



NBTA Produces First In-House Commercial

Council Day Keynote Speakers

Teacher Certification Regulation Change

Developing Successful Schools Conference



Your NBTA, Your Magazine

Have you ever thought about writing something for the *NBTA News*? If so, we would love to hear from you! We are always looking for interesting articles, stories or information about the amazing activities taking place in your schools. This magazine belongs to you, the members of the NBTA. Your submissions are essential in making this the best publication possible.

For more information about the *NBTA News* or to submit an article, contact Blake Robichaud, editor of the *NBTA News*, by email at blake.robichaud@nbta.ca or nbtanews@nbta.ca.

We look forward to hearing from you!

Deadlines for 2017:

April 2017 Issue: March 15th June 2017 Issue: May 15th

ISSN 0317-5227

NBTA News is published five times a year. Opinions expressed are those of the authors, not necessarily the NBTA.

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Since this is the first issue of the *NBTA News* for this calendar year, I want to convey my best wishes to all of you for a healthy, happy and successful 2017.

Provincial Budget 2017

As you read this issue of the *NBTA News*, the Provincial budget has, or soon will be, released.

This government has repeatedly stated that education is a high priority item. The budget will tell us if they are ready to put their



money behind their commitment to education as a priority. Increased investment in public education in the early years of this century led to a significant increase in student performance in literacy and numeracy. If the government is serious about improving student achievement, they will invest in a properly funded public education system.

Classroom composition and student learning conditions need to be addressed in a serious way. Teachers have to be allowed to do what they were hired to do - TEACH.

French Immersion

In my last message to you, I outlined the position of our Association with regard to the announcement of the French Immersion Grade One entry point. In this article I want to share some of the other points that we have been advocating on this topic:

- all students in New Brunswick should be provided with an educational opportunity to enhance first language skills with access to second language programming;
- teachers displaced by this change should remain in our system at the school level in order to help mitigate both class composition issues and to further enhance literacy and numeracy supports for students; and
- teachers who have a desire to improve their French language skills should be given the opportunity, financial support, and time to upgrade these abilities.

Regardless of which program students choose, all students have a right to equitable class sizes and a class composition conducive to learning. We ask Government to assure that all students and programs receive appropriate supports and opportunities.

Negotiations

Negotiating our next collective agreement continues. As you know, this is a very important file and the process continues to consume a lot of time, energy and resources. At the time of this writing, we last met on December 21, 2016 during which time presentations were made by both parties regarding the concerns and many issues surrounding both class composition and working conditions. Negotiating dates have been established through the end of April.

Speaking of negotiations, I am sure you have been following the developments in Nova Scotia with our sister organization, the Nova Scotia Teachers' Union (NSTU). I had the opportunity to attend, along with colleagues from PEI and Newfoundland-Labrador, and support the NSTU at a major rally in early December. I was asked to speak at the rally and brought greetings and words of support on behalf of NB teachers. Many NSTU teachers thanked me for our support. They are experiencing many of the same issues with regard to class composition, learning environment and workload. The sign that I carried is a message that I have been promoting since my Presidency began - "RESPECT THE PROFESSION - LET TEACHERS TEACH" - so it was very appropriate and meaningful for me.

Teacher Retirements

This is the time of year when some teachers consider retirement and all of the excitement that surrounds this life change. Many teachers find this decision challenging as they identify with being a teacher year-round. The good news is that once you become a teacher you are always a teacher, although in retirement there are no bells and schedules to follow. For those who are considering retirement, I would suggest that you contact our office and have a discussion about the details of this decision with our NBTA Staff for Teacher Welfare Services — Michael Ketchum and/or Melinda Cook.

NBTA Elections

This year NBTA members will elect a NBTA Vice-President in April for a one year term. The candidates will be traveling the province over the next couple of months to visit schools and teachers, to hear your concerns, and seek your support.

I ran in two NBTA elections and found it a very unique and exciting experience, to say the least. I was able to visit many schools and meet many teachers throughout the province. I witnessed first hand the great things happening in our schools. It was truly a great professional learning experience, allowing me to take back many good ideas to my school.

Isometimes received some tough questions or some disagreement with my point of view. Despite this, I enjoyed the experience as it allowed me to gain a better understanding of the many issues facing educators in this province. I hope that you will take the time to learn about each of the candidates, welcome them into your schools and vote accordingly. The winner will be your Vice-President, so it is your responsibility to become informed and vote.

NBTA Commercial

I would like to conclude by highlighting that NBTA developed a new commercial that recently appeared in theaters and on CTV. I would congratulate all those responsible for the in-house production; in particular Blake Robichaud, Morgan Sinstadt, our Communications Work Groups and all others who had a hand in the project. We have been receiving many positive comments and you can all view the commercial at https://www.youtube.com/watch?v=ERyh06xPZrQ

I wish you all well and please keep in touch.



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Online lesson plans on Mental Health now available!

If you're a registered Imagineaction teacher, simply "sign in" at www.imagine-action.ca, click on "Teacher resources", bottom left column, and then select Mental Health Stigma: Challenging it Together! NEW. You can choose between the elementary or secondary lesson plans (or both!) as well as select the discussion questions. Should you decide to initiate a project with your students tied to mental health, send us a project application and you may be eligible for a \$300 subsidy.

If you're not yet registered as an Imagineaction teacher, visit www.imagine-action.ca and follow the instructions. It's simple and free. Join the 2,200+ teachers already registered with Imagineaction!



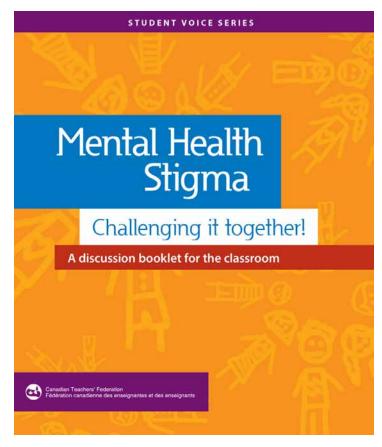
Mental Health Stigma: Challenging it Together!

A discussion booklet for the classroom (Grades 5 to 12)

The Student Voice booklets are a resource to support discussions about complex societal issues using the voice of students. Mental illness affects people of all ages, all education and income levels, and traverses all cultures. The stigma of mental illness continues and media often promote myths and misconceptions. This resource booklet was developed to support teachers to raise awareness and reduce stigma around mental illness, and, in turn, decrease the barriers that can prevent youth and family members from seeking help.

Samples of this booklet were distributed by the NBTA to schools at the end of 2016. Many schools then decided to order more!

They are also available for purchase direct from the Canadian Teachers' Federation at https://publications.ctf-fce.ca/en/product/mental-health-stigma-challenging-it-together/



NBTA Produces First In-House Commercial









This fall, due to a maternity leave, NBTA hired a new *NBTA News* Assistant Editor, Morgan Sinstadt. Morgan brings some skills in her arsenal that were previously unavailable to us; namely animation and video production. With that in mind, she and the *NBTA News* Editor, Blake Robichaud, sat down to try and create a commercial for the NBTA.

The commercial came together faster than we had imagined. It was viewed and screen-tested by the NBTA Internal and External Communications Work Groups. Three weeks after Morgan and Blake first sat down to hash out the original idea, NBTA had a final version ready for distribution.

The commercial launched in Cineplex Theaters with the premier of the new Star Wars film, Rogue One, the week prior to Christmas break. It also aired on CTV; during Live at 5 and during the CTV News at 6 broadcasts.

While full production credit goes to Morgan Sinstadt and Blake Robichaud, there was one other person who had a hand in the creation of this commercial. The voice actor, the son of two New Brunswick teachers, did a fantastic job reading through the script. We consider it to be a great success.

Overall, producing this commercial in-house resulted in a cost of around \$300. That's approximately \$6,000 less than the previous least expensive NBTA commercial, which was produced by a communications company.

You can view the commercial online at https://www.youtube.com/watch?v=ERyh06xPZrQ

SCRIPT:

My teacher knows that we all learn in different ways. He works hard to give each of us the help we need. He cares about what we are going to do and be like when we grow up. He says we might not all become superheroes, but we can all be great. My teacher says we are the future and I know he's right. A message from the New Brunswick Teachers' Association.



PROFESSIONAL ORIENTATION AND INDUCTION FOR NEW TEACHERS



Abbi Easton has found her groove. She was "absolutely terrified" when she began teaching Grade 9 science and math at Holy Trinity Catholic High School in Fort McMurray, AB three years ago. She'd heard stories; she knew teenagers "could eat (her) alive."

The curriculum presented challenges. Math education has changed. She was learning, too. Easton loves technology, but a scavenger hunt where students used computer scanners around the school was an "epic fail," she recalls. While fairly comfortable discussing most topics, she had to consider how to appropriately teach sexual health. New to the school, she had to establish relationships with her colleagues. The other math teacher not only had more experience, but also an entirely different teaching style.

Now, Easton says she's in a "sweet spot": she knows she's capable, but wants to innovate. She's comfortable with the curriculum and can change lesson plans to keep all her

classes on the same schedule. She and the other math teacher respect and learn from each other. It took a few years, but she's finding her place in the school community.

It's a typical experience for many new teachers. Except Easton began teaching Grade 9 after teaching Grade 1 for 12 years. "The bottom line with kids is they want to feel successful," she says, explaining the mindset that helped her with the transition. "They want you to look at them and for them to feel that you are proud of them.... It doesn't matter if you're a 6-year-old, 14-year-old, or a 30-year-old. You want people around you to like you and to feel like you are making a good contribution to their life."

In this way, teachers are just like their students. Many people enter education to benefit society. Professional realities, however, such as uncertain job markets, isolating and negative environments, and the difficulty of maintaining a work-life balance, can cause some teachers to update their resumes and look for other jobs as they're completing end-of-year reports. Feeling appreciated is out of the question.

