

payment authorization letter ira resources Complete Guide

Payment Authorization Letter IRA Resources

When managing individual retirement accounts (IRAs), understanding the process of authorizing payments and transfers is crucial for ensuring smooth transactions and compliance with legal requirements. A payment authorization letter IRA resources guide provides essential information on how to draft, process, and manage these authorization letters effectively. Whether you're a financial advisor, an IRA account holder, or a trustee, leveraging the right resources can streamline your operations, prevent errors, and ensure your transactions adhere to IRS guidelines. In this article, we will explore key aspects of payment authorization letters related to IRAs, including their purpose, necessary components, legal considerations, and where to find reliable resources for assistance.

Understanding Payment Authorization Letters for IRAs

What Is a Payment Authorization Letter?

A payment authorization letter is a formal document that grants permission for a financial institution or trustee to process specific transactions on behalf of an IRA account holder. This could include transferring funds, making distributions, or setting up automatic payments. The letter serves as a written consent that authorizes the institution to execute the requested actions, ensuring clarity and legal compliance.

Why Are Payment Authorization Letters Important?

Payment authorization letters are vital for several reasons:

- Legal Authorization: They provide documented consent, reducing disputes or misunderstandings.
- Compliance: They ensure transactions adhere to IRS rules governing IRAs.
- Security: They help prevent unauthorized transactions, protecting account holders.
- Record-Keeping: They serve as official records for future reference and audits.

Key Components of a Payment Authorization Letter IRA Resources

Essential Information to Include

A comprehensive authorization letter should contain the following:

- **Account Holder Details:** Full name, address, contact information, and IRA account number.
- **Recipient Details:** Name of the financial institution or trustee receiving the authorization.
- **Transaction Details:** Specific amount, type of transaction (distribution, transfer, etc.), and destination account details.
- **Authorization Statement:** Clear language explicitly stating the account holder's consent for the specified transaction.
- **Signature and Date:** Signed by the account holder with the date of signing, often notarized if required.

Additional Considerations

Depending on the specific transaction or institution requirements, other elements might include:

- Witness signatures
- Notarization or legal certification
- Specific instructions or limitations (e.g., maximum amount, recurring payments)
- Contact information for questions or clarifications

Legal and Compliance Aspects

IRS Rules and Regulations

IRAs are governed by IRS regulations that specify how transactions should be performed to maintain tax-advantaged status. Payment authorization letters must comply with these rules to avoid penalties or disqualification of the IRA. For example:

- Distributions must meet minimum age or hardship criteria for penalty exemptions.
- Transfers between IRAs should be completed via direct trustee-to-trustee transfers to avoid tax implications.
- Required minimum distributions (RMDs) must be processed correctly and documented appropriately.

State Laws and Financial Institution Policies

Beyond IRS regulations, state laws and individual financial institution policies may impose additional requirements or restrictions. Resources like the American Bankers Association or National

Association of Personal Financial Advisors (NAPFA) provide guidance to ensure compliance.

Authenticating and Securing Authorization Letters

To prevent fraud or unauthorized access, institutions often require:

- Notarization of signatures
- Secure delivery methods (e.g., registered mail, secure online portals)
- Verification processes for identity confirmation

Payment authorization letter IRA resources often include templates, checklists, and guides on best practices for securing and authenticating these documents.

Resources for Drafting and Managing Payment Authorization Letters

Templates and Sample Letters

Many reputable websites and financial organizations offer free downloadable templates tailored for IRAs, including:

- IRS Publication 590-A and 590-B for distributions and contributions
- Financial institution websites providing specific authorization letter templates
- Legal websites offering customizable sample letters for various transaction types

Guides and Educational Materials

Educational resources help you understand the nuances of IRA transactions and authorization procedures:

- IRS official guides and publications
- Financial planning blogs and websites (e.g., Investopedia, NerdWallet)
- Webinars and online courses focused on IRA management

Professional Assistance and Consulting

When in doubt, consulting with professionals can ensure your authorization letters meet all legal and compliance standards:

- Financial advisors specializing in retirement planning
- Tax professionals and CPAs familiar with IRA regulations
- Legal experts in estate and retirement law

Best Practices for Using Payment Authorization Letters IRA Resources

Ensuring Accuracy and Completeness

Always double-check all information included in the authorization letter. Mistakes can lead to delays, misappropriation of funds, or tax penalties.

