

NBTA Council Day: May 4, 2018



2018-2019 Education Leaves

Loss of an NBTA Pioneer: Margaret Brogan

NB has 4 of Canada's Outstanding Principals



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!

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The sunlight is getting stronger, the days are getting longer, and the seed displays are in the stores! For me, these are the traditional signs that spring has arrived in NB, the time of year that both the teacher, and farmer in me, dearly looks forward to. I love spring, as it truly is a time of renewal. Everything is coming back to life and every day brings forward some type of refreshing change.

Spring has me reflecting about all ways we renew ourselves, in our NBTA organization and teaching. Any good gardener or farmer will tell you that your fall harvest will only be as good as the work you put in in the spring to get things started.

During the last full week of April, members will be asked to select the next President of the NBTA. It does feel slightly odd, to be only seven months into my two-year term, and to have the process to replace me fully underway. I commend both Rick and Wendy, for letting their names stand, and to engage in an election process which, quite simply, can be grueling and exhausting. Both candidates have embarked on a twelveday journey that will carry them to all ends of our province meeting with teachers. On top of that, they will be maintaining their current teaching assignments, along with all the planning and communication that

goes into a campaign, even when you are not on the road visiting schools. There will be many miles, lots of late nights, and most likely a sense of relief when the campaign finishes. Teachers, take a few minutes to meet your candidates, listen to their key positions and follow up by spending a few minutes reading their statements and documentation. All of this is available in the four-page election supplement you all received, and online on our website. These two candidates are truly giving a great deal of themselves and their time to work on your behalf. You must follow that up, however, by voting. During my campaigns, I encouraged all members to vote, whether it be for me or my fellow candidates. I was extremely pleased that my elections resulted in the highest voter turnout since the Association changed to electronic voting. I would love to see that number equalled or surpassed this spring. Democracy is a core of our society; we teachers have an obligation to show our students that voting matters.

Spring around the office here also features the retirement race. Lots of teachers are making decisions that this is the time for them to start new phases of their lives by retiring. I have spent some time lately looking at the future numbers of retirees, along with the numbers of students currently in education programs. My initial work suggests that the supply of new teachers compared to the expected retirements may be concerning. It has reinforced my long-term view that we need to make sure we are as fostering and supportive as possible of our interns and new teachers. They are the future of our NB teaching force and our Association. I encourage all our members to consider taking on an intern teacher when the opportunity presents itself. They will learn from you, and most likely you'll learn from them. Certainly though, you will establish a lifelong bond with a colleague. I know I have never forgotten the efforts of Michael, Nancy and Wayne on my behalf a way back in 1994.

Key Issue Updates – You will receive a full update from our April Board from your local Director. I submit a comprehensive President's report to each Board. Directors, please feel free to share my reports as submitted.

Enjoy spring and I look forward to seeing you all at Council Day in May.

Leonge

2018-2019 Education Leaves

Education Minister Brian Kenny and Federation Co-Presidents George Daley and Lucie Martin, have released the names of the Education Leave recipients for the 2018-2019 school year. In all, forty-six (46) NBTA and twenty (20) AEFNB members received leaves for the purpose of retraining, specialization or professional growth.

Education Leaves awarded to NBTA members amounted to approximately \$1,983,785. Because of the mix of full and part-time leaves, the Committee was able to grant 46 leaves. In the past few years, NBTA leaves were awarded as follows:

2014-2015 — 46 leaves at \$1,930,866 2015-2016 — 54 leaves at \$1,961,375 2016-2017 — 47 leaves at \$1,972,484 2017-2018 — 40 leaves at \$1,897,732 2018-2019 — 46 leaves at \$1,983,785

Education Leave Committee

The Education Leave Committee, established under Article 37 of the Collective Agreement, met on January 19, 2018, to complete the difficult task of selecting this year's educational leave recipients. The Collective Agreement specifies that the Committee will be comprised of 8 members representing the Department of Education and Early Childhood Development (EECD), the Superintendents, and the NBTA, AEFNB and NBTF. The composition of the Committee is as follows:

- Tammy Strong EECD
- Marcel Lavoie EECD
- Dianne Kay ASD-W
- Pierre Lavoie DSF-NE
- George Daley NBTA
- Lucie Martin AEFNB
- Marcel Larocque NBTF
- Larry Jamieson NBTF (Secretary)
- Monique Caissie NBTF (Observer)
- Nicole LeBlanc NBTF (Observer)

Process

The full Committee met for a short time to discuss and confirm the criteria to be applied in the selection process and to verify the amount of money available pursuant to Article 37. The Committee then divided into two sub-

committees to consider applications from NBTA and AEFNB members.

Criteria

Although an educational leave must fall into one of the three accepted purposes — **retraining**, **specialization**, **or professional growth** — the Committee receives confidential comments and recommendations from principals and superintendents regarding the value of the leave to the school and district.

In considering applications from NBTA members, the sub-committee must take into account the total funds available and the number of NBTA members in each district so that the funds can be allocated fairly throughout the province. This means that, while larger areas may be allocated multiple full and/or partial leaves, some smaller areas may get a leave every second or third year, and, in some cases, an even longer period of time might elapse between leaves. Although the Committee is not bound to award leaves on a direct total numbers/leaves available ratio, it is a factor that must be considered. Other factors considered are:

- program to be followed
- benefit of leave to school and school district
- position distribution (teacher, S.P.R., vice-principal, principal)
- grade levels (elementary, middle, high school)
- past professional involvement
- years of experience
- number of times teacher has applied
- certificate level
- subject specialty

*There is also the expectation that Education Leave recipients will share their knowledge and expertise through professional development sessions in their school, district and/or province with interested colleagues.

Leave Statistics for 2018-2019

- There were 87 applications from NBTA members.
- Funds available for educational leaves, determined by the formula in Article 37.03 of the Collective Agreement, were \$2,903,667; the AEFNB share was approximately \$919,882.
- Forty-six (46) leaves (full and part-time) were granted to NBTA members.
- Thirty-eight (38) leaves were granted to females and eight (8) were granted to males.

Leaves Awar	rded	Areas of Study	
K-8	26	Administration	5
Grades 9-12	20	Curriculum Studies	10
To Achieve		Exceptional Learners/	
CERT V	5	Spec Ed/Spec. Needs	8
CERT VI	2	Guidance/M&R/	
Masters	29	Resource/Counselling	12
Princ. CERT	2	Literacy	1
Other	8	Technology	2
		Other	8
		Total	46

Conclusion

When all is said and done, forty-six (46) NBTA members will be happy to be receiving an Education Leave, while forty-one (41) members will be disappointed, and at least some of these members will feel frustrated by the process. The one thing that can be said is that the Committee did its best to weigh all of the criteria, consider all of the factors and award the leaves as fairly as possible.

To those teachers who received leaves, the Committee extends its best wishes for a successful and productive year of study and learning. And, to those who were not successful, the Committee thanks you for your interest and encourages you to apply again next year.

The NBTA recipients for the 2018-2019 school year are listed by district. The length of the leaves varies from four months to a full academic year.

District	Name	Duration
ASD-E	Diana Bourque	Year
ASD-E	Shauna Brooks	Year
ASD-E	John Bryden	Year
ASD-E	Jennifer Campbell	Year
ASD-E	Pierre-Luc Cool	6 months
ASD-E	Angus Gourley	Year
ASD-E	Beverly Keenan	Year
ASD-E	Danny Steeves	Year
ASD-E	Erika Thebeau	4 months
ASD-N	Sandra Black	Year
ASD-N	Scott Jamieson	Year
ASD-N	Kathryn MacDonald	5 months
ASD-N	Natalee Morehouse	6 months
ASD-N	Dean Mutch	Year
ASD-N	Sherri Moran	5 months
ASD-S	Heidi Brown	6 months
ASD-S	Kerry Casey	6 months
ASD-S	Susan Dodds-Martin	4 months
ASD-S	Erin Duncan	5 months
ASD-S	Andrea Earle	6 months
ASD-S	Margaret Gunn-Robertson	4 months
ASD-S	Angela Hachey	5 months
ASD-S	Jennifer Harley	Year