New teachers are especially susceptible to feeling disillusioned. "You get into the real teaching world, and you realize it's not all peachy," says Anne Edwards, a new career teacher in Barrie, ON. She "loved" teachers' college and loves watching students learn, but admits she's "talked about (quitting) many times."

She's not alone. Many leave the profession within five years. Several teachers' unions offer conferences and training specifically targeted for early-career teachers. Some teachers spend years substituting or working short-term contracts, supplementing their income with seasonal work. When teachers can't establish themselves in one school, they often don't have the opportunity to build their confidence. This financial and emotional instability causes some to change careers before really beginning to teach.

Experienced teachers may feel overwhelmed. Curriculum and educational focuses are changing. More students speak several languages or have increasing behavioural and learning difficulties, and teachers have less resources to meet their needs. But there are strategies that can help all teachers meet these challenges.

Researchers often cite mentoring as key for early-career teachers succeeding. Traditionally, people understand mentoring as "we're here to rescue these teachers," explains Ching-Chiu Lin, a research fellow at the University of British Columbia who is studying mentorship. But the mentality requires that teachers in all professional stages need to learn together; mentoring is about establishing a "network," she says.

Easier said than done, however. Sometimes, governments, unions, and universities work together to provide formal mentorship programs. These initiatives, no matter how effective, are subject to budget cuts that can drastically reduce their scope, or eliminate them altogether. Substitute teachers or those on long-term occasional contracts may not be eligible.

The profession may present the biggest difficulties. "It's very easy for teachers to go into the classroom, close the door, and the only time they talk to their colleagues are at lunchtime and special occasions," explains Rita Irwin, a professor at the University of British

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Columbia who studies mentorship with Lin. "The teaching profession is not necessarily a profession where you gravitate towards working with other teachers."

Researchers say establishing a school culture of trust is one of the most important factors in successful mentorship. Schools are often structured like "egg crates," explains Benjamin Kutsyuruba, a professor at Queen's University in Kingston, ON who has researched teacher induction and mentorship programs across Canada. Teachers work in isolation. For good mentorship to happen, that mindset needs to change.

Newer teachers often ask about mentorship programs in job interviews. But when hired, they may find interacting with colleagues one of the most challenging things in the job. It was the "hardest part," says Meagan Noronha, who recently finished her first long-term teaching position covering a maternity leave at a private school in Brantford, ON. She'd volunteered at the school before teaching there, but, once hired, usually stayed clear of the staffroom. She wanted to be friendly, but needed recess breaks for classroom organizing or lesson planning. When she was in the staffroom, she didn't always know how to relate to her older colleagues.

Some colleagues may be good to avoid. Doris Morales, a teacher in Las Vegas, remembers listening to teachers "attack" each other at staff meetings when she was a young teacher. "It was such a negative, toxic level that I thought to myself, 'I don't know if I want to be miserable like this," she remembers. "As a young teacher (you think), 'I don't know if I want to end up angry and yelling at people over printer paper.'" This inspired Morales to write the book *How to Survive Your First Five Years of Teaching*.

Teachers' experiences at the beginning can impact every part of the rest of their career, says Kimberley McKay who works with new teachers through the New Brunswick Teachers' Association. Everyone gets disillusioned. Teachers need to remind each other that teaching is difficult, and there are many factors they can't control. But they shouldn't dwell on the negatives. "If you get in the disillusionment phase, generally you can find a little club of disillusioned people who are always willing to accept new members," McKay says, "and they'd be happy to make you a lifetime member."

Mentorship works. Despite Noronha's difficulties socializing in the staffroom, she quickly credits supportive teachers, whether those she knows personally or those whose blogs and Instagram accounts she follows, with helping her through her first year. "If I didn't have strong teacher connections," she says, "I don't know where I'd be."

Teachers often have many mentors, says Kutsyuruba. In formal programs, teachers and mentors may work in different schools. In some rural communities, mentors may not even be teachers. Having mentors who aren't directly involved with education has benefits. It reminds teachers of the world outside of school walls, and activities not related to schoolwork. Teachers of all ages struggle with establishing a good work-life balance. New teachers experience this more acutely. They spend more time preparing lessons because they don't have as many resources to use. Some begin teaching with plans to go home at set times, but the reality of the job may make that nearly impossible. They're often asked to lead extracurricular activities. They want to contribute to the school community and be seen as team players, so they may find it hard to refuse. Added responsibilities can increase their stress.

Experienced teachers should encourage younger colleagues to be realistic about how much they can handle. "Sometimes you need to have that heart-to-heart with them to say, 'You've taken on too many extracurricular activities, and, in fact, it's the extracurricular time that's putting you hugely out of balance," says McKay. This is the downside of the reason many people become educators. "We enter the profession because we love kids and we want to help kids and we want to do everything we can to make kids be successful," says Lynn Hemming, who recently retired after more than 30 years of teaching in Alberta. "I think we're very good at caring for others. We're not very good at caring for ourselves."

Parents can be especially hard to please. "Too many beginning teachers become devastated over one critical parent," says Hemming. It helps to remember what she calls the 10 percent rule. On average, 10 percent of people will always be unhappy with something. Teachers should listen to the complaints, but "write off" the unreasonable ones, says Hemming. If there are many complaints, then they should consider how they might change what they're doing.

Teachers can also help build positive relationships with parents. When Hemming needed to call a parent to discuss a difficult situation with a student, she'd begin by saying she needed the parent's help. "At its very best," she says, "teaching is a partnership with parents." Hemming also had a personal rule that every time she had to call a parent about a challenging student, she would call another parent to tell them something positive about their child.

Watching children succeed makes teaching worth the long days and seemingly endless frustrations. Teachers need to remind each other, and themselves, of that. Five years into her career, Hemming started keeping scrapbooks of encouraging comments she received. It started with cards and letters. Now, it includes Facebook comments. She has five scrapbooks. She doesn't show them to anyone else.

"After 33 years of teaching, I still love kids, and I still love the job," she says, even though she considered quitting during her first year. She plans on supply teaching and tutoring during retirement. "I get a chance to touch the future," she says. "What kind of profession can you say that you can do that? I believe I've impacted the future, and I believe that every teacher does that."

Meagan Gillmore is a freelance writer in Toronto.

Teacher Designed Professional Learning Grant 2017 Grant Recipients

By Kimberley McKay, NBTA Staff Officer

The New Brunswick Teachers' Association recognizes that teacher professional learning occurs within a broad spectrum of experiences and processes that lead to deepened understanding and improvement of practice. Effective professional learning strongly links teacher and student learning and is guided by evidence. Further, research highlights that effective professional learning must be personalized and responsive to the complex and unique needs and context of the learner.

Allowing teachers multiple chances over several weeks to experiment with the new strategies in a low-risk environment, such as their own regular teaching settings, is important

(Nelsen & Cudeiro, 2009)

As adult learners, teacher motivation for professional learning is linked to relevance, meaning and choice. Developing competence and a sense of self-efficacy by directing one's efforts to meet student needs is key to teachers undertaking professional learning. An integrated design that focuses on student and teacher learning activities within a job-embedded context and supported by both time and resources is the ideal professional learning context.

In support of teacher designed professional learning, the NBTA is pleased to sponsor five grants valued at \$1500.00 each. The grants are intended to support teacher professional learning within the context of improving student learning, fostering teacher leadership, and facilitating the sharing of exemplary best practices. Each team has autonomy to spend the grant as they see fit. Provision for release time for team collaboration, purchase of equipment, or production of materials for sharing represent some of the most common uses of grant funding in previous years.

Grant applications were received from 11 teams representing 3 districts and representing all 3 levels (elementary, middle, and high). Grants for 2017 were awarded to 5 teams – 3 elementary, 1 middle, and 1 high school. Successful team applications were designed within the context of best practices and required grant criteria. The successful applications were clearly linked to teacher professional learning and projects of importance to the local school circumstances. The teams also gave thoughtful consideration to how to make the work sustainable once the grant funding was depleted. Finally, the project proposals awarded grants clearly explained the potential impact on student development as well as describing a practical and realistic approach to measuring team goals.

Recognition must be given to all teachers who submitted an application. It is hoped that all who submitted an application benefited from this collaborative experience of developing a professional learning project to improve both teaching and learning.

The grant recipients will receive their cheques, as well as the TDPL manual containing information to support record keeping requirements and current research pertaining to professional learning. Teams may extend their work until December 2017.

The grant criteria require that each project include a sharing component. We look forward to learning more about the successes and challenges teams experience as they go through a personalized learning process designed to deepen teacher understanding and, ultimately, enhance student learning.

GRANT RECIPIENTS 2017

Caledonia Regional High School

Project: "Sail the 7C's" – Taking "Deep Learning" to New Depths! Team Leader: Benjamin Kelly

Glen Falls School

Project: *Library to Learning Common* Team Leader: Colleen Sullivan

Harold Peterson Middle School

Project: *Panther Pride*Team Leader: Kayla Giesecke

Saint Rose School

Project: *The Power of Me – Mental Fitness* Team Leader: Michelle Horrobin

Hazen White-St. Francis School

Project: *Informed Trauma Practice* Team Leader: Melissa Gavin

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Nelsen, J. & Cudeiro, A. (2009, December). Lasting Impression. *Journal of Staff Development, 30(5),* 32-35.

Special Olympics NB Launches "PLAY UNIFIED" Today!



The Special Olympics Play Unified program is dedicated to promoting social inclusion through shared sports training and competition experiences. In Unified Sports programs, there are a comparable number of athletes with and without intellectual disability on the court at the same time. It was inspired by a simple principle: training together and playing together is a quick path to friendship and understanding.

In Unified Sport, teams are made up of people of similar age and ability. This allows practices to be more fun and games more challenging and exciting for all. Bringing students from different social backgrounds together through sport has the potential to bridge perceived and real social divides while raising awareness of all abilities among students.

