

## EARTHQUAKE-HIT FARMERS IN ITALY REST HOPES ON LENTILS

**CASTELLUCCIO:** Over seven months after a devastating earthquake hit the central parts of Italy, farmers from the Umbria region are hoping that their fields of lentils can help revive local agriculture and tourism. Escorted by the military through unstable tunnels along the road, around 20 tractors reached the plains at the foot of the Sibillini mountains for the first time since October, to ready the land for sowing the lentil seeds.

The lentils grown near the village of Castelluccio are one of the many typical regional products, including saffron and cured hams, whose production and sale have been hit by multiple earthquakes last year which killed nearly 300 people and destroyed thousands of homes and businesses. Italy's main farming association Coldiretti has estimated at 2.3 billion euros (\$2.4 billion) the cost of the direct and indirect damage done to rural areas, barns, machinery, mills, storehouses and infrastructure and the destruction of animals and crops.

"Returning to Castelluccio ... is a rebirth for everyone, it is truly a symbolic moment. We need to go up to start the work anew, to start the new crops and to give our youth the possibility to start a new life," said Gianni Coccia, president of the Cooperative of Castelluccio Lentils. Much of Castelluccio was destroyed by especially powerful quakes in August and October, which lowered the land in the area by up to 70 cm and ripped up many access roads.

The territory around the quake epicentre is mainly used for agriculture and animal rearing, with over 25,000 small companies, the majority of which are family-run, and almost 300,000 hectares of crops. Known across the country and abroad, the tiny lentils are a symbol of the area and are grown over 500 hectares on an upland area 1,400 meters above sea level.

Seeds this year will be planted a month later than usual but locals trust it will be done in time for the fields to burst into the bright colors of the so-called "Fiorita" - stunning blossoms created by rows of poppies, gentians and narcissus that sprout in June next to the lentil plants. The natural show of reds, yellow and blues usually attract hundreds of thousands of visitors and is a key date in the local tourism calendar.

"It is important to support the area so that reconstruction of towns goes in parallel with the recovery of the economy, which in this area is linked to food and tourism," Coldiretti president Roberto Moncalvo said. Italian Prime Minister Paolo Gentiloni has approved a draft law to help people affected by the quakes, including 35 million euros to compensate farmers for lost income. —Reuters

## JPMORGAN CHASE AND CITIGROUP PROFITS UP

**NEW YORK:** Strong trading results in the first quarter drove profits higher at JPMorgan Chase and Citigroup, which also got a boost from a decline in funds set aside for bad energy loans, the banks reported yesterday. But in the wake of its fake accounts scandal, Wells Fargo's net income was flat, also reflecting the bank's smaller presence in trading and investment banking, which buoyed results for the other two banks.

"The momentum we saw across many of our businesses towards the end of last year carried into the first quarter, resulting in significantly better overall performance than a year ago," Citigroup chief executive Michael Corbat said. JPMorgan chief executive Jamie Dimon said the results reflected the fact US consumers and businesses were "healthy overall." At Citigroup, net income for the quarter ending March 31 rose 16.8 percent from the same three-month period last year to \$4.1 billion.

At JPMorgan net income for the quarter ending March 31 was \$6.5 billion, also up 16.8 percent. At Wells Fargo, net income came in at \$5.5 billion, the same as the year-ago level. JPMorgan cited higher debt and equity underwriting fees and gains in trading revenues tied to fixed income and the trading of other products. Citigroup also pointed to strength in investment banking and trading.

All three banks benefited from a decline in reserves set aside to cover bad energy loans compared with the year-ago period, when low oil prices threatened petroleum producers. Wells Fargo's results came three days after the bank released a report on the factors that led to scandal over the opening of about two million deposit and credit card accounts without the customers' approval or knowledge. — AFP



**NEW YORK:** In this Monday April 3, 2017, photo, Mary Beth Nerone, a former middle-school teacher from Rochester, shows materials from her online store. — AP

# MILLION-DOLLAR TEACHERS: CASHING IN WITH LESSONS

## TURNING BASIC SCHOOL SUBJECTS INTO GOLD

**NEW YORK:** Miss Kindergarten is in the million-dollar club. So are Lovin Lit, the Moffatt Girls and about a dozen other teacher-entrepreneurs who are spinning reading, math, science and social studies into gold by selling their lesson plans online to fellow teachers around the world. Despite worries from some educators, such online marketplaces are booming, driven by rising standards and the willingness of teachers to pay out of their own pockets for classroom-tested materials.