Maintaining Proper Documentation

Keep copies of all authorization letters, supporting documents, and correspondence with financial institutions for record-keeping and future audits.

Updating Authorization Letters When Necessary

If your circumstances change, such as a new beneficiary or different transaction instructions, promptly update your authorization letters and notify relevant parties.

Staying Informed on Regulatory Changes

Regularly consult IRS updates and industry resources to stay informed about any changes affecting IRA transactions and authorization procedures.

Conclusion

A well-crafted payment authorization letter IRA resources guide is an invaluable asset for anyone involved in managing IRA transactions. It offers clarity, legal security, and peace of mind by ensuring that all payments and transfers are properly authorized and documented. By utilizing available templates, educational resources, and professional assistance, you can navigate IRA transactions confidently and compliantly. Remember, maintaining accurate, secure, and up-to-date authorization letters is essential for protecting your retirement assets and ensuring smooth financial operations.

Whether you're processing distributions, transferring funds, or setting up automatic payments, leveraging the right payment authorization letter IRA resources will help you achieve your retirement planning goals efficiently and securely.

Payment authorization letter IRA resources serve as vital tools in the financial and legal

landscape, especially when dealing with individual retirement accounts (IRAs). These documents facilitate the transfer, withdrawal, or management of IRA funds by authorizing a third party?such as a financial institution, attorney, or trustee?to act on behalf of the account holder. As IRAs are subject to strict regulations designed to protect retirement savings, understanding the nuances of payment authorization letters and the resources available for their proper creation and use is essential for account holders, financial professionals, and legal advisors alike. This article offers a comprehensive exploration of IRA payment authorization letters, analyzing their purpose, legal considerations, best practices, and the resources available to ensure their effective utilization.

Understanding Payment Authorization Letters for IRAs

What Is a Payment Authorization Letter?

A payment authorization letter is a formal document that grants permission for a designated individual or entity to access, transfer, or manage funds within an IRA account. It acts as a legal authorization, ensuring that the transaction complies with applicable regulations and that the IRA custodian or trustee recognizes and processes the request securely.

In the context of IRAs, these letters are often used when the account holder cannot personally execute a transaction?such as during illness, travel, or other circumstances?and wish to delegate authority to a trusted individual or institution. The letter specifies the scope of authority, the nature of the transaction, and the timeframe during which the authorization is valid.

Common Uses of Payment Authorization Letters in IRAs

- Withdrawal Requests: Permitting a third party to initiate withdrawals or distributions from the IRA.
- Transfers Between Accounts: Authorizing the transfer of funds from one IRA custodian to another.
- Rollover Transactions: Allowing a third party to facilitate a rollover of funds into or out of an IRA.
- Management and Administrative Tasks: Granting authority for administrative actions, such as updating account details or managing investment instructions.

Legal and Regulatory Framework

IRAs are governed by federal laws, notably the Internal Revenue Code (IRC) and regulations set forth by the IRS. These laws impose strict rules to prevent unauthorized access and fraudulent activity. Consequently, payment authorization letters must align with these regulations, ensuring that:

- The authorization is explicit and specific.
- The identity of the authorized individual or entity is verified.
- The scope and duration of authority are clearly defined.
- Proper documentation is maintained for record-keeping and audit purposes.

Key Components of a Payment Authorization Letter for IRA Resources

A well-crafted payment authorization letter must contain several critical elements to be legally valid and effective. These components help prevent misunderstandings, fraud, and potential legal disputes.

1. Account Holder's Details

- Full legal name
- Address
- Contact information
- IRA account number(s)

2. Authorized Person's Details

- Full name
- Address
- Contact details
- Relationship to the account holder (if relevant)
- Identification documents (e.g., driver's license, passport)

3. Scope of Authorization

- Specific actions authorized (e.g., withdrawal, transfer)
- Amounts involved (if applicable)
- Particular dates or timeframes
- Instructions for how the funds should be handled

4. Terms and Conditions

- Any limitations or restrictions

- Instructions for handling taxes or penalties
- Clarification on whether the authorization is revocable or irrevocable

5. Signatures and Notarization

- Signatures of the account holder and, if necessary, witnesses
- Notarization or legal acknowledgment (as required by jurisdiction)

6. Date of Signature

- Specifies when the authorization was granted

7. Additional Documentation

- Supporting documents such as power of attorney, court orders, or guardianship papers, if applicable

Legal Considerations and Best Practices

Compliance with IRS Regulations

When creating and submitting a payment authorization letter related to an IRA, compliance with IRS rules is paramount. The IRS typically considers IRAs as custodial accounts, and any transactions must adhere to rules about prohibited transactions, required minimum distributions (RMDs), and tax implications.