Young people with disabilities don't often get a chance to play on their school sports teams, but Special Olympics NB (SONB), in partnership with the New Brunswick Physical Education Society (NBPES) and other similar organizations, are adopting the unified sports approach. Piloting in NB's Anglophone West Schools for the 2016-2017 school year, with a Unified Championship in the spring, SONB has high hopes of spreading the program throughout the province in the years to come.



All smiles after the first ever NB Play Unified Basketball Practice at OHS!

Left to right: Mr. Robin Buchanan (Teacher), Bradley Cameron (Student), and Natalie Chappelle (Youth Coordinator, SONB.)

For almost 40 years, Special Olympics NB has been devoted to enriching the lives of individuals with intellectual disabilities through sport. Now, with Play Unified, SONB can bring even more people together to learn and grow, while creating a more inclusive student body.

Recently, the first ever Unified Basketball Practice at Oromocto High School was held, spear-headed by Mr. Robin Buchanan (Teacher) and Natalie Chappelle (SONB Youth Coordinator).

"Today was amazing; we had a phenomenal blend of students participating from resource, varsity athletes, peer helpers and students just wanting to help out. The inclusion this program promotes is great!" - Mr. Robin Buchanan.

"The passion and enthusiasm the athletes, teachers and volunteers showed today was remarkable! I was completely overwhelmed by the support and commitment from Robin and the team at Oromocto High. Their athletes were all smiles and so incredibly pumped to be playing alongside their peers on the court today!" - Natalie Chappelle, Youth Coordinator, Special Olympics New Brunswick.

Together, Special Olympics and partnering schools are making a significant impact on the quality of sports opportunities available to people with a disability; however, more importantly we are empowering our youth to be more accepting and inclusive.

Media Enquiries: Natalie Chappelle: nchappelle@specialolympics.ca or 506-455-6548



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Peter Dewitt's Collaborative Leadership: Six Influences That Matter Most

by Ardith Shirley, NBTA Staff Officer

"Collaborative Leadership has confirmed what I have, over the years, come to realize as a core truth in education: We must create an educational learning community grounded in trust and responsibility, not testing and accountability." (Quaglia, 2017)

Every July for the past 10 years, I have had the pleasure of spending the better part of a week with exceptional educational leaders from across our region at the Developing Successful Schools Conference (DSS). Our four Atlantic Teacher Organizations – NSTU, NLTA, PEITF, NBTA, the NTA and the NB Department of Education have hosted DSS annually for the past 30+ years. Held on the beautiful campus of Mount Allison University in Sackville, approximately 70 leaders converge to learn with facilitators such as Andy Hargreaves, Bruce Wellman, Sandra Herbst, Ruth Sutton, Damien Cooper and others of similar caliber.

This past summer, Peter Dewitt was our facilitator. Together, we explored the work of John Hattie and Visible Learning. The evaluations from the event confirm that Peter is an exceptional facilitator. What we may not have realized at the time is that he is also an exceptional author. Since DSS 2016, he has gone on to publish his new book – *Collaborative Leadership: Six Influences That Matter Most.*

Meet, Model and Motivate

"A collaborative leader is someone who uses evidence to **meet** stakeholders where they are, **models** how to do it and **motivates** them to improve." (Dewitt, 2017)

Throughout the book, Peter uses the 'triangle of collaborative leadership': **meet**, **model** and **motivate**, as an anchor for the reader to explore the six influences celebrated as mattering most:

- Instructional Leadership
- Collective Teacher Efficacy
- Assessment Capable Learners
- Professional Development
- Feedback
- Family Engagement



Although at first glance the triangle can appear rather simplistic, I would argue that its simplicity is what makes it such a powerful tool for self-reflection and goal setting. For each new idea introduced, the triangle challenges the reader to assess where their people are presently in order to **meet**. They must then consider where they want to be in order to **model**. Then, why it is important in order to **motivate**? A path forward seems clear as a result.

School Climate: The Plate Everything Lies On

"The Collaborative Leader finds the perfect balance between inspiring stakeholders and co-constructing goals" (Dewitt, 2017)

Dewitt notes the importance of school climate in education. "In an inclusive and supportive school climate, teachers feel they can take risks with students because they know that regardless of success or failure, their school leaders will support them. Within that support, teachers and students find numerous learning opportunities."

Dewitt continues by noting that school climate is defined by the National School Climate Center (NSCC 2014) as: the quality and character of school life. School climate is based on patterns of student, 'parents', and school personnel's experience of school life and reflects norms, goals,

values, interpersonal relationships, teaching and learning practices, and organizational structures.

"As a collaborative leader, it is one of your primary responsibilities to ensure that the climate in your school is just as rich and nourishing as the description offered by NSCC... Unsupportive and hostile climates exist where risk-taking takes a backseat to rule-following." (Dewitt, 2017)

The Importance of Teacher Voice in Increasing Collaboration

Russ Quaglia defines teacher voice as the opportunities teachers have to co-construct learning in their school community as well as their level of comfort in sharing opinions with their school leaders, and whether they felt heard by those leaders. (Quaglia Institute) Dewitt further explores the idea of teacher voice by asking two questions:

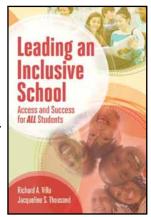
- 1. Do our conversations take place in the spirit of mutual respect and co-learning?
- 2. Are our schools places where people are comfortable disagreeing?



Book Give-Away!

Congratulations to Rosalyn Nickerson of St. Patrick's School in ASD-S who was the winner of our October Book draw! This month's draw is for **Leading an Inclusive School: Access and Success for ALL Students** by Richard A. Villa and Jacqueline S. Thousand.

Sound interesting? Send me an email with 'Book Draw' the subject line sometime before February 20th.



Using the comfort level of disagreement or conflict as an indicator of school success is an interesting concept to me. Based on my own observations I would agree with both Quaglia and Dewitt. I believe that those leaders who intentionally foster a level of trust and mutual respect within their school community excel. When differing opinions are celebrated and disagreement is seen, as an opportunity for learning, schools, and the people within them, thrive. Perhaps that alone is enough of a reason for all of us to strive to improve our own expertise in collaborative leadership! If that is of interest to you, Peter Dewitt's book is a great start.



P.S. See page 36 for an ad featuring our plans for Developing Successful Schools 2017. Join us as facilitator Jenni Donohoo explores the complexity of "Collaborative Inquire and Collective Teacher Efficacy" in our schools!

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Dewitt, P. (2017). *Collaborative Leadership: Six Influences that Matter Most.* Thousand Oaks, California, USA: Corwin.

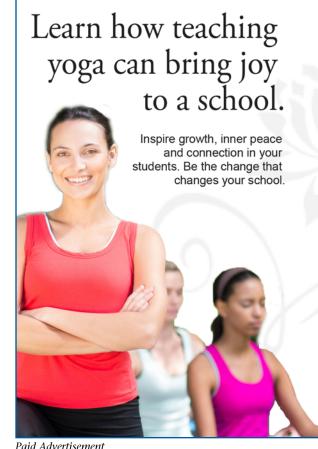
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Closing Quote:

"Trust men and they will be true to you; treat them greatly and they will show themselves great."

Ralph Waldo Emerson



VOGA in schools

There's a new movement spreading throughout our schools in the Maritimes. It is being taught by teachers and brought to life by our students. It is Yoga in Schools.

The Breathing Space Yoga in Schools program has certified over 300 school teachers and reached over 50,000 students in the last10 years throughout Atlantic Canada. Piloted within the school system by the pioneering work of the national award winning duo of Jenny Kierstead and Blair Abbass, the Yoga in Schools program is changing the lives of teachers and students every day.

"This program changed my life personally and professionally! I have learned the importance of taking time for myself."

> - Daneen Dymond, Yoga in Schools Graduate, NB



Join Breathing Space Yoga, the originators of the Yoga in Schools program, at our 5th Annual Winter Teacher Training Conference.

This all levels conference will provide teachers with an introduction to Yoga, Yoga 11, Yoga for Special Needs and Autism, Mindfulness and The Girl on Fire Empowerment Program with physical practice and experiential activities. These can be applied to the optional 200hr certification, which is required in some provinces to teach Yoga 11 in schools. Graduates of the 200hr certification program will receive all yoga programs designed by Jenny.

THIS PD WORKSHOP WILL LEAVE YOU FEELING REFRESHED, RENEWED AND INSPIRED.

Who can attend: All teachers/specialist especially Phys.Ed., support & guidance. Date(s) & Time: February 25th, 26th, 2017; 9:00 a.m. - 3:30 p.m. each day. Location: Moncton Fee: \$ 275.00 + HST

Register early to secure your spot!
Call 902.444.YOGA or email
info@BreathingSpaceYogaStudio.ca
to register.

*200hr. certification begins in March

Upcoming programs at www.YogaInSchools.ca

ATTENTION Teachers! Are YOU eligible for a RAISE?

Are you an early career teacher with previous work experience that is related to teaching?

Apply to have previous Work Experience count!

If you are a new teacher who has previous work experience that is related to teaching, you may apply to the Office of Teacher Certification to have it considered for an increase on your salary grid. The form you need is available from the NBTA website www.nbta.ca. Click the Certification button and download the form called Application for Work-Related Experience for Salary Purposes. You should also contact your district office to ensure that all supply teaching experience has been credited.

NOTE: The deadline is March 31 to have the increase back-dated to January 1!

Are you a teacher who has completed course work towards a certification upgrade?

Don't forget to apply for your certification increase!

The form you need is available from the NBTA website www.nbta.ca. Click the Certification button and look for the **Application for Upgrading Teacher Certification Level** at the bottom of the page with other forms.

Note: The deadline is March 31 to have the increase back-dated to January 1!

Don't forget to include the evaluation fee \$70.00.

Save the date!

Fierce Generations®

NBTA is pleased to offer a new professional learning opportunity for New Brunswick educators – **Fierce Generations***.