"I am so thankful and blessed that it came into my life and that my passion and career can kind of mesh into one," says Miss Kindergarten, aka 32-year-old Hadar Hartstein, of Lake Forest, California, who says she has earned more than \$1 million in sales over the past six years, enough to take this year and maybe the next few off from her teaching job to be with her newborn daughter.

Her more than 300 offerings on the popular Teachers Pay Teachers site range from free alphabet flash cards and a \$1.50 Popsicle party counting activity to a \$120 full-year unit on math and literacy, all of them widely promoted on her blog and social media accounts. "You definitely have to look at it as another full-time job," she says. "You have to put a lot of effort into it."

### Monetizing of lessons

Teachers Pay Teachers contends that it hit a milestone last year, when its 80,000 contributors earned more than \$100 million, and that at least a dozen have become millionaires since the site launched a decade ago. Other major sites including Teachwise and Teacher's Notebook, and recently such corporate players as Houghton Mifflin Harcourt and Amazon, have launched sites of their own. But some educators worry the increasing monetizing of lessons will stifle the longstanding practice of teachers freely sharing their ideas. And legal experts question whether teachers actually have ownership of the lessons they are selling.

For teachers buying the materials, however, it's a major time saver, allowing them to reclaim the nights and weekends otherwise spent starting lessons from scratch, often for no more than the price of their morning coffee. Ann Arbor, Michigan, middle school teacher Samantha Cucu said that when she first started teaching three years ago, she created her own materials but was swayed by colleagues who made a compelling argument: "Why are you reinventing the wheel?"

She has since bought about 120 resources and gotten 132 others from Teachers Pay Teachers' free offerings. "Sometimes they're super-easy small purchases, like \$1.20 here, \$2.50 there, and sometimes they're larger. I try not to spend over \$15," says Cucu who estimated that her prep time for school plummeted from 20 to 30 hours a week to two hours if she can find what she needs online. "It's huge," says Cucu, who has a year-old baby.

### Online store

At Teachers Pay Teachers, teachers set their own prices for 2.5 million resources and give a commission to the site. With a \$59.95 premium membership, the commission is 15 percent. With a free basic membership, it's 40 percent. "My first sale was 80 cents. It was the best 80 cents I've made in my entire life!" says Mary Beth Nerone, who has been stocking her online store, Brain Waves Instruction, on the site with writing, poetry and other exercises for three years after budget cuts eliminated her job as a middle-school language arts teacher near Rochester, New York. "Some people are psyched and say I get Starbucks money each week ... some people get to a space where they can meet or surpass their teaching income," Nerone says. "And some people get to a space beyond their wildest dreams of income." Teachers trust and support other teachers, says Hanna Hudson, editorial director of the We Are Teachers online bulletin board, and accessing individual resources from the web is less expensive and easier than going to the district for new textbooks or resources.

"Honestly, it's going after the money that teachers are spending out of their own pockets on their classroom," Hudson says. But Bob Farrace, spokesman for the National Association of Secondary School Principals, says taking "proprietary rights over ideas and lessons" could disrupt the traditional collaborative atmosphere of schools. "You want teachers to collaborate and share ideas freely." In fact, some school districts have language in their teaching contracts that bar teachers from selling their lesson plans. Some legal experts argue that the resources teachers produce while working for a school district may actually be the property of the school district. Mark Bartholomew, who teaches copyright law at the University at Buffalo, says that without explicit contract language, the law looks at factors such as whether products were created within the scope of employment or on a person's own time. —AP