- Proper Authorization: The IRS generally requires that any third-party transaction be authorized in writing and, often, with additional documentation.
- Avoiding Prohibited Transactions: The authorization must not facilitate transactions that are deemed prohibited under IRS rules, such as self-dealing or transactions involving disqualified persons.
- Timing and Deadlines: Ensure that the authorization aligns with deadlines for RMDs or other mandatory distributions.

Legal Validity and Notarization

While some jurisdictions may not require notarization, having a payment authorization letter

notarized adds an extra layer of legal validity and verification. Notarization confirms the identity of the signatory and reduces the risk of forgery or disputes.

Revocation and Amendments

Account holders should specify whether the authorization is revocable or irrevocable. If revocable, procedures for revocation must be clearly outlined, including the process and notification requirements. Maintaining an organized record of amendments is crucial to prevent unauthorized transactions.

Security Measures

- Use of secure communication channels when transmitting the authorization.
- Keeping copies of signed documents in a safe, accessible location.
- Confirming receipt and processing with the IRA custodian or trustee.

Resources for Creating and Managing IRA Payment Authorization Letters

Effective management of IRA payment authorization letters involves utilizing various resources, ranging from legal templates to professional advice.

1. IRS and Government Resources

- IRS Website: Provides guidance on IRAs, required distributions, and legal regulations.
- Publication 590-A and 590-B: Detailed resources on IRA contributions and distributions.
- Sample Forms and Templates: While the IRS does not provide specific templates for authorization letters, they offer general guidance on required documentation.

2. Financial Institutions and Custodians

Most IRA custodians and trustees provide standardized forms and templates for authorization requests, including:

- Sample Authorization Letters: To guide account holders in drafting their documents.
- Online Portals: Secure platforms for submitting authorization requests electronically.
- Customer Support: Assistance in understanding requirements and ensuring proper documentation.

3. Legal and Financial Professionals

Consulting with financial advisors, estate planners, or attorneys experienced in retirement accounts offers several benefits:

- Ensuring compliance with IRS regulations.
- Customizing authorization letters to suit specific circumstances.
- Clarifying legal implications and potential tax consequences.

4. Legal Templates and Software

- Legal Document Templates: Available online from reputable sources, often customizable for specific needs.
- Document Management Software: Platforms like DocuSign or Adobe Sign facilitate secure electronic signatures and notarizations.

5. Educational and Support Resources

- Webinars and Seminars: Offered by financial institutions and legal organizations on managing IRAs.
- Online Forums and Communities: Platforms where IRA holders share experiences and seek advice.

Potential Challenges and Pitfalls in Using Payment Authorization Letters

Despite their utility, payment authorization letters can pose risks if improperly drafted or managed.

1. Ambiguity and Lack of Clarity

Vague instructions may lead to misunderstandings, delays, or unauthorized transactions. Clear, specific language is essential.

2. Fraud and Unauthorized Access

Weak security measures or forged signatures can result in theft or misuse of IRA funds. Notarization and secure transmission are critical.

3. Non-Compliance with Regulations

Failure to adhere to IRS rules can result in penalties, disqualification of IRAs, or tax liabilities.

4. Revocation and Changes

If the account holder wishes to revoke or modify authorization, failure to follow proper procedures can cause disputes.

Conclusion: Navigating IRA Payment Authorization Resources Effectively

The landscape of IRA management is complex, governed by strict legal and regulatory frameworks designed to protect retirement savings. Payment authorization letters are essential tools that, when properly crafted and managed, facilitate seamless and secure transactions. Leveraging the right resources—including IRS guidance, institutional templates, legal counsel, and secure digital platforms—can help account holders and professionals navigate this process effectively.

