal vision of a world in the future. The continuum of wants and needs ranged from global issues of peace, health, hunger and homelessness relief, education, prosperity, joy. Included also were comments about people – people as individuals in all age groups from newborns to the elderly. Groups of people living in large metropolitan cities to remote isolated communities were of course also on the list as having unique and special needs.

“Why the silence?”

This might be one of the next questions. Individually we have goals, needs, wants, habits, and of course values. We continue to live and grow either by design - with a clear focus of intention and commitment, or grow by default – essentially letting the world, and our immediate environment, run our lives. So how does a small group of individuals collectively collaborate and break the silence to grow by design in order to achieve the kind of world they want?

The Aboriginal peoples of Canada living in communities both on and off reserves are subject to continual change individually and as inter-lapping groups. Elected leadership must address many issues, and managing change is a significant challenge.

Breaking the silence about what kind of world do community members want individually and collectively may seem like an easy common sense process. Culture has been defined as “the way we do things around here.” Yet the thought of “letting go” of the current ways of doing things while having an expectation of the outcome of the new ways is not that easy either on an individual basis or as a community.

“The world is not made up of atoms; it’s made up of stories.” – Poet Muriel Rukeyser

In nature we know, that in a simple way, the growth process is one of planting seeds, having a fertile environment, and nourishment of the seed. As individuals, seeds are represented as decisions. A decision is where there is clarity around an idea and a conclusive conviction. The environment is of course where we live and work and play and commune with others. Nourishment is simply work once a decision is made. This is the physical, mental, emotional, and spiritual efforts for the continual progress toward a worthwhile goal in order to achieve success.

Aboriginal communities are rich in their stories. These stories are rich in number, in meaning, in tradition, in defining culture, in establishing and maintaining community identity. Members integrate stories throughout their lives in order to maintain a personal connection to their world view.

“Not everything that counts can be counted, and not everything that can be counted counts.”

The above quote was on a sign hanging in Albert Einstein’s office at Princeton. It was probably a daily reminder that mathematics is a language, and language is made up of symbols. It is when those symbols are combined and re-combined that we have meaning and communication is present.

“The greatest problem in communication is the illusion that it has been accomplished.”

We understand what Rear Admiral Daniel W. Davenport means as we have all made that assumption at times. So imagine a community where the leadership has created a comprehensive community plan encompassing strategy and tactical implementation project plans. A lot of time and effort has been expended

in developing the plan by many individuals, including collaborating with community members. Achieving continual success in working out the plan will require numerous elements of communication, feedback, problem solving, overcoming resistance, among other issues as well. The process would also include maintaining a respect for all and hopefully having a bit of fun in celebrating the successes along the way.

“We can’t solve problems by using the same kind of thinking we used when we created them.”

I’m not sure if Einstein had this quote up on his wall as well, yet he was onto something about human nature. Communities that are successful in achieving positive growth have had to utilize different means of viewing the future and making it a reality. In assessing their current state, defining their desired future, identifying the gaps, and creatively and through innovation, they have closed those gaps. This process has required new learning. Learning means education – it means having literacy skills – it means emotional engagement – it means behavioral modification – it means decision making. It means a person must change themselves as do all others in the community in order to change the community.

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.”

Anthropologist Margaret Mead assures us with those words that collective thinking makes a difference.

James Surowiecki, author of “The Wisdom of Crowds”, distinguishes between three different problems facing a crowd (community): problems of cognition, coordination and cooperation. Successful solutions that were identified included the following conditions: diversity, independence (of individuals from each other), and decentralization. He also warns of factors that reduce the quality of decision making such as skewing of information, groupthink, and herding, all of which lead to poorer decisions, and potentially serious failures. This moves us into another realm of discussion which addresses adult learning and literacy.

“The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn.”

Futurist Alvin Toffler recognized decades ago that the world was moving rapidly and that we needed to manage our lives at the speed of change. Core concepts of the World Future Society include these questions;

- > What is the predictable future?
- > What is the probable future?
- > What is the preferable future?
- > What is the preventable future?