District	Name	Duration
ASD-S	Lynn Hayes	Year
ASD-S	Natasha Kennedy	Year
ASD-S	Raya Khedheri	4 months
ASD-S	Matthew Leger	6 months
ASD-S	Andrea Linton	Year
ASD-S	Tracey Meehan	Year
ASD-S	Melissa Savoie	Year
ASD-S	Kati Stevens	Year
ASD-W	Suzanne Archibald	Year
ASD-W	Gisele Belyea	Year
ASD-W	Patrick Bidlake	Year
ASD-W	Leanda Bruijns	Year
ASD-W	Melina Cyr	5 months
ASD-W	Holly Doyle	6 months
ASD-W	Carrie Estey-Bourgoin	Year
ASD-W	Lorie Gorman	6 months
ASD-W	Natalie Hovey	Year
ASD-W	Alanda Harrison	Year
ASD-W	Meghan Lyons	Year
ASD-W	Tricia McGraw	6 months
ASD-W	Linda Nelson	Year
ASD-W	Judy Piers-Kavanaugh	6 months
ASD-W	Amy Wood	3 months

APRIL 2018

The Loss of an NBTA Pioneer Margaret Brogan (1930 -2018)

by Blake Robichaud, NBTA Staff Officer



Margaret Brogan passed away on February 8, 2018, at the age of 86. She served as the first female President of the New Brunswick Teachers' Association from 1973-75. Margaret was a pioneer leader in what was truly a man's world. When she became President, of the thirty members on the Board of Directors, only two others were women. In fact, despite a majority of females in the membership, there was only one other woman

elected as NBTA President (Pam Campbell 1981-83) over the next twenty-two years.

Margaret was a lifelong resident of Chipman. She spent a few short years away at Teachers' College, for her first teaching job in Milltown and in Fredericton while she served as NBTA President. She graduated from Teachers' College in 1947. A lifelong learner, and always striving to improve both herself and the education system, she was able to complete her Bachelor of Arts and Bachelor of Education degrees through summer school and sabbatical leaves. Eventually, she also earned a Masters of Education degree from UNB. She served in numerous professional roles throughout her career in public education, including classroom teacher, department head, school librarian, guidance counsellor, vice-principal and principal, and as a district supervisor. In 1977, she received the Queen's Jubilee Medal for her service to education.

Margaret's strength was obvious during her term and long service to teachers. Upon receiving the NBTA Centennial Award in 1986, along with an NBTA Honourary Life Membership, the *NBTA News* stated that Margaret "...frequently reminded her colleagues to hold their heads high and to never apologize for seeking to improve their working conditions and the learning conditions for their students."

The *NBTA News* reached out to several former NBTA Presidents for some comments about Margaret:

Margaret was a special leader in the history of the NBTA, who was on the teams who negotiated many of the benefits teachers today naturally take for granted. Little did they know how teacher negotiations led the way towards workplace equality for women.

Margaret Brogan was a leader in her community and a woman of great strength who had wisdom to bring to the solving of any problems in school, at the NBTA Board and at the bargaining table. She would bristle at the notion that it was women, who only taught as a second income for their husbands, that held back teachers' salaries. The foolhardy men who speculated this way were politely put in their place with words so powerful, they wouldn't even try to rebut her point.



Her rural background, when combined with her university education, made her a formidable force. When arguing for teachers to get a duty free lunch, she drew from her background; "Even a workhorse, hauling trees in the woods, gets 15 minutes for a drink of water!"