Ultimately, the key to utilizing IRA payment authorization resources lies in clarity, compliance, and security. By understanding the critical components and legal considerations, individuals can ensure their authorization letters serve their intended purpose without exposing themselves to unnecessary risks. As the financial environment evolves, staying informed and proactive about the best practices and available resources will remain crucial for safeguarding retirement assets and ensuring smooth administrative processes.

Question What is a payment authorization letter for IRA resources? A payment authorization letter for IRA resources is a formal document that authorizes a designated individual or entity to access, manage, or make payments from your Individual Retirement Account (IRA) on your behalf. **How do I request a payment authorization letter for my IRA?** To request a payment authorization letter, contact your IRA custodian or financial institution, provide necessary identification, and specify the authorized individual or entity along with the scope of their access. **What information should be included in a payment authorization letter for IRA resources?** The letter should include your full name, IRA account number, the name of the authorized person or entity, specific payment instructions or access rights, and your signature for authorization. **Are there any legal considerations when issuing a payment authorization letter for IRA resources?** Yes, it's important to ensure the letter complies with IRS regulations and your IRA provider's policies. Consulting a financial advisor or legal professional can help ensure the document is valid and enforceable. **Can I revoke or modify a payment authorization letter for my IRA?** Yes, you can revoke or update the authorization by submitting a written notice to your IRA custodian, following their specific procedures for such changes. **What are the common uses of payment authorization letters in IRA resource management?** They are often used for facilitating distributions, making payments to

vendors or service providers, or granting access to authorized representatives for managing IRA transactions. Where can I find templates or resources for creating a payment authorization letter for IRA accounts? Templates can often be found on financial websites, legal resource platforms, or directly from your IRA custodian's official forms. Consulting a financial advisor can also help tailor the document to your needs.

Related keywords: payment authorization, IRA resources, authorization letter, retirement account, IRA transfer, financial authorization, account management, fund transfer, authorization form, IRA procedures

NATURAL RESOURCES GRADE 2 POWERPOINT

Natural resources grade 2 powerpoint

Understanding natural resources is a fundamental part of early science education, especially for second graders. A well-crafted natural resources grade 2 powerpoint can be an engaging and educational tool that helps young students grasp the importance of the Earth's resources. This presentation introduces children to what natural resources are, the different types, how they are used, and the importance of conserving them. By using colorful visuals, simple language, and interactive elements, teachers can make learning about natural resources both fun and informative.

What Are Natural Resources?

Definition of Natural Resources

Natural resources are materials that come from the Earth and are used by people to meet their needs. These resources are found in nature and are not made by humans. They include things like water, air, plants, animals, minerals, and soil.

Importance of Natural Resources

Natural resources are essential for survival and daily life. They provide us with everything from the food we eat to the materials used to build our homes. Understanding natural resources helps us appreciate how the Earth supports life and why we need to protect it.

Examples of Natural Resources

- Water from lakes, rivers, and oceans
- Sunlight
- Air we breathe
- Forests and trees
- Minerals and metals underground
- Animals and plants
- Soil for growing crops

Types of Natural Resources

Renewable Resources

Renewable resources are natural resources that can be replenished naturally over time. They are sustainable if used wisely.

Examples of Renewable Resources

- Sunlight ? provides energy for the Earth and plants
- Air ? necessary for breathing
- Water ? can be recycled through the water cycle
- Forests and trees ? can regrow after being cut down if managed properly
- Animals and fish ? populations can recover if protected

Non-Renewable Resources

Non-renewable resources are natural resources that do not replenish quickly or at all once used up. They are finite and can be exhausted.

Examples of Non-Renewable Resources

- Minerals and metals like gold, iron, and copper
- Fossil fuels such as coal, oil, and natural gas
- Stone and certain types of soil used for construction

How Natural Resources Are Used

Daily Life Applications

Natural resources play a big role in our everyday activities. They help us stay healthy, build homes,

and enjoy entertainment.

Examples of Uses

- Water is used for drinking, cooking, and cleaning
- Wood from trees is used to make furniture and paper
- Minerals are used to make jewelry and tools
- Sunlight provides energy for solar panels and helps plants grow
- Air is essential for breathing and supporting life

Industry and Economy

Natural resources also help countries grow economically by providing raw materials for factories and trade.

Examples

- Mining for minerals and metals
- Farming crops and raising animals
- Using oil and gas for fuel and energy

Conservation of Natural Resources

Why Is Conservation Important?