Definitive international literacy surveys have been conducted during the past 20 years, which included adults in Canada (ages 16 – 64), and the results have been quite astounding. Literacy had been traditionally defined as, “you either can read or you cannot read” therefore, “you are either literate or not literate.” Now the current definition of literacy is defined by behavior: “using printed and written information to function in society, to achieve one’s goals, and to develop one’s knowledge and potential.” – *The International Adult Literacy Survey, 1995.*

If we extract some fundamental results from those surveys, we will develop a heightened awareness and understanding of the challenges facing community leaders and financial professionals. As one begins to understand the implications of the results, keep in mind the issues around communicating and educating members on community programs.

IALS defined literacy in terms of the three following domains, each encompassing a common set of skills relevant for diverse tasks:

- 1 **Prose Literacy** – the knowledge and skills needed to understand and use information from texts.
- 2 **Document Literacy** – the knowledge and skills required to locate and use information contained in various formats.
- 3 **Quantitative Literacy** – the knowledge and skills required to apply arithmetic operations, either alone or sequentially, to numbers embedded in printed materials.



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COMMUNITY LEADERS, TEACHERS, AND BUSINESS PEOPLE CAN ALL PROVIDE AWARENESS AND UNDERSTANDING OF FINANCIAL PLANNING PARTLY THROUGH THE TRANSFER OF KNOWLEDGE OF BUSINESS AND FINANCIAL MANAGEMENT PRINCIPLES USED ON A REGULAR BASIS IN BUSINESS AND COMMUNITY MANAGEMENT.

Each domain also had five levels of complexity, from the lowest Level 1, to the highest – Level 5. To progress from the lowest to the highest, participants had to be able to complete the tasks at least 80% of the time at each level and all three domains.

A level 4 quantitative domain sample task / question included the following:

- > As an example, given \$100, and a grid with increasing interest rates and number of years, the participant was asked what the total dollar value would be after investing the \$100 for 10 years at 6%. Less than 20 % of adult Canadians completed the task successfully (they neglected to include the original investment!).

Adult literacy and adult learning issues are not simple to solve. As society moves forward with enhancements to on-line learning and social networking technology, community members as leaders, and as parents, are relying more and more on resources not typically available nor utilized in the past.

“Information cannot replace education.” – Earl Kiole

In examining the adult learning process, we can reasonably assume that there are at least five steps that must be followed in order to learn:

- > **Awareness** – this is the initial step of obtaining information on a mental level
- > **Understanding** – additional details, concepts, connections are provided, yet still on a basic mental level
- > **Interest** – here the individual becomes emotionally engaged with the recent content that has personal meaning
- > **Intent** – the decision to “do something” with the new learning is motivating, and may require new skills
- > **Action** – behavioral change takes place made with confidence

What’s the next step as we go back and address the original question of “what kind of world do you want?” and then “what should be the priorities?” Assuming we agree that change is constant and people want to improve, then managing the “people” issues is high on the list. One specific area for managing the future for individuals is the issue of personal financial security. Community leaders, teachers, and business people can all provide awareness and understanding of financial planning partly through the transfer of knowledge of business and financial management principles used on a regular basis in business and community management.

A hypothesis could be stated as follows:

If raising the awareness and understanding of financial management principles, concepts, and techniques creates desire and interest in managing one’s personal financial affairs for future financial security... then by providing financial education through adult learning resources, would doing so for all members of the community raise productivity, reduce stress, improve health, and ensure generational prosperity individually and collectively for the community?

The evidence exists that the answer is yes! For the past 30+ years the financial services industry in Canada has grown almost astronomically. Canadians, non-aboriginal and aboriginal alike, continually express concern over their day-to-day financial management which affects their current and future financial security. The concern has finally reached the government where for example, the Province of Ontario has appointed a commission to address financial literacy.

Where does one start? Perhaps there needs to be a philosophical position established where a community commits to maintaining and enhancing existing values while introducing new methods of ensuring a successful outcome.