What: Are differences a source of strength within your team or a point of contention and division? For the first time in history, organizations are comprised of four unmistakably different generations, each with their own approach to, view of, and desired outcomes for work. Fierce Generations® is multigenerational training that provides a framework for uniting people and realizing the rewards of an inclusive culture.

Target Audience: This session will be open to any New Brunswick educator who has received the certificate for completion of training for Fierce Conversations®.

Date: February 10, 2017 (evening session) (NBTF Building Fredericton)

Session Fees: \$30.00 (includes Fierce Generations® kit and nutrition break) Any additional expenses such as travel or accommodations are the responsibility of the participant. (Please note: Educational Improvement Grants do not apply for NBTA sponsored events)

Watch for complete registration details at www.nbta.ca

Fierce Accountability®

NBTA is pleased to once again offer **Fierce Accountability**® as a professional learning opportunity for New Brunswick educators.

What: Fierce Accountability® is an instructor-led workshop that explores the cost of blaming, protecting, defending and playing it safe. Develop a new context about accountability – one in which you and your organization welcome responsibility and deliver agreed-upon results, despite obstacles.

Target Audience: This session will be open to any New Brunswick educator who has received the certificate for completion of training for Fierce Conversations[®].

<u>Date:</u> February 11, 2017 (morning session) (NBTF Building, Fredericton)

Session Fees: \$30.00 (includes **Fierce Accountability**[®] kit and nutrition break) Any additional expenses such as travel or accommodations are the responsibility of the participant. (Please note: Educational Improvement Grants do not apply for NBTA sponsored events)

Watch for complete registration details at <u>www.nbta.ca</u>

Interested in Fierce?

NBTA welcomes contacts from groups of teachers who may be interested in any of the Fierce Conversations® workshops. We would be happy to discuss different delivery models in order to partner with New Brunswick educators who have a strong interest in this training. Contact kim.mckay@nbta.ca or ardith.shirley@nbta.ca

Attention Interim Teacher Certificate Holders: Teacher Certification Regulation Change

Teacher Certification Regulations have recently changed. All holders of Interim Teacher's Certificates who have completed their Teacher Education program in Canada, outside of Canada but are certified in another Canadian province or territory, or outside of Canada and have accumulated 2 years (390 days) teaching in NB public schools are eligible for a permanent Teacher's Certificate. The application can be obtained from the following website: https://www.pxw1.snb.ca/snb7001/e/1000/CSS-FOL-19-003E.pdf



Anxiety By Carmen Meehan



Knowledge is a powerful tool. The more you know about anxiety, the better prepared you will be to deal with it. Read, get informed, and consult professionals if necessary.

In 2103 an estimated 3 million Canadians (11.6%) aged 18 or older reported a mood and/or anxiety disorder (http://healthycanadians.gc.ca/publications/diseases-conditions-maladies-affections/mental-mood-anxiety-anxieux-humeur/index-eng.php) and in the United States an estimated 40 million adults are affected by anxiety (www.adaa.org).

Anxiety is a normal reaction to stress. However, for some people anxiety can become excessive and overwhelming and negatively affect their day-to-day living. An anxiety disorder can be difficult to understand unless you have experienced it personally.

According to Margaret Wehrenberg, Psy.D. author of The 10 Best-Ever Anxiety Management Techniques, recent neurobiology research into anxiety disorders delves into how problems with brain structure and function can generate anxiety. The good news is that people have the power to

use their brains to change their brains.

Knowledge is a powerful tool. The more you know about anxiety, the better prepared you will be to deal with it. Read, get informed, and consult professionals if necessary.

There are grounding techniques and strategies that can be used to diminish anxiety symptoms and a few of these are explained below. However, these are not meant to replace therapy if severe anxiety is present. Seek professional help if you are feeling overwhelmed and need support.

When emotions are involved, you are functioning from the right side of your brain where your emotional center lies. It helps during times of anxiety to switch to the left side of your brain to activate your logical side thereby decreasing symptoms.

Techniques/Exercises for Anxiety Management:

- 1. 5-4-3-2-1
- Name 5 things you can see in the room (chair, pencil)
- Name 4 things you can feel (chair on your back, your feet on the floor)
- Name 3 things you can hear right now (birds singing, children playing)
- Name 2 things you can smell right now or 2 things you really like the smell of (lavender, lunch cooking)
- Name 1 good thing about yourself (intelligent, caring teacher)
 - *There are a number of variations to this exercise
- 2. The Candle Visualization Sit comfortably eyes closed.

Breathe in slowly through nose – hold – breathe out slowly through mouth.

14

Picture 5 candles in a row or circle with gently flickering flames.

Breathe in slowly – hold – as you breathe out slowly, blow out one flame.

Repeat until no candles are left alight and you are feeling relaxed and comfortable.

- 3. The Safe Place use imagery to calm the body/mind. Close your eyes and imagine yourself in a place (real or imaginary) that you find comforting and soothing. It can be somewhere you have visited, maybe a place you really liked as a child or even a place you dream of going. Notice all the colors, sounds and objects there. Allow yourself to go there and stay as long as needed to feel calm and relaxed.
- 4. Spiral Technique allow yourself to feel the strong emotion and close your eyes. Which direction is the spiral turning? Now, change the direction of the spiral and this should decrease the intensity of the emotion.

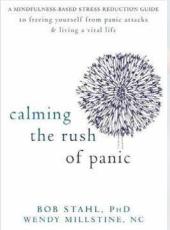
Mindful Breathing

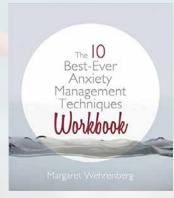
Taking time to slow down and spending quality time with your breath is what Mindful Breathing is all about. I recommend it as a daily practice. This diaphragmatic or abdominal breathing (belly breathing) is very helpful in calming the mind/body because it's the way you breathe when sleeping and it helps regulate irregular shallow breathing patterns which develop when you are anxious. Place your hand on your belly and breathe in. Your belly should rise when you inhale and fall when you exhale. Practice mindful belly breathing everyday so that you can go to it automatically when feeling anxious.

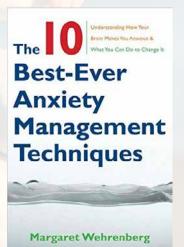
Self-care is also an important part of managing anxiety. Exercising regularly, healthy eating (avoiding sugar especially), good sleeping patterns, and maintaining positive relationships with family and friends all contribute to reducing anxiety.

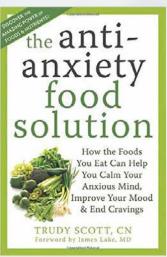
Be kind to yourself and allow self-compassion to be a part of your life.

Recommended reading:









Relaxation Exercise

- 1. Touching your thumb to your index finger, go back to a time when you felt a healthy exhaustion after exerting yourself physically.
- 2. Touching your thumb to your middle finger, go back in time to a loving exchange with someone special.
- 3. Touching your thumb to your ring finger, remember the most caring gesture or compliment you have ever received. Truly accept this gift.
- 4. Touching your thumb to your little finger, travel back to the most magnificent place that you have ever been. Take this time to absorb all the beauty.

Carmen Meehan is the Program Coordinator and Teacher Counsellor (ASD-S) for the New Brunswick Professional Counselling Service for Teachers.

Successfully Riding Waves of Change

By Kimberly Bauer, EECD and Kimberley McKay, NBTA

It is rare to have a project that brings together provincial educators as one team; however, the changes underway in assessment and reporting have turned individual efforts of classroom teachers to improve learning into a wave of change.

Where have we been? In 2012, a need to review reporting practices and report cards was identified to align with updates in curriculum, advances in instructional practices and implementation of achievement standards for specific subject areas. In 2013, a provincial committee was formed to research effective reporting practices, examine practices in other jurisdictions, consult with parents and educators, and recommend changes. A key concern for the committee was how to build momentum that educators could surf rather than a wave that pulled them into an undertow, given that this work coincided with the implementation of a new electronic student information system that would replace WinSchool. In order to be truly consultative, this process was not without its choppy seas.

Originally, the scope of the work was K-12, but committee members determined that the review would need to be managed in two phases, K – 8 and 9-12. After consultations with a variety of stakeholders, significant professional input, and the completion of a two-year pilot in ASD-West, the new report cards for K – 8 have taken voyage in Anglophone East and North. In 2018, the implementation of the report card in Anglophone South will complete the provincial roll out.

Where are we going? In recognition of the significant impact assessment and reporting really do have on instructional practices; a working group of leaders selected from high schools across the province has spearheaded an examination of practices in Grades 9 - 12 with the vision to strengthen assessment practices in support of student learning. This was always part of the project scope, but the desire to get moving on this work, definitely has been grassroots. This working group has had two meetings and next they are planning to meet with leaders from every high school to share information and determine next steps for improving learning through evaluation, assessment and reporting.

Where are we now? The work on the K – 8 reporting practices has been at times challenging, yet there is no denying that as schools navigated this together, this work has highlighted the power of collaboration and increased teacher efficacy, ultimately creating a more cohesive professional learning communities culture. Now the high school phase of the work is preparing to set sail.

How often do we have all oars in the water rowing in the same direction? Educators are talking the same language about assessment, and we are confronting the same issues at the same time. This rarely happens in an organization as large as a provincial school system.

The intent of this article is to set off fireworks to celebrate what we can accomplish when all hands are on deck!



Canadian Teachers' Federation Fédération canadienne des enseignantes et des enseignants

Supreme Court decision a victory for children, teachers and public education

November 10, 2016

Ottawa – Today's Supreme Court of Canada landmark decision is not only a victory for students of British Columbia, but it is also an important decision for all students and teachers in the country, according to the Canadian Teachers' Federation (CTF). The decision restores class size, class composition and specialist teacher ratios that were stripped from teachers' contracts in 2002.