Conserving natural resources ensures they will be available for future generations. Overusing or wasting resources can lead to environmental problems and shortages.

Ways to Save Natural Resources

- Turn off lights when not in use to save electricity
- Use water wisely; fix leaks and take shorter showers
- Plant trees and protect forests
- Recycle and reuse materials like paper, plastic, and metal
- Use alternative energy sources such as solar and wind power
- Pick up trash and keep the environment clean

What Can Students Do?

Students can help conserve natural resources by:

- Not wasting water or electricity at home and school
- Recycling paper, bottles, and cans
- Learning and sharing the importance of protecting nature
- Participating in community clean-up events

Fun Facts About Natural Resources

- The Sun is a giant ball of fire that gives us light and heat every day.
- Most of our Earth's water is in the oceans, which covers about 71% of the planet.
- Forests are called the "lungs of the Earth" because they produce oxygen.
- Minerals are mined from deep underground and are used to make many things we use daily.
- Animals and plants depend on each other to survive in nature.

Activities and Interactive Ideas for Grade 2 Students

Engaging Classroom Activities

- **Natural Resources Sorting Game:** Provide pictures of different resources and have students sort them into renewable and non-renewable categories.
- **Resource Hunt:** Organize a scavenger hunt around the school or classroom to find items made from natural resources.
- **Storytelling and Drawing:** Ask students to draw a picture of their favorite natural resource and tell a story about how it helps people.
- **Conservation Pledge:** Have students make a pledge to save natural resources and discuss ways they can help.

Visual Aids and PowerPoint Tips

- Use colorful images of trees, water, animals, and minerals to capture attention.
- Include simple animations or transitions to make the presentation lively.
- Incorporate short videos or sound clips, such as the sound of flowing water or wind.
- Use clear, easy-to-read fonts and minimal text on each slide.

Summary: Why Learning About Natural Resources Is Important

Learning about natural resources helps young students understand the world around them. It teaches them the value of Earth's resources and encourages responsible behavior to protect our planet. By understanding what natural resources are, how they are used, and why conservation matters, second graders can become eco-friendly citizens who make a difference.

Conclusion

A natural resources grade 2 powerpoint is a powerful educational tool that simplifies complex ideas into engaging visuals and simple language suitable for young learners. It fosters curiosity about the environment, promotes sustainable practices, and instills a sense of responsibility in children to care for the Earth. With the right presentation, teachers can inspire the next generation to value and protect our planet's precious natural resources.

Remember: Teaching children early about natural resources lays the foundation for a more environmentally conscious future. Encourage questions, discussions, and hands-on activities to make the learning experience memorable and meaningful.

Natural Resources Grade 2 PowerPoint: A Complete Guide for Educators and Students

Teaching young learners about natural resources can be both exciting and challenging. Using a Grade 2 PowerPoint presentation focused on natural resources offers an engaging way to introduce key concepts, visuals, and interactive elements that make learning memorable. This guide provides a detailed overview of how to create, utilize, and maximize a natural resources PowerPoint tailored for second-grade students, ensuring that complex ideas are accessible and captivating.

Understanding the Importance of Natural Resources in Education

At its core, a natural resources Grade 2 PowerPoint serves as an educational tool designed to simplify the concept of natural resources for young students. It combines colorful visuals, simple language, and interactive activities to foster curiosity and understanding. This type of presentation helps teachers convey essential information about the Earth's resources, why they matter, and how humans interact with them.

What Are Natural Resources?

Definition and Explanation

Natural resources are materials that come from the Earth and are used by humans for various purposes. They are the raw materials that support life and our daily activities. Examples include water, air, soil, plants, animals, minerals, and energy sources like sunlight and wind.

Key Points to Cover in the PowerPoint

- Natural resources are found in nature.
- They are used to make food, clothing, shelter, and energy.
- Natural resources can be renewable or non-renewable.

Types of Natural Resources

A Grade 2 PowerPoint should simplify the classification of natural resources into understandable categories, often divided into renewable and non-renewable resources.

Renewable Resources

These are resources that can be replenished naturally over time. They are sustainable if used wisely.

- Sunlight: Provides energy for plants and solar power.
- Air: Necessary for breathing.
- Water: Lakes, rivers, and rain constantly renew water supplies.
- Plants: Forests and crops that grow back each season.
- Animals: Fish, birds, and other wildlife that can be replenished through responsible management.