“Treat people as if they were what they ought to be and you help them to become what they are capable of being.”

Johann Wolfgang von Goethe recognized appreciation as a key element in service to others. Social scientists along with organizational development experts have studied how organizations and communities operate. The question always remained “what works best?” A theory emerged that was more than a process involving looking into problems and solving them. This interesting new theory was called Appreciative Inquiry, or AI. The theory, used as a tool, has now been used in practical applications with numerous organizations and communities for the past couple of decades. It has also been implemented within First Nation communities. The reason for success is not hard to understand. The basic premise revolves around asking specific questions such as;

- > What does the organization / community appreciate and value about themselves?
- > What might the future be?
- > What should the future be?
- > How do we create the future?

Appreciation helps groups generate images for themselves based on affirmative understanding of the past. What a wonderfully rich natural environment exists for AI within Aboriginal communities! Are there not numerous stories that have been told and have yet to be told? Are there not traditions that embody the spirit of the language and culture that have sustained the community for generations, and will for future generations? Why not manage the change that will take place within a community by utilizing the best of what has been in existence, and enhance and strengthen those elements in a structured, thoughtful, and collaborative manner?

The arduous task of intervention will give way to the speed of imagination and innovation; and instead of negation, criticism, and spiraling diagnosis, there will be discovery, dream and design. And the metaphor speaking best to our primary task and role — “the child as the agent of inquiry” — is one where wonder, learning, and the dialogical imagination will be modus operandi.

— David Cooperrider, Professor, Organizational Behavior

Cooperrider truly believes that each individual has within them an untapped capability to make a difference in society by unleashing their own capabilities. And yet the day-to-day activities tend to seemingly limit additional efforts. It will be through the skilled and motivated community leaders, managers, elders, influential adults, and youth that will collectively “make a difference.” He continues;

The most inspiring stories, the most passion-filled data, the most textured and well-illustrated example, the most daring images of possibility — were conducted by the children. The intergenerational dynamic of the dialogue made the data collection stage soar.

One is reminded of Margaret Mead’s hypothesis;

... that the best societal learning has always occurred when three generations come together in contexts of discovery and valuing — the child, the elder, and the middle adult. Where appreciation is alive and generations are re-connected through inquiry, hope grows.

We have brought forth and examined;

- > **Awareness** - Change is fast and constant.
- > **Understanding** - Continual learning resources exist
- > **Interest** - Practicing effective communication
- > **Intent** - Managing individual and community financial security
- > **Action** - Ensuring a desired future for youth

Success will require that each individual taking responsibility to design their personal growth in order to increase the growth potential of an organization or community.

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As leaders and financial managers, by transferring business and financial knowledge through education of financial concepts and tools for skill development, the numbers and figures on financial statements that symbolically represent the current and potential financial future of an individual, an organization, or community, will actually have true meaning for all. When there is meaning, then change will be successful.

Look into the future and imagine what kind of world you want. You might see two worlds, one perfect and ideal, where all the problems, both individually and in the organization or community, are fading away, ushering in a new age of peace, prosperity, harmony and happiness. However, you might also picture a future where problems have increased in number and severity. The future is not yet set in stone... it is to be defined by yours and other's actions in this present moment. We realize that leaders in the community share a heavy responsibility to ensure that all the necessary steps have been taken to create a bright future. Even if there are struggles along the way, leaders and communities that they lead can rest assured that indeed "we are doing everything we can." That means living by design - not default.

The process of managing change may seem intuitive - like art, yet there are also processes that smooth out those rapids in the river and ensure that "yes - we are doing everything we can." The time for action is in the present and by becoming aware is the first step. Grow that seed of awareness into the kind of world you and your community need.

Community leaders have access to opportunities that can be met when skills and challenges are in balance...and life is fun and enjoyable when they are in balance. Surely this article has been a review and confirmation of ideas and concepts that many readers have been practicing. The patterns of individual behavior and community actions, as they are examined with renewed insight, will provide the guidance that will prove successful.

Thank you - Miigwech !



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