I never heard Margaret call herself a feminist, but she made it clear from her words and actions that she was an equal to any man. When she walked into a room, she had a presence and people sought her out for her opinions. At the Board, she only spoke when she felt she had something constructive to offer. She was a woman who by her powerful example convinced other women to take up the leadership challenge.

Pam Campbell, NBTA President 1981-83

Margaret was an exceptional person. She was always polite and never showed any anger or loss of control even in the midst of difficult negotiations. However, she was strong in her beliefs and a tough opponent across the table ... I believe the NBTF had their greatest pay increase while she was President.

Joe Breen, NBTA President 1989-1991

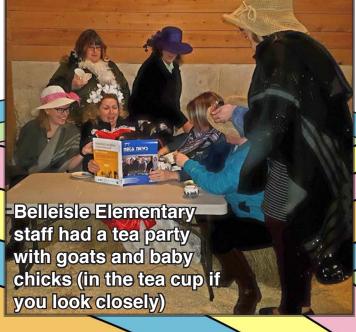
To me, Margaret Brogan was always the epitome of class. From the first time I met her, I was impressed with her genuine respect for others and her easy smile. But at the same time, you sensed an inner strength that served her well when she represented teachers. I will forever remember Dawson Murray telling me that he respected Margaret's strength and style as a teacher leader perhaps more than any other he had worked with.

Bob Fitzpatrick, NBTA President 1991-1993

"Oh the Places the NBTA News Will Go!"

Photo Contest Winners







New Brunswick School Leaders Honoured with Outstanding Principals Awards

Canada's Outstanding Principals, a national program that is sponsored by the Learning Partnership, recognizes outstanding contributions of principals in publicly-funded schools. It honours principals from every province and territory in Canada who demonstrate innovation, entrepreneurial spirit and who have done something truly remarkable in public education.

Canada's Outstanding Principals is both a nationally recognized award and an Executive Leadership Training Program. Launched in 2005, the executive leadership program was created, in partnership with Rotman School of Management, to strengthen the education

system in Canada by developing its leaders in public-ly-funded schools across Canada. The program offers principals from across Canada, who have demonstrated outstanding leadership in their schools and community, the opportunity to be brought to Toronto to be recognized nationally as innovative educators at an annual gala awards evening for 500 guests; to experience a five-day executive leadership training program at the Rotman School of Management; and become part of a National Academy of Principals, a pan-Canadian learning community of over 400 Canada's Outstanding Principals alumni.

Shane Thomas

Fredericton High School



I am honoured to be recognized by the Learning Partnership for Public Education as one of Canada's Outstanding Principals. I have always believed that respect, honesty, integrity and compassion are over-riding principles of all essential decisions. I believe that as a staff we reflect many of these principles which have allowed our school to be innovative, collaborative and exciting as we continue to work and grow together with our students and school community.

Although there are many moments which have created great pride here at Fredericton High school, one of our most inspirational stories is the growth of our international community. We once operated out of one classroom with one teacher. We have placed a great deal of emphasis in this area, and with the support of my administration and teachers, we have witnessed enormous growth. Currently, FHS has four full-time English Additional Language (EAL) teachers and one Supplementary Position of Responsibility (SPR) for over 400 international students representing over 87 countries. The development of this department was the first of its kind in New Brunswick. The Foundation for Foreign So-

ciety recognized FHS for our "outstanding commitment to international understanding through educational exchange", which is a reflection of the relationships which have been recently established between FHS, the Multicultural Association of Fredericton, Post-Secondary Educational Training and Labour and the University of New Brunswick. Our EAL department has created pathways for EAL students as they progress through various levels of English language competency. We have found financial support to train all EAL teachers on WIDA testing to ensure accurate entry points and to provide every international student with an appropriate timetable and resources to best suit their individual needs.