"Kudos to the British Columbia Teachers' Federation (BCTF) for its staunch commitment and determination to see justice prevail," says CTF President Heather Smith. "This decision sends a message to any provincial/territorial government wishing to strip away teachers' rights through legislation."

Today's decision, rendered from the bench only minutes after the hearing ended, overturns the B.C. Court of Appeal's 2015 ruling in favour of the government, and restores the <u>original decision in the union's favour by B.C. Supreme Court Justice Susan Griffin</u>.

Classroom Management 101 — A Workshop for Early Career Teachers —

Friday, March 24, 2017 — 9:30 am - 3:00 pm NBTF Building, Fredericton

Session Description: Classroom management includes a wide range of variables and strategies that we will discuss in our workshop along with various resources that you will find useful in your planning and organizing. Routines, procedures, behaviours and communication impact how our classrooms run as well as how we feel as educators. There will be time to share ideas, strategies and tools for a successful school year.

Facilitator

Heather Ingalls, Teacher, Bliss Carman Middle School

Session Fees/Expenses

There is no registration fee for this workshop and lunch/ nutrition breaks will be provided. NBTA will cover release time for those teachers requiring a supply teacher. All other expenses (travel, accommodations, additional meals, etc.) are the responsibility of the participant. **Target Audience:** Teachers in their first five years of teaching (including supply teachers)

Maximum Participants: 24

Registration: www.nbta.ca (registration opens February 27, 2017 and closes March 17, 2017 - or when registration is full)

For more information: contact Janet Peabody (452-1828 / janet.peabody@nbta.ca)

Note: This workshop is being funded by the NBTA provincial office therefore participants are not eligible for NBTA/DOE Educational Improvement Grants. You may, however, apply to your local Branch for PD funds (if they are available) to assist with expenses.

Note: You will receive a letter confirming your participation. The letter will provide details for applying for your supply teacher release time.





Paid Advertisement

"Oh the Places the NBTA News Will Go!" Photo Contest

Our Two Winners



Why won't you listen!?

Some audiences are a little less receptive to being read the *NBTA*News than others.

While we hope that no one ever runs away from our magazine like this, I suppose we can't blame the geese near Belleisle Elementary School for their lack of interest in the goings on of the New Brunswick Teachers' Association...

Or can we?

Some of the teachers at Royal Road Elementary School LOVE to read the NBTA News outside while getting some fresh air and enjoying the articles!

Especially impressive is reading the NBTA News while hanging upside down!



Honourable Mentions



Bored while doing your exercise routine? Why not read the *NBTA News*?

Staff at Arnold H. McLeod School



The NBTA News makes Yoga better too! Just look at that form! Staff at Belleisle Elementary School



In a chair, while doing your hair, you can read the *NBTA News* anywhere!



Remember, don't read the NBTA News and drive! Unless you're driving a piece of playground equipment like these teachers!

Staff at Belleisle Elementary School



Nothing better than a nice relaxing walk on the Dobson Trail to read the *NBTA News*. Wendy Lewis, Arnold H. McLeod School



Some teachers from Belleisle Elementary School like to read the NBTA News while lounging on giant jack-o-lanterns!

Thank you to everyone who participated! Keep an eye out for our next contest!





Visit TeachNutrition.ca/Reward to learn about the Teach Nutrition Reward Program.



Created by Registered Dietitians for Maritime Educators



Paid Advertisement

Elementary Council

Silken Laumann Olympic Hero, Mental Health Advocate



Four-time Olympian Silken Laumann is one of Canada's most inspirational leaders, a bestselling author, and a highly recognizable and beloved athlete. As an elite athlete, writer, and life coach, Silken has made her work reaching her own potential and helping others reach theirs. Inspiring, funny, thought provoking and always down to earth, Silken opens her heart and leaves her audience ready to unlock their own potential and aspire to their own greatness. What prevails in Silken is the human spirit, the humor to keep learning through the failures, the courage to see opportunities within obstacles, and the tenacity to never stop trying to be better.

Silken's Olympic story is legendary and inspirational. As reigning world champion, Silken fought back from a devastating rowing accident to win a bronze medal in the 1992 Summer Olympics in Barcelona. Her stunning 10-week recovery and her courage in the face of almost insurmountable obstacles endeared her in the hearts of Canadians. Silken was inducted into the Canadian Sports Hall of Fame in 1998, having won three Olympic medals and four World Championships. She is also the two-time winner of the Canadian Female Athlete of the Year award and recipient of the Lou Marsh award in 1992, as Canada's top athlete. Although her competitive rowing career ended in 1999, her ability to inspire continues.

Silver Linings: Living the Up Side of Down

Silken Laumann's greatest mentor and coach once said to her "every cloud has a silver lining." This expression came in handy when she sat in a sinking boat wondering if she was going to lose her lower leg, never mind compete at the Olympics in ten weeks' time. Five years later, when her husband left her without warning, she remembers thinking, "where the heck is the silver lining in this one?"

Silken is no stranger to adversity: living with a mother who suffered from mental illness gave her strength and resiliency that has shaped the course of her life. She believes our experiences are gifts that shape us. Challenge, loss, and change are hard, but there are huge lessons in the experience. To throw away the learning of the journey is throwing away the gift that comes along with the pain. Silken shares her story with strength and honesty and inspires us all that we can not only overcome anything that life throws at us, but that we can live a life of passion, contribution and meaning.

Elementary Council

Grade Two Students at Bristol Elementary School DIG IN

by Sarah Cogswell - Grade 2 Teacher at Bristol Elementary School

Grade Two students at Bristol Elementary School are presently involved in a food security project funded by a grant from The Carleton North Community Foundation. The project is called "DIG IN". (Drip Irrigation, indoor Gardening- to promote Increased interest in growing and eating Nutrient rich, herbs and vegetables). Even though Bristol Elementary School is located in a rural community, few of our students had real life gardening experience. Using an indoor Tower Garden, students are learning how to grow vegetables using only 10% of the water and space of traditional gardens. This project has provided students with real reasons for learning, including: writing, researching, measuring and recording.

Week#1



Week#2



Week#3



Week#4





quickest crop to grow and yield the largest harvest.

Due to climate change, the issue of food security is a topic that should be present in every school. Even young students need to be aware that affordable, healthy food is not something that we can take for granted. The DIG IN project is empowering students with knowledge and skills that could one day help combat the issue of food security. As a result of the knowledge gained through this project, students will hopefully make better informed environmental decisions. Some may even gain an interest in a future career in the agricultural sector. Wonderful!

We started the project in September, and with only one tower garden we have already grown enough greens (12 large zip-lock bags) to provide salad day for all of our students in grades 2 to 5. After the remaining students have had the opportunity to have salad day, the herbs and greens will be used in our breakfast and hot lunch program. We also grew

peas and beans successfully and attempted to grow to matoes. However, we found that greens are the



Middle Level Council

Fresh Ideas for Classroom Music

by Lisa Gillam, Middle Level Council Day Keynote Speaker 2017



I am a Newfoundland music educator with a strong connection to New Brunswick. After many years teaching in public schools in Newfoundland, and a few years teaching and traveling in southeast Asia, I moved to Fredericton for the 2009-2010 school year. I continue to visit each Christmas season as my parents and sister still live in the area. It was at The Charlotte Street Arts Centre in Fredericton that I started The Munchkin Music Factory, a general music program for young learners. I absolutely loved it there and am so thankful for the numerous young families I worked with during my time in Fredericton. Even though I enjoyed New Brunswick tremendously, I decided to take my new music school back to Newfoundland the following year. Since that time, The Munchkin Music Factory has grown in leaps and bounds, and I am ever grateful for its Fredericton roots. Naturally, I jumped at the opportunity to present at your Council Day in May. So, why did I choose to start my own music school rather than remain in the public school system? The answer is simple.

Challenges faced by public school teachers can be overwhelming at times.

Teaching classroom music in Newfoundland was an incredibly rewarding experience. However, while I was working in the education system, I struggled with the fact that I was never quite able to achieve the educational goals I set for my students. At that time, the main challenges I faced were (1) inadequate instructional and planning time which made it difficult to meet curriculum outcomes and assess student achievement, (2) a shortage of fresh, new songs and games to help make lessons more fun and interesting, (3) a lack of up-to-date technology and (4) an inability to meet the needs of all students in our modern, inclusive classrooms. Of course, there were numerous other challenges, but these were the ones that caused me to start my own small, private music

school where I could develop a new and innovative curriculum. After seven years of research and development, I now have a fairly extensive collection of curriculum resources that I have adapted for classroom music teachers. I continue to develop new material on a regular basis, but a large portion of my time is now spent sharing these new teaching strategies and resources with teachers throughout North America.

Addressing the Challenges

I look forward to spending time with New Brunswick music teachers at your Council Day in May. Prior to our time together, I will share original teaching resources that may be helpful in winter and spring lesson and performance planning. At our sessions on May 5th, I will share additional classroom songs and games and ask for your assistance in demonstrating how these new compositions may be used in your classrooms. We will discuss the use of video technology, and I will explain how creating short videos can help accommodate a wide range of ability levels at once. We will explore collaborative composition techniques using free software and we will discuss the use of Orff instruments, recorders, ukuleles and guitars for better student engagement. Just as importantly, I look forward to hearing about the challenges New Brunswick teachers face on a regular basis. Discussions with real-life teachers shape how I develop new resources, and your input is invaluable in that process. I encourage you all to attend my professional development sessions on May 5th. I am confident that this is the beginning of a long and lasting professional relationship.

