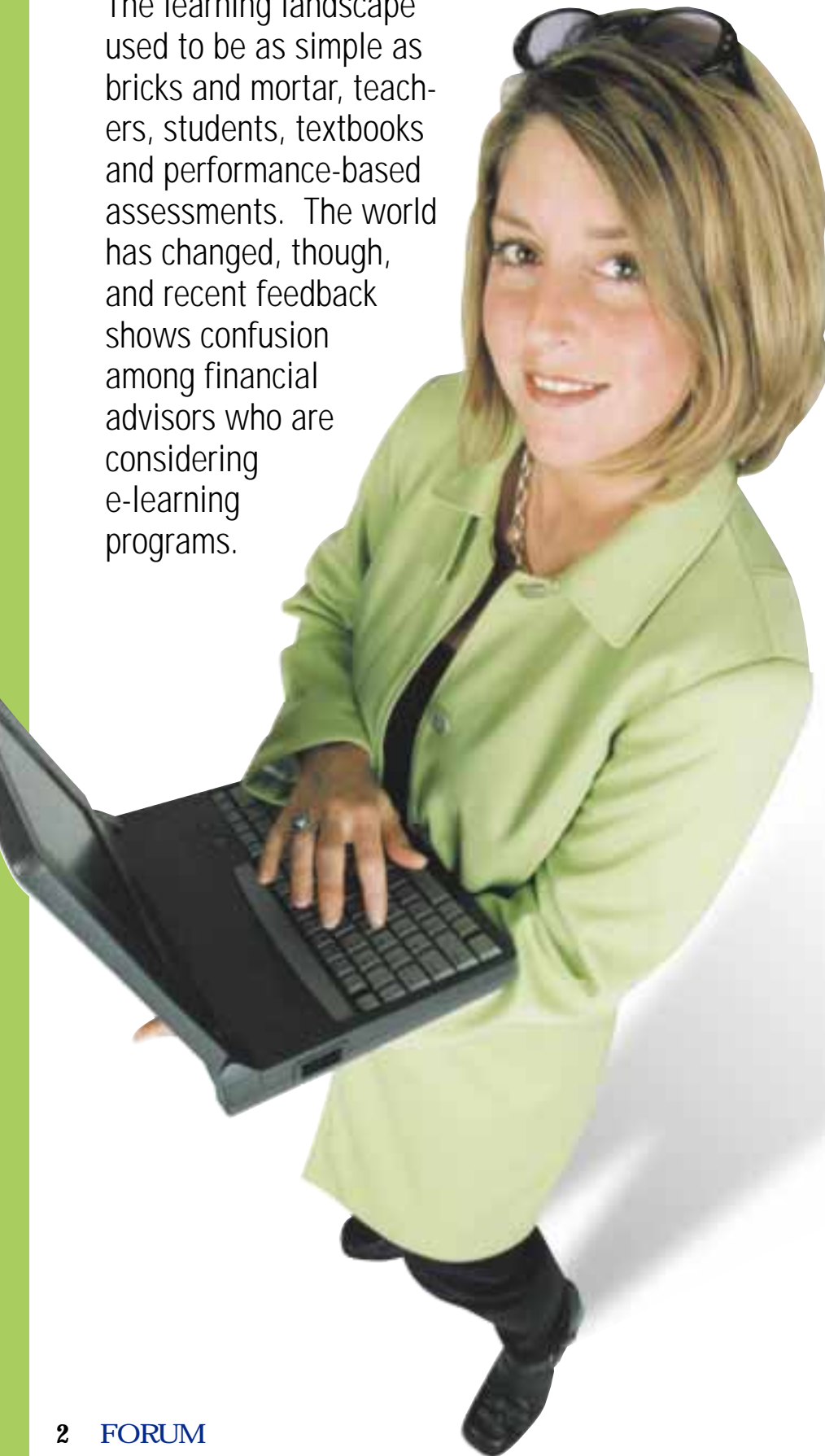




The learning landscape used to be as simple as bricks and mortar, teachers, students, textbooks and performance-based assessments. The world has changed, though, and recent feedback shows confusion among financial advisors who are considering e-learning programs.



The main issues are:

- the large number of new e-learning products and services; and
- the terminology (all those weird terms like talking heads, multimedia newsgroups and web browsing).

Some questions

Seeking to remain relevant, and to avoid appearing out of step with the real world, we hear people ask:

- What do all these terms mean?
- Is this what learning is all about now?
- What ever happened to the basics?
- Do these cool things actually improve learning?
- How can I possibly do business in a world where the language people speak sounds like a foreign tongue?

Indeed, the world of educational delivery systems has changed ... but has learning itself?

More questions

Why are so many companies, carriers and institutions beginning to use this technology? Must I accept this technology? Can I still rely on traditional classroom learning and my carriers for learning new stuff? What do we mean by "learning" today? (See box.) Can I still learn effectively in today's environment? Has learning changed, or is it just the delivery? Or both?

The old paradigm

Insurance training delivery systems have been structured around telling and memorizing. Home offices delivered their messages across the country as product or sales information in classroom-type situations. This practice was extremely expensive for home offices and is no longer in force. Why?

- It didn't work very well;
- we had a period of intense downsizing;
- companies amalgamated to maximize

AS A DELIVERY SYSTEM ASSET or LIABILITY?

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profits and economies of scale in a global marketplace; and

- companies can no longer afford to send trainers from coast to coast.

The need still exists ... but alternative means must be found to carry the message. Gone are the days when the consumer or agent could call a trusted support or administration person from corporate head office. Call-centres now handle that. Today's producer is faced with opportunities and challenges unthinkable three to five years ago. For example, today's producer:

- deals with increased compliance;
- directs personal learning in getting hold of and assimilating product knowledge from numerous carriers;
- copes with decentralized costs;
- is without the friendly face of the manager to give a pat on the back when they write a good case or a correction when needed; and
- misses Monday morning planning sessions and Friday's debriefing.

Simply put, today's agent is more entrepreneurial, encouraged to self-motivate and self-direct in everything, including learning. Additional responsibilities add to the workload and pressures of today's producer. Now the producer must take valuable time to gain knowledge of sales techniques, methods and products.

More about learning

Research indicates that learning is not simply a process of transmission. It is also a process of change or construction. For learning to stick producers need to change or reconstruct

their understanding of the world. While the Internet and web-based learning support an individualized approach to learning, this fascination with stuff on the web blurs reality, creating myths.

Myths and realities

1. The Internet contains all the knowledge found in all the world's great libraries.
 - Most information collected before 1989 isn't on the Internet, hasn't been digitized and probably never will be. Much of the more valuable information written since then isn't freely available for the very good reason that it is copyrighted and its owners are not about to give something away for nothing.
2. The World Wide Web is the best way to distribute data.
 - For copyright reasons the American Library of Congress is not digitizing anything newer than the first part of the last century and doesn't expect to digitize more than one per cent of the library's collection.
3. You cannot learn without a teacher.
 - More than 90 per cent of adults are self-taught, or at least self-directed, leaving teachers to facilitate the learning.
4. You cannot change human nature.
 - We change our behaviour every day and most of this change is the result of learning. Adult learning is usually motivated by the need to acquire a new skill or make a decision.
5. The Internet is simply too slow to support

real-time video training.

- Processing speed and bandwidth (the speed and size of the pipe that delivers the information) will soon be much greater. All that will matter will be the content itself because the deployment of broadband and the creation of Internet II will vastly expand real-time capacity of the net to deliver current content. Live cyber-casting, high quality video and multi-media will transform the notion of distance learning.
6. The technology is a passing fad and will have no more impact on educational delivery than the radio.
 - Digital content is not just computer-based but comes in many forms: CD-ROMs, e-mail, software, video on demand, online learning management systems, live online chat, and can be either database or audio-driven. Content of this nature has different characteristics from text-based learning.
 - Radio has had unquestioned success in the delivery of formal and informal training across Canada and around the world. If the Internet has an impact only as powerful as the radio, it will do well.
 7. More than 4,400 new sites and nearly two million new web pages appear daily. By 2002, there will be eight billion web pages – more than one for every person on earth. This will make it impossible to access relevant content.
 - Trends toward self-produced content will add an immediate and individual relevancy to learning tools. Learning

will need to be just as immediate, individual and relevant. Portals (the collaboration of like-minded content providers) will become sources of information, making it easier to access.

8. Adult learners will not embrace the technology.

- According to Arthur Levine, President of Columbia's Teachers' College, only sixteen per cent of college students fit the traditional guise of on-campus, four-year matriculated students. The majority of those taking higher education or career-focused courses are over 25 years old. These students want different courses and services than more traditional students and usually embrace whatever it takes to learn.

9. Trainers will become obsolete.

- Our trainers used to be chauffeurs, we hopped in the back and they took us where we needed to go. In the digital age trainers are more like navigators - helping learners get to their destinations ... wrong turns included. They focus on mentoring learners through the experience.

Web-based delivery, a learning asset

Web-based learning delivery offers incredible opportunities to support learning experiences not otherwise available.

1. The capacity is present to search, explore, redirect and redesign personal learning experiences by discovering, translating, copying, pasting and manipulating information. These increase opportunities for self-directed and collaborative learning.
2. For those with special needs, the computer can
 - read text aloud;
 - enhance text by increasing font sizes;
 - simplify vocabulary using dictionaries and a thesaurus; and
 - highlight key words and concepts using different colours, fonts, shading and text boxes.
3. Accessing information on the Internet comes without many of the limitations of location or time.
4. There are unlimited possibilities for men-

toring through communication with real or virtual experts from around the world.

5. With interactivity, increased learning performance is not only possible but also more effective especially when using multiple technologies including slides, video, audio, chat and more.
6. While costs pop up in other areas, electronic learning eliminates a lot of the repetitive expenses that you might otherwise see in bricks-and-mortar locations.

Web-based instruction, not an easy task

For those who develop learning on the web, some advice.

- It is a not an easy task creating learning experiences in a web-based environment. It requires considerable expenditure in terms of technical expertise and educational resources to place learning activities into virtual space. Merely posting activities and materials that worked well in the classroom will not succeed.
- Current research suggests that so long as educators apply face-to-face instructional expectations and structures to online education, we will have trouble moving forward. Classroom teachers

and trainers do not necessarily make good on-line instructors.

- The instructor functions best on the side, more like a mentor or someone who provides perspective to the producer rather than guiding them, intervening only as needed.

Summary

Emerging technologies are not replacing older formats so much as augmenting them. The net will be an increasingly important component of the learning infrastructure.

Twenty-first century technologies will allow us to rethink educational opportunities for access, distribution of knowledge, and accountability. The focus will be on learning with technology, not about technology. Digital content and increased bandwidth will make digital learning available anytime, anywhere, to anyone. 🎧

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Web resources

A study of workplace pedagogies: the role of the workplace trainer in business environments
www.swin.edu.au/aare/98pap/har98073.html

Accessing your learning style
www.fln.vcu.edu/Intensive/AVstyle.html

Autonomy-knowledge management and new media content solutions
www.fln.vcu.edu/Intensive/AVstyle.html

Concord Consortium
www.concord.org/

Cultivating educational technology in British Columbia
<http://malun1.mala.bc.ca/seeds/>

Distance Education Resources in Canada
www.oise.utoronto.ca/~mpress/distance.html

et Networks Training Delivery
www.etnetworks.com/

John Cradler and Elizabeth Bridgforth, WestEd. Recent Research on the Effects of Technology on Teaching and Learning
www.wested.org/techpolicy/research.html

Learning in the real world
www.realworld.org

Learning on the Internet, a select ERIC bibliography national teaching and learning
www.ntlf.com/

Online learning
<http://activeink.net/>

Online school links and resources
www.cotr.bc.ca/online/onlnelk.htm

Resources for brain theory research
www.geocities.com/CollegePark/Union/2106/theory.htm

Student learning style scales
www.fln.vcu.edu/Intensive/GRLSS.html

Technology's real costs: protect your investment with total cost of ownership by Sara Fitzgerald
www.electronicsschool.com/199909/0999sbot.html

The Canadian Association for Distance Education
www.cade-acad.ca/

The Peoples Publishing Group
www.peoplespublishing.com/LS003.html

UNext.com, an Internet education company
<http://unext.com/>

Web-based Education Commission:
www.hpcnet.org/cgi-bin/global/a_bus_card.cgi?store_SiteID=154797