I am proud that our school has recognized the need to grow and has responded by embracing an increasingly diverse community. I am pleased that we were able to create a vision for the future which continues to have a positive impact on our school culture. And I am incredibly proud of Fredericton High School for its continuous commitment to provide the best education possible for all students in our community.

Julie Michaud

Saint Mary's Academy

It was a surprise that I had been nominated for this recognition; anything I do for the school, students and staff is because I love my school. Principals bring their own leadership style to their respective schools, however, my focus is to encourage everyone at Saint Mary's Academy to rise above their challenges. I try to help them focus on what their contributions can be and then encourage them to give their all.

I recognize how special the mere nomination for this award is. It was the culmination of many wonderful and inspiring letters. These contributed to my selection as a winner for this prestigious award. It has not fully sunkin yet, but I am very thankful. I do believe this award is shared with my staff. In my short time as a principal, I have had the opportunity to work alongside remarkable staff members. They are all shinning stars.



Bonnie Hierlihy

Fairvale Elementary School

I am very honoured to be recognized by the Learning Partnership as one of Canada's Outstanding Principals. My belief in educating the whole child is strong. While learning academics is important, it is critical that we develop and nurture students' cognitive, physical, emotional, and intellectual development. My commitment is to ensure that each child in my school is healthy, safe, engaged, supported and challenged. By nurturing children's comprehensive needs, we are better preparing them for the challenges and opportunities of today and tomorrow.

Our team has initiated programs to nurture self-regulation, reduce anxiety, and promote wellness. Through fundraising, we purchased 27 'Brain Bikes', silent stationary bikes that have a great self-regulating effect for many children, including those who are restless, tired, anxious or struggle with sustained attention. In addition, each classroom is equipped with a "Falcon's Fidget Kit', which contain various tools that aid in keeping restless fingers busy, bodies calm and minds attentive.

Building the leadership capacity of students is essential in developing the whole child. At Fairvale Elementary School, all students in grade five apply for and receive leadership positions (junior secretaries, literacy leaders, technology team, "Me to We" team, Intramural leader, to name a few). As well, all students in grades three to five are encouraged to lead student-led clubs as a means of sharing their interests, talents and passions.



Although I am the recipient of the award, it is the hard work and commitment of the staff of F.E.S. who help make my vision a reality. This recognition validates what we, collectively, are doing every day to educate and support the whole child.

APRIL 2018

Heidi Ryder –

James M. Hill Memorial School

This award has really been about the entire Tommie community. We created the vision for where we want to go together and then embarked on a collective journey, with everyone pitching in along the way to create that sense of Tommie Pride and to value all members of our school family. From encouraging active citizenship to excellence in academics and all areas in between, our school has stepped up. I am very proud of our school, and of receiving this award—we have amazing people in our building, and while there is always work to do, it has been great to see progress towards our goals and have it recognized by The Learning Partnership.

#tommiepride





Sunbury West Holds Powerplay Young Entrepreneurs Marketplace

by Heather Lyons, Sunbury West School



On February 28, Grade four and Grade seven students at Sunbury West School wrapped up a month long initiative, the PowerPlay Young Entrepreneurs Program. Working with their teachers, Mrs. Cindy Farrell and Mrs. Gisele Belyea, students individually decided on their product, polled the young and old to measure demand, created a marketing plan which included a display for the marketplace and ensured enough product was produced for sale. Students also spent time practicing their people skills in order to be ready to sell, sell, sell!

The school gymnasium came alive with a flurry of activity when forty students set up their stations with a wide variety of products for sale at the marketplace. Students, staff, families and community members, along with special guests, were welcome to peruse and purchase at the marketplace. The young

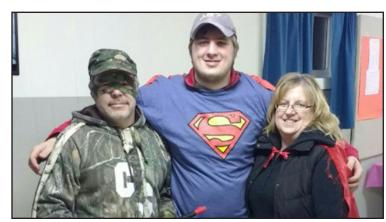
entrepreneurs worked hard to convince buyers to take home their products, from Willow's Wicked Cat Toys to Ryan's Scrat Catchers and everything in between. Items included lego crayons, duct tape wallets, jewelry, bat houses, bird houses, piggy banks, fidget toys, hockey stick picture frames and lots more.

Throughout the market, special guests served as judges who scored each student using a provided rubric. The top scoring student from each of the two classes will take his/her product to a provincial competition at the end of March. At the end of the day, all students were able to pay off their small business loans provided by their families, give a percentage of their profits to a charity of their choice and go home with the remainder.

NBTA Branch 1021/22/23 Annual Curling Bonspiel



First Place team (l to r): Gordon Cunningham, Vern Cunningham and Kurt Gumushel



Theme for the bonspiel was "Superheroes". First Place Theme Costume (1 to r): Captain Camo (Jim Higgins), Superman (Davin Noddin) and Wonder Woman (Avis Scott).

Winter Wellness W

a selection of the winning entries



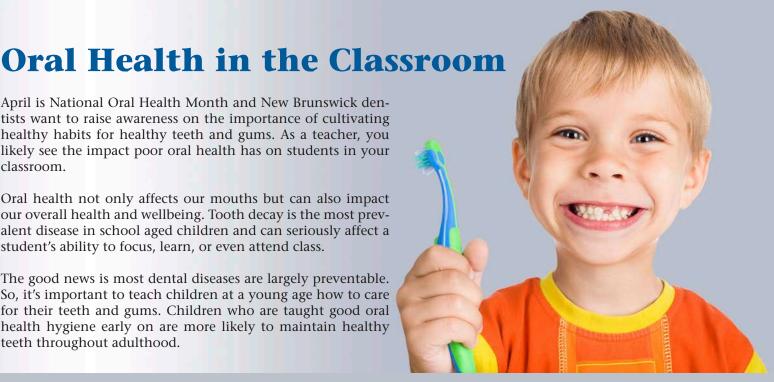
onderland Contest



April is National Oral Health Month and New Brunswick dentists want to raise awareness on the importance of cultivating healthy habits for healthy teeth and gums. As a teacher, you likely see the impact poor oral health has on students in your

Oral health not only affects our mouths but can also impact our overall health and wellbeing. Tooth decay is the most prevalent disease in school aged children and can seriously affect a student's ability to focus, learn, or even attend class.

The good news is most dental diseases are largely preventable. So, it's important to teach children at a young age how to care for their teeth and gums. Children who are taught good oral health hygiene early on are more likely to maintain healthy teeth throughout adulthood.



Learning Healthy Oral Health Habits

Learning how to maintain healthy teeth and gums is as easy as 1-2-3 by:

√ Daily brushing and flossing

classroom.

- ✓ Making healthy food and drink choices
- Limiting added sugar to 25g daily
- ✓ Visiting the dentist regularly

Classroom Resources Available

The New Brunswick Dental Society is pleased to provide oral health materials that address some of these issues. Updated lesson plans incorporate current Department of Education and Early Childhood Development curriculum outcomes for grades K-2 and 3-5 (Core and French immersion). Activity-based lesson plans, templates examples and reading lists can be found on the NBDS website:

English: http://www.nbdental.com/en/OHC.html and French: http://www.nbdental.com/fr/BOE.html



- 2.26 million school-days are lost annually due to dental visits and dental sick-days
- Tooth decay is THE most prevalent chronic disease in children and adolescents.
- Tooth decay is five times more common than asthma.
- 57% of 6-11 year olds have or have had a cavity.
- 59% of 12-19 year olds have or have had a cavity.
- 2.5 is the average number of teeth affected by tooth decay in children aged 6-19 years.

Source: 2009 Canadian Health Measures Survey



Contact us

Please contact the New Brunswick Dental Society by telephone 506-452-8575 or by emailing nbds@nb.aibn.com if you wish to supplement the curriculum with a visit from a Dentist. We also have promotional materials available (posters, bookmarks, pamphlets and/or toothbrushes).

Multi-Sport Chairs at Sussex Elementary

by Denis LeBlanc, Sussex Elementary



Over the month of January, all students from Sussex Elementary School had the opportunity to participate in their normal Physical Education classes using Multi-Sport chairs loaned from Para New-Brunswick. These are special wheel chairs that are constructed in order for all athletes, abled and disabled to play sports.

Over this time we have explored the differences in these multisport chairs as opposed to wheel chairs. We have played games the students would have already seen in P.E. classes such as tag type games leading up to Wheel Chair basketball for the older grades.

We have also taken the time and did other activities with our students to experience some of the different obstacles life in a wheel chair can present. Simple things like taking a drink from the water fountain, getting food from cafeteria, going up on a slanted surface as opposed to taking stairs were explored. Students also noticed that what we see as a small mess, like clothes left on the floor, tree branches, snow, or ice present huge obstacles for people in wheel chairs.



Attention 2018 Retirees!

Teachers retiring in 2018 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 23, 2018 (tammy.boon@nbta.ca).



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



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 and future
- 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 www.nbsrt.ca

Deciding to Retire

Deciding to retire can indeed be a challenge. In fact retirement is more of an evolution from teaching full time, to changing your lifestyle, to a life away from school. A number of factors are to be considered along this evolving path, some of which are determining the details of your pension, personal financial factors, family situations, job satisfaction, among many other personal factors. It is indeed a personal decision that only the teacher can make based on consultations with various important people in their lives.

Once the decision is made to change your lifestyle and retire, it can become a very exciting and celebratory time in one's teaching career. We do recommend attending retirement functions, as they are an important part of the evolution into life after school.

There are some formal aspects to retirement and they are; 1. Ensure you are eligible to retire by checking with the NBTA or Vestcor Pension.

- 2. Write a letter indicating your intention to retire (always the last day of the month) and forward it to your Superintendent. Email is fine.
- Once this is done, you will hear from the school district human resources people. They will require the following from you;
 - a. A copy of your birth certificate and that of your spouse or common law partner, if you have one.
 - b. Your most recent Income Tax Assessment
 - A void cheque or direct deposit form completed by your bank.
 - d. The contact information of the financial organization who will invest your Retirement Allowance

4. Once you have completed the forms for the school district, you will eventually receive some documents in your home mail from Vestcor Pension. It is on these forms that you will make the choice of percentage of your pension your spouse will receive in the event of your death. This is a one time irrevocable decision.

This complete process will take approximately 90 days. If you intend to retire at the end of the school year and want to ensure your first pension deposit occurs in July, we recommend you begin the process by March.

If a teacher retires after the end of March, he/she may not receive the first pension deposit in July. However, as long as the retirement date is prior to June 30th, pensions will be paid for each month after this, but there may be a delay in receipt of payment.

If at any time during this process of retiring, you have questions or need assistance, please contact Michael at the NBTA.

Congratulations and enjoy the ride to retirement!

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 at: michael.ketchum@nbta.ca

If you are retiring this year...

You are invited to the 2018 NBTA Retiring Teachers' Luncheon

Come enjoy a lobster or roast beef dinner with other retiring teachers from across the province!

May 26, 2018 Richard J. Currie Center, Fredericton

Invitations will be mailed out in late April or early May.

If you plan to retire, contact Tammy Boon at tammy.boon@nbta.ca

Proposed Changes to the Elementary Council Constitution:

Please go to www.nbta.ca and click on the "Proposed Changes to Elementary Council Constitution" slider button.

These changes will be discussed at the Elementary Council Annual General Meeting on May 3rd at 7:00 pm in the Saint John Hilton.

The Elementary Council is seeking individuals interested in serving on Council.

Elementary Council Day - May 4, 2018 - Saint John

Keynote Presenters: Steve Brinder