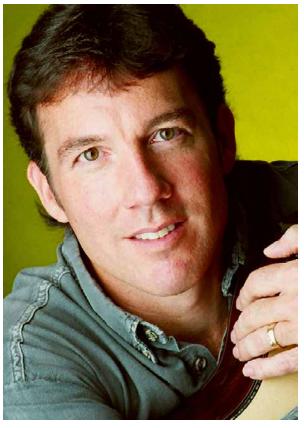


Lisa Gillam holds Bachelor of Music and Bachelor of Music Education degrees from Memorial University of Newfoundland. She has taught classroom, choral and instrumental music in numerous private and public schools in Newfoundland, Taiwan and Thailand. Lisa currently owns and operates two music education companies. The Munchkin Music Factory is a music school in St. John's that delivers a general music program to young learners, and TheMusicClassroom.com produces and distributes curriculum resources for elementary classroom music. Lisa's teaching and learning songs are used in classrooms around the world.

Middle Level Council

The Power of Song

by Monte Selby, Middle Level Council Day Keynote Speaker 2017



In May, I will travel to New Brunswick to speak at the Council Day for middle level and music educators. Even though it will be considered a "speech", I'll use a heavy dose of music. This often prompts the question, "Why?" Actually, there are quite a few reasons.

The Nashville Songwriters Association International uses the phrase, "It all begins with a song." For me, it really did. I realized at the age of nine that my favorite hobby was playing guitar and making up songs. Winning a talent show provided early motivation, and I was still writing songs and performing when I became a teacher. Interesting things that students would say and do offered lots of lyric ideas, and when I became a middle school principal, there was no end to crazy stories that ended up as lyrics. Other schools asked me to perform those songs, which lead to requests for speaking and "performing" at conferences, which drew more attention until I was offered a publishing and record deal. And it all started with a song.

During the time I was a middle school principal, my brother and sister-in-law had become hit songwriters in Nashville, opening doors for me to really study the craft of making songs "unforgettable". Learning from dozens of master songwriters, I was beginning to see a powerful connection between education and songwriting. In addition to performing, I began working with education publishers to create fun, high quality, and unforgettable songs to impact student

learning in s c i e n c e ,

language arts, or social studies. Songwriting became a tool to engage reluctant writers and those with behavior issues, while using music became a classroom strategy to improve behavior, social and academic skills. I helped students put their school's goals and outcomes for character education into their own words, in the form of a "hit" song. Students would "own" their original, musical expression of important character traits. Unforgettable!

At this point in my life, I've written songs with approximately 36,000 students across North America, Europe and Asia. It is an ever-inspiring career to experience the genius in all ages of student songwriters. A favorite moment for me is when a professional songwriter comments on the lyrics regarding one of my songs, and I have the opportunity to confess that the best lines came from thirteen-year-old students somewhere on the planet.

Einstein once said, "Everyone is a genius. But if you judge a fish by its ability to climb a tree, it will live its whole life believing it is stupid". I believe every student and adult has experienced moments of feeling stupid or genius. As educators, our best days include a moment where we help a student find that moment of "genius". My hope is that during Council Day on May 5th, we will all share plenty of stories and strategies that help us cultivate genius. Expect that some of my stories and strategies will come in the form of a song!



Middle Level Council

Living in Canada: A Real International Experience

by Jenifer Pérez Morales, Colombian teacher at Liceo Cambridge



At the beginning of this adventure, all the Colombian students, as well as myself, were filled with excitement, questions and mixed feelings. Arriving at the airport wearing our hoodies that identified us as international

students, we were filled with both happiness and sadness; the students were anxious and happy to be going to a

"In general the support of all the people around me, in school, my family; As they are people who care about me" Juanita, Eel River

different country and live a new experience, but their parents were nervous and sad about the departure of their children.

Once on the plane, we realized that there was no turning back, our journey had begun and endless questions flooded our minds. The students entertained one another by wondering what their host families would look like, what they would do if no one understood

them when they spoke English, what they would do when they wanted a hug from

"I think a good attitude, open mind, optimism and respect" Valentina, Saint John

their mother at night, or if they could go to the movies on a Sunday night with their host parents. At that time, I understood that apart from accompanying the students on this trip, it was also time to understand what my mission would be: more than being the teacher who accompanies 13 students from our school, I would be the person who would need to be always willing to listen, advise and available to them during their wonderful but difficult process of adaptation in a new country.

September 4, 2016, Canada welcomed us with all its multiculturalism and a smile on each face. The next day we arrived in Moncton where we would meet the people from various NB communities who we would live with for the next 5 months. We all shared the

"I already knew the language and the people have been very kind." Juliana, Moncton same feeling of nervousness, anxiety and, above all, happiness.

During the first month, we all enjoyed many activities with our families, from family dinners to sitting in front of the TV to enjoy a program together with our host families. As time passed, we began to establish a new routine, which meant a total immersion in a new country, our new home. In October I got the first feeling of wanting to be home so I started looking for activities to occupy my mind. The local public library offered many free and engaging activities throughout our time here. Once I felt comfortable again, I concluded that it wasn't just me who went through this feeling of homesickness, but also each student. From that moment, and with the help of my "host," we started to plan activities for the students: meetings in downtown to explore, going out to eat, going to the mall, cooking typical food of our country in their host homes. In each of the activities, I had the time to observe how these teens interacted; the way they communicated with each other had changed and they began to support one another.

In the end, we discovered that no matter how far we are from home, if we want to learn and enjoy each day to the max, anywhere in the world can be home. In addition, students and teacher alike, learned that wherever we go, whether it is another school, another city or even a new neighbourhood, we must adapt to that

new environment and make ourselves more comfortable. The greatest source of strength we can have will always be the people around

"My family listens to me. At school, I left my comfort zone and I dare to talk to my classmates and they make me feel welcomed" Paola, Fredericton

High School Council

High School Council Day 2017

Are you into FLYING?

Have you ever wanted to fly a drone?



Have you ever wanted to make sparks fly?





Have you ever wondered what's flying around in your students' minds?

Well, **Council Day** is fast approaching and we have some exciting news to share with you. We have many interesting and unique opportunities that are being offered for the **first time!** Here is just a brief snapshot of a few of them:

- <u>Innovation in the Skies</u> Kevin Gallant will introduce, set up, and illustrate how drones can be used to promote learning. He will set up a track for teachers to try their skills, culminating in a friendly competition to discover who are our "high flyers".
- <u>WRED: World Reality Education</u> This year we are also featuring students whose presentations will highlight student-led programs in enrichment. It is amazing to see what students can do when they become passionate about their ideas. WRED (World reality Education) is just one example of this.
- <u>Fire on the Ground</u> Robert Hembrough will offer a breakout session that will challenge anyone's creative abilities. In particular, industrial/vocational teachers will enjoy Robert's expertise in the field and then be given the opportunity to test their skills where your imagination is the only limit in this hands-on welding class. Bring your goggles, gloves and welding gear to take part.

High School Council

Introducing Your Keynote Speakers



Andrew McPeak

Andrew is a millennial speaker and content developer with Growing Leaders. His experiences as both presenter and curriculum designer have led him to become well versed in communicating to and about the next generations. In his role as Program Excellence Manager, he works closely with schools, universities and sports teams on implementing Habitudes as a tool to teach life and leadership skills. This experience enables him to help leaders understand how to craft their message in a way that best connects with today's student.

Michael Furdyk

Michael Furdyk is the Co-founder of TakingITGlobal (www.tigweb.org), which provides innovative global education programs that empower youth to understand and act on the world's greatest challenges. TIG was awarded the 2013 Intercultural Innovation Award by BMW and the United Nations Alliance of Civilizations.

In the past, he turned his interest in technology into several successful online companies, including MyDesktop.com, which sold to Internet.com in 1999. In 2008, he was named by Contribute Magazine as one of 10 Tech Revolutionaries Redefining the Power and Face of Philanthropy.



Michael has appeared on the Oprah Winfrey Show, presented at TED, and was named one of Teen People's "Twenty Teens that will Change the World". Over the last decade, he has keynoted over 100 events across sectors, sharing his social media expertise and insights on youth engagement and educational reform to audiences in over 30 countries. He sits on several non-profit boards, and recently completed his Master of Design (MDes) in Inclusive Design at OCAD University.

Imagining Future Friendly Schools: Technology, Global Citizenship, and Student Voice

Michael Furdyk was one of the first to explore the transformative potential of applying technology to the classroom - and to our education system. In this talk, he draws on his decade-long journey with TakingITGlobal (TIG), creating an online network engaging millions of youth in taking action on the world's greatest challenges. To properly educate the Net Generation (students born after 1980), a major overhaul of our schools is needed. How can we successfully integrate technology and teachers? How do we develop curriculum to engage students, who, as a fact of life, are always plugged-in, always looking at one type of screen or another? Furdyk explores blended learning - a hybrid between face-to-face and online - and explains how technology can be used to deeply engage students. He highlights the importance of project and problem-based learning, flexible environments, more fluid interdisciplinary studies, and increased engagement through inclusive education. Furdyk has already helped facilitate global education and civic engagement for millions of youth worldwide. The world has changed, he has learned firsthand. It's about time education caught up.

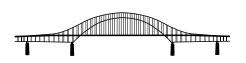
Council Day May 4 - 5, 2017

Elementary Council



Fredericton
May 4th and 5th
Art Specialist Strand

Middle Level Council



Saint John May 5th Music Specialist Strand

High School Council



Miramichi May 4th and 5th Phys. Ed. Specialist Strand

We look forward to seeing you at Council Day 2017



Public Workshops coming to New Brunswick Winter-Spring 2017

EXCEPTIONAL TRAINING AND RESOURCES-Mental Health, Counselling and Violence Prevention

MOTIVATING CHANGE-Strategies for Approaching Resistance <u>Fredericton</u>: February 22-23, 2017

TRAUMA–Strategies for Resolving the Impact of Post-Traumatic Stress <u>Moncton</u>: March 15-16, 2017

WORKING IN SOCIAL SERVICES-The Essential Skills

Moncton: March 17, 2017

SELF-INJURY BEHAVIOUR IN YOUTH-Issues and Strategies

Fredericton: March 30-31, 2017

VIOLENCE THREAT ASSESSMENT-Planning and Response

Fredericton: April 21, 2017

MINDFULNESS COUNSELLING STRATEGIES

-Activating Compassion and Regulation

Moncton: April 26-27, 2017

WALKING THROUGH GRIEF-Helping Others Deal with Loss

Fredericton: May 16, 2017

ANXIETY-Practical Intervention Strategies

Moncton: May 25, 2017

LIVE STREAM WORKSHOPS:

Participate in full-day, live workshops from any location.