Non-Renewable Resources

Resources that take millions of years to form and cannot be replaced once used.

- Minerals: Gold, iron, coal, and diamonds.
- Fossil Fuels: Oil and natural gas.
- Metals: Copper and aluminum.

Visual and Interactive Elements for a Grade 2 PowerPoint

Using engaging visuals is crucial when teaching second graders. Here are tips for designing an effective natural resources PowerPoint:

- Bright, colorful images of trees, water, animals, minerals, and the sun.

- Simple animations to demonstrate the flow of water or growth of plants.
- Short videos or sound clips of birds singing, water flowing, or wind blowing.
- Interactive questions or quizzes to reinforce learning.

Structuring the PowerPoint Presentation

Slide 1: Introduction to Natural Resources

- Title slide with a vibrant image of the Earth.
- A brief definition: "Natural resources are things from nature that we need and use."

Slide 2: Why Are Natural Resources Important?

- List reasons such as providing food, energy, and materials.
- Include images of a farm, a house, and a city.

Slide 3: Examples of Natural Resources

- Visual collage of water, air, soil, plants, animals, minerals, and sunlight.
- Simple descriptions underneath each image.

Slide 4: Renewable vs. Non-Renewable Resources

- A side-by-side comparison chart.
- Use icons and pictures to illustrate each type.

Slide 5: Examples of Renewable Resources

- Trees, water, sun, wind.
- Brief facts about each.

Slide 6: Examples of Non-Renewable Resources

- Coal, oil, minerals.
- Explain that these take a long time to form.

Slide 7: How Do People Use Natural Resources?

- Activities like farming, building, traveling, and generating electricity.
- Visuals of these activities.

Slide 8: Taking Care of Natural Resources

- The importance of conserving resources.
- Simple ways kids can help: turning off lights, saving water, recycling.

Slide 9: Fun Quiz or Activity

- Match pictures to resources.
- Fill-in-the-blank questions.
- A drawing activity encouraging kids to draw their favorite natural resource.

Tips for Effective Delivery

- Use simple language suitable for second graders.
- Incorporate questions to engage students actively.
- Encourage students to share their ideas about natural resources.
- Use real-life examples children can relate to, such as their favorite animals or the water they drink.

Additional Educational Activities

To complement the PowerPoint, consider the following activities:

- Resource Hunt: Take students on a classroom or outdoor scavenger hunt for natural objects.
- Drawing and Coloring: Have students color pictures of trees, water, animals, or the sun.
- Storytelling: Read stories about nature and natural resources.
- Role Play: Act out how humans use natural resources and how to protect them.

Conclusion: Empowering Young Learners to Respect Natural Resources

A natural resources grade 2 PowerPoint is more than just a visual aid; it is a foundation for fostering

environmental awareness at an early age. By effectively combining visuals, simplified explanations, and interactive elements, teachers can inspire students to appreciate and protect our planet's resources. Educating second graders about natural resources encourages responsible behavior and helps cultivate a generation that values sustainability.

Final Thoughts

Creating an impactful natural resources PowerPoint for second graders involves understanding their developmental level and interests. Keep slides colorful, concise, and engaging. Incorporate stories, questions, and activities to make the learning experience interactive and fun. Remember, the goal is to build curiosity and understanding that will grow as they do, fostering a lifelong respect for our planet's precious natural resources.

QuestionAnswer What are natural resources? Natural resources are things found in nature that we use, like water, trees, and minerals. Why are trees important? Trees give us oxygen to breathe, provide shade, and give us wood for building and paper. Can you name some natural resources? Yes! Water, air, sunlight, soil, plants, and minerals are natural resources. How do we use water from natural resources? We use water for drinking, watering plants, cooking, and cleaning. Why should we take care of natural resources? Because natural resources help us live and we need to protect them so they don't run out. What is renewable natural resource? A renewable resource is one that can be replaced, like trees and sunlight. What is a non-renewable resource? A non-renewable resource is one that cannot be replaced once it is used up, like coal and minerals. How can we help protect natural resources? We can save water, plant more trees, and recycle to help protect natural resources.

Related keywords: natural resources, grade 2, PowerPoint, environmental awareness, conservation, renewable resources, non-renewable resources, Earth's resources, sustainability, water resources, forests

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