For a list of workshops being streamed in 2017 please visit our website at:

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LEAP: An Invitation to Share School Leadership Internationally



An Enriching Program for Principals/Vice-Principals/Supervisory Officials

LEAP (Leading Educators Around the Planet) is a program designed by educators from New Brunswick and Australia to provide an opportunity for administrators to engage in strong professional dialogue about common and diverse issues facing school leaders around the world. The program is offered through NBTA and UNB.

Visit <u>www.nbta.ca</u> for further details.









NBTA Sponsored Professional Course

NBTA Sponsored Professional Courses may be used towards Teacher Certification. Contact teachercertification@gnb.ca to confirm if this is a fit for your certification path.

Enrichment Triad Training Course

Target Audience: Teachers (K-12)

Cost: Tuition \$500 + \$25 material fee

Location:

NBTF Building, 650 Montgomery Street

Fredericton, NB

Instructor: Barb Buckley (former District Supervisor/Coordinator of K-12 Programming & Enrichment)

Registration Deadline: See below

(Please make cheques payable to NBTA)

Find registration form at www.nbta.ca and clicking on the Enrichment Triad Training Course.

Register Early - Limited Enrolment!

Spring:

Dates: Apr. 22, 29, May 6, 13, 20 Saturdays (9:00 am - 3:30 pm) +5 hours outside of class

Reg. Deadline: April 7, 2017

Summer:

Dates: July 17-21 inclusive (9:00 am - 3:30 pm) +5 hours outside of class

Reg. Deadline: June 23, 2017

The Enrichment Triad Model is a literacy-rich, inclusive, cross-curricular, student-driven model. Its primary goal is to improve schools from within the classroom by differentiating and enriching the curriculum for ALL students in the regular classroom through interdisciplinary studies. It encourages the use of a wide variety of instructional strategies and styles while allowing students to experience self-directed, innovative learning based on their individual interests, strengths and learning styles. If thoroughly implemented, this model will offer the students three levels of

Participants will be introduced to the work and philosophy of Joseph Renzulli and Margaret Beecher. This will be followed by an intensive, in-depth training of what the enrichment triad model is and how to implement it in the classroom. The training will include multiple handouts, activities, video clips of the model, discussion articles and actual practice. There will be lesson demonstrations of key skills to be taught and practice of each phase of the triad.

Participant Comments (2016)

"I liked that this is an AMAZING model which not only fits the 21st century, but prepares youth to become real problem-solvers, creative and independent thinkers."

"I liked the discussions, information and knowledge of the instructor, her caring and how comfortable I was made to feel"

PERSONALIZE LEARNING • INCREASE SELF-ESTEEM • CELEBRATE STUDENT SUCCESS

	Professional Courses: Spring OR Summer	
Name: _		
School:		
Email: _	Member Number: Cell:	
Spring (Apr. 22, 29, May 6, 13, 20) OR Summer (July 17-21) Vou will be emailed with a confirmation of your seat.		
Please print and mail registration form with payment (cheques payable to NBTA) to:		

Judy Deveau, Executive Assistant, Professional Learning NBTA, PO Box 752, Fredericton, NB E3B 5R6

You are encouraged to apply well in advance because of limited enrollment.



Teaching Students to Give Back In Their Community and Beyond

By Sally Cogswell, GMCS

Teacher Rose Hogenbirk's Grade 2 class had a dream of putting a Buddy Bench on the playground at Grand Manan Community School. Buddy Benches are growing in popularity in school yards because while every student wants to play, not all students are comfortable initiating play. The idea behind the Buddy Bench is that students who are lonely or can't find someone to play with will sit on the bench; those playing will watch for the opportunity to invite those children sitting on the bench to join them in play- promoting empathy and helping students make new social connections.

Ms. Hogenbirk's Grade Two class submitted their fundraising proposal- to perform a "Living Nativity" with a community partner- the Itty Bitty Barnyard, a no-kill farm animal sanctuary and registered non-profit farm in walking distance from the school. Not only would the project earn them the money for the Buddy Bench, but it would also allow the class to work with a community partner- one of GMCS' School Improvement Plan goals. The class had been learning about farming and discussing rural communities so the link with the Itty Bitty Barnyard seemed like a good one. The class was also interested in visiting a larger farm in another community and would need funds to help pay for the ferry and busing costs for this trip. GMCS Administrators supported the fundraising



project and offered to donate a bench as well to match the class' proposed contribution to the playground.

Parents and staff volunteers assisted the class with rehearsals for the Living Nativity and the actual event- with three sold out shows. Students re-enacted the Nativity story amidst the farm animals at the Itty Bitty Barnyard – including a donkey, sheep, chickens, goats, and alpacas. The class also had a dessert auction and raffled off basket of donated items. The fundraiser was a huge hit! The "Living Nativity" fundraiser raised the class \$2000 surpassing their goal which meant they could fund projects in addition to the Buddy Benches.



Students used their money to go on a class field trip to the Mitchum Dairy Farm in Bloomfield. They donated \$200 to The Itty Bitty Barnyard and \$200 towards MS research in support of the owner of the dairy farm. They purchased chickens and goats, and fish farming materials for eighteen families, agricultural packages for twelve families, five lots of fruit trees, and three lots of books through World Vision. The students discussed their options but made sure to choose gifts that allowed sustainability.

Students had put aside money (as had the school) to pay for the Buddy Benches they ordered from a local woodworker, Doug Clinch Sr. . They received a surprise

was installed on each bench noting it was generously donated by Doug Clinch Sr. and Ms. Hogenbirk's Grade 2 Class of 2015-2016. An assembly was held in October 2016 by the students involved in the project to unveil the benches and teach fellow students the purpose behind them.

Ms. Hogenbirk's intent was to provide students with the opportunity to learn about other rural communities outside Grand Manan and have students give back to GMCS in the form of a Buddy Bench.

when the sturdy pine benches were delivered as the woodworker refused to take their money,

donating the two Buddy Benches instead. The class hand painted the benches and a plaque

community, they learned the value of giving your best effort, and learned that giving of yourself reaps rewards that can't be measured. They will remember this for years to come."

She stated that the project grew to something much larger for her class. "They learned to have pride in themselves and their

The Four Pillars of Retirement Income

by Michael Ketchum, NBTA Staff Officer



When discussing retirement with teachers, we at the NBTA share our knowledge and estimates of their Pension with them. Most have an understanding of their pension; however, there are other sources of income that all teachers will have in retirement in addition to the pension income. There are 4 main sources of income that will make up a teacher's total income in retirement: the Teachers' Pension, Canada Pension, Old Age Security and personal savings combined with Retirement Allowance and some may have income from employment post retirement. Collectively, these will provide teachers with an income that will be greater than the teachers' pension alone.

Teachers' Pension

This will comprise the largest source of retirement income for most retired teachers. Of course the size of the pension is directly related to the number of years of pensionable service teachers have. The more pensionable service years, the greater a teacher's pension will be. Keep in mind there are eligibility rules and then calculation rules. For most teachers, they will retire based on their Age Service Index; however, the amount of their pension is based on calculation rules.

As a result of the Pension Reform of 2014, there is an aggregate calculation of a pension based on a calculation of pre-reform service (pensionable service before July 1, 2014) combined with a calculation of post-reform service (pensionable service after July 1, 2014). The pre-reform calculation is based on a 5 year average up to the date of reform, while the post reform calculation is based on an annual average calculation. Each of these is added together to provide an overall calculation of a teacher's pension.

More details on retirement eligibility and pension calculation can be found on the NBTA website under Pensions. www.nbta.ca

Canada Pension

The Canada Pension Plan, often referred to as CPP, is paid to Canadian citizens who have contributed to the CPP during their working years. Contributing citizens are eligible to receive reduced CPP at age 60 with a gradual sliding scale of reduction until age 65, when the pension is unreduced. Each person's CPP will depend on his or her individual working history and contributions from age 18 until retirement.

There is a 0.6 per cent reduction for each month that the teacher elects to receive CPP prior to the age of 65. Therefore a teacher who decides to receive CPP at age 60 will have the CPP reduced by 36%. However, if a teacher choses to defer receipt of CPP until after age 65, the pension will increase by 0.7 percent for each month after his or her 65th birthday, to a maximum.

More details and specifics on one's own CPP can be found at Service Canada. www.servicecanada.gc.ca

Old Age Security

All Canadians who meet the eligibility requirements are eligible to receive Old Age Security, often referred to as OAS, at age 65. This source of income is a taxable income, and currently the maximum monthly benefit is \$578.53. OAS increases according to inflation and is adjusted quarterly. However, OAS is "income tested" meaning payments will begin to be clawed back when a retiree's annual gross income is greater than \$73,756 and there will be no OAS paid when a retiree's annual gross income is over \$119,615.

Personal Savings and Retirement Allowance

The amount of personal savings teachers have in Registered Retirement Savings Plans (RRSP's) and in Tax Free Savings Accounts (TFSA's) is as varied as there are teachers. Each of these has limited amounts set by Revenue Canada. Annual contribution amounts of RRSP's are based on earned income and can be found on an individual's Income Tax Assessment from Revenue Canada. RRSP's represent a tax saving when funds are placed under an RRSP; however, the funds are taxable income when withdrawn. Generally the tax rate will be less when in retirement, thus representing a tax saving.

Funds placed in TFSA's do not represent a tax saving when placed in the account; however, when they are withdrawn, they are tax free.

A Retirement Allowance is a negotiated benefit, that is currently part of the Collective Agreement between the Board of Management and the New Brunswick Teachers' Federation, Article 40. According to this Article, all teachers under contract are earning 5 days of salary towards their Retirement Allowance for each year of contract service, to a maximum of 125 days. Teachers are eligible to receive a Retirement Allowance when they retire or if they opt to defer their pension when they are within 5 years of being eligible to receive that pension, or if they have completed 35 years of service.



A Retirement Allowance is taxable income, and teachers are advised to manage these funds well to avoid paying unnecessary high taxes. Often teachers will have RRSP space for these; however, if one does not have enough RRSP space, teachers have the option of deferring the Retirement Allowance in whole or in part to the next calendar year or any subsequent year. The Retirement Allowance can represent a significant source of income for teachers in retirement.



Teachers are advised to consult with a financial advisor to determine the best way to manage their Retirement Allowance to meet their financial needs.

Collectively a Teacher's pension, CPP, OAS and Retirement Allowance, along with personal savings, can provide for a sustainable and stable income during retirement. When managed well, a teacher can have an enjoyable and relaxed retirement with a stable income. Of course these represent sources of income; however, the areas of expense vary with each individual and thus the amount of income that is comfortable for one teacher may be different for another.

2016-2017 NBTA Pension Seminars Registration Form

Date and Location of Seminar:	Deadline for Registration:
☐ February 25 - Sussex, Sussex High School	,
Name of Teacher:	Birth Date
Email Address:	Dist
Is partner attending? Yes No (If partner is a teacher, ple	case fill out a separate form)
No. of pension years you will have accumulated to June 2017	Certificate Level:
Are you planning to buy back time? Yes No If "yes", how	much time?
Do you receive a Responsibility Allowance (Principal/Vice Principal/ Human Resource Officer at your District Office to have your last 3	
Form can be emailed or faxed	to Tammy Boon
<u>tammy.boon@nbt</u>	ta.ca

Seminar Guidelines

Phone: (506) 452-1722 Fax: (506) 453-9795

The following guidelines should be noted for participation in these seminars:

- 1. All participants must pre-register.
- 2. Travel and accommodation costs are the responsibility of the participant.
- 3. A nutrition break will be provided.
- 4. Questions relating to these seminars should be directed to:

Michael Ketchum or Melinda Cook NBTA Staff Officer New Brunswick Teachers' Association P.O. Box 752 Fredericton, N.B. E3B 5R6 (Tel. 452-1722)

- 5. All teachers are welcome to attend.
- 6. All seminars begin with registration at 8:30 am and sessions at 9:00 am until 1:00 pm.

Program

Teachers' Pension Act

- contribution rates
- retirement options
- pension calculations
- survivor options
- purchase and transfer of Pension Service

Retirement Allowance

• pre-retirement vacation

Canada Pension

Old Age Security

Financial Planning for Retirement

- RRSPs
- RRIFs
- Annuities

PLEASE NOTE: YOU WILL RECEIVE CONFIRMATION ONE WEEK PRIOR TO SEMINAR.

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Are You Thinking About Retiring this Year?

The New Brunswick Society of Retired Teachers (NBSRT) represents over 2700 retired teachers. We are affiliated with our Francophone counterpart, SERFNB, the Canadian Association of Retired Teachers and have representation on the Coalition for Seniors and Nursing Home Residents Rights.

Throughout the year local branches provide varied opportunities - lunches, dinners, games afternoons, interest groups, speakers, workshops, outings - for enjoying the camaraderie and conversation of fellow retirees and former colleagues.

As an association NBSRT also

- advocates on matters of importance to retirees present
- maintains a website (www.nbsrt.ca) with a members only section

- publishes *Reflections* magazine (3 issues a year)
- promotes the School Days Museum
- monitors and reports on the Group Insurance Plan relative to benefits for retirees
- monitors and reports on pension plan developments

In meeting the needs of our members we value support from the NBTA and Group Insurance Trustees. For membership information, visit our website or contact:

Dale MacRae, Membership Secretary 04-840 King George Highway Miramichi, NB E1V 1P8

macradar@gmail.com



Save the Date!

Outstanding Summer Professional Learning Opportunities

DSS 2017

Developing Successful Schools Conference

July 4-7, 2017
Mount Allison University, Sackville, NB



Explore how we further support our students learning by fostering collaborative inquiry and collective teacher efficacy

with Jenni Donohoo

"This was an extremely practical session that will support our work with teachers and leads. Networking opportunities were very productive and I learned a lot from around Atlantic Canada."

— DSS 2016 Attendee

CONTACT 2017

Conference on New Techniques and Classroom Teaching

August 2-5, 2017 Charlottetown, PEI

This 3 ½ day conference explores educational trends as well as 'simply great teaching techniques' that stand the test of time. It includes sessions facilitated by classroom teachers from all four Atlantic Provinces.

"Thoroughly enjoyed this conference. Sessions were inspirational, relevant, inspiring and interactive. Loved, loved, loved the collegiality and relationship building. Awesome time. Thank you very much."

— CONTACT 2016 Attendee

So, You Have Decided to Retire?

Below is a checklist of things you should do when you have decided to stop teaching and receive your pension:

- If you are unsure of your pension service, check with the Vestcor Pension Administration Services (Pensions Branch) to make sure that you are indeed eligible for retirement. Include your Social Insurance Number (SIN) and birth certificate in any communication with the Pensions Branch.
- Notify your Superintendent, in writing, of your intention to retire:
 Specify the date of retirement (always at end of the month - e.g., June 30, 2017)

Note: In the case of a disability pension, these steps will only occur once the teacher has received approval for his/her disability pension from the Vestcor Pension Administration Services (Pensions Branch).

- Make arrangements with a financial institution to have your retirement allowance placed in a RRSP account or any other registered investment mechanism.
- If you are age 60 or over, do not forget to apply for the Canada Pension (CPP).

Forms to fill out at District Office:

- 1. Termination Notice / Benefit Request Claim for pension benefits (copy of birth certificate(s) required)
- 2. TD1 Personal exemptions for income tax purposes after retirement
- 3. Direct Deposit form (blank, void cheque required)
- 4. NBTF Group Insurance form indicating what you plan

to do regarding your group insurance coverage. This will allow the Vestcor Pension Administration Services (Pensions Branch) to make the necessary deductions from your pension cheque.

Form from Pension & Employee Benefits:

1. Retirement Statement — Choose the surviving spouse percentage benefit.

Note: It is important that the Vestcor Pension Administration Services (Pensions Branch) receive the necessary forms properly filled out (notice of termination and TD1) at least **90 days** prior to the month you expect to receive your pension. The School District will look after sending these forms where appropriate.

Pension cheques are received on the 23rd/24th of each month, except December. For any additional information on the above process, please contact:

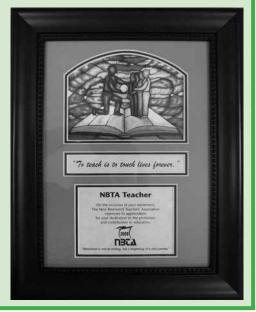
Michael Ketchum or Melinda Cook NBTA, P.O. Box 752, Fredericton, NB E3B 5R6 Tel. 452-1722

Attention 2017 Retirees!

Teachers retiring in 2017 will be able to choose the option of having a donation made in their honour to the Children's Wish Foundation, rather than receiving the framed, inscribed print, featuring the NBTA stained-glass window. Those retirees wishing to choose the option of a donation must contact Tammy Boon at the NBTA by April 28, 2017 (tammy.boon@nbta.ca).



*These donations are not individually tax-deductible as it is the organization making the payment.



NBTA Golf Tournament 2016



L to R: Jeff McGinn, Mike McGinn, Tim Davis and Jonathan Logan being presented with the NBTA Credit Union trophy for Best Overall Score by Bob Fitzpatrick.



L to R: Janice Hughes, Mark Hughes, Christy Tomah and Joe Tomah being presented with the trophy for the Best Score by a Mixed Team by Conrad Ferguson from Morneau Shepell



L to R: Nadine Roze, Caroline Foisy, Carolyn Roberts and Nicole LeBlanc Best Score by an All Female Team



Brett Fraser being presented with the award for Closest to the Hole, sponsored by NBTA Credit Union, by Bob Fitzpatrick



Christy Tomah being presented with the award for Closest to the Hole, sponsored by NBTA Credit Union, by Bob Fitzpatrick





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"I hear conversations about RRSP and TFSA accounts around this time each year. What's the difference?"

By Chris Reid, NBTA Credit Union

This is a common question and one that many do not understand. Here are some key differences:

- A TFSA can be used for various saving goals and timeframes where an RRSP is primarily meant for retirement savings.
- Contribution room for a TFSA is the same for everyone but RRSP contribution room is based on your earned income.
- Unlike an RRSP, contributions to a TFSA are not tax deductible; only the interest earned is "tax free."
- Unused TFSA contribution room can be carried forward indefinitely. Unused RRSP contribution room can be carried forward until the year you turn 71.
- In a TFSA your savings grow tax free. In an RRSP your savings grow tax-deferred until the funds are withdrawn.
- Withdrawals from a TFSA are tax free. Withdrawals from an RRSP are added to your taxable income for the year the withdrawal was made in.
- When you withdraw from a TFSA, you can re-contribute that amount in a later year.
 When you withdraw from an RRSP you lose that contribution room permanently (some exceptions).
- Funds held within a TFSA or RRSP can be invested in similar ways. Some options are mutual funds, stocks, bonds, GICs, and savings accounts.
- Upon the death of an RRSP holder, the beneficiary (excluding spouse) has to pay tax on the remaining funds. In a TFSA the beneficiary is only required to pay tax on the increase in value of the TFSA since the date of death.



Have a financial question you would like answered?

Email questions to: nbtacu@nbtacu.nb.ca

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New Brunswick Teachers' Association 650 Montgomery Street P.O. Box 752, Fredericton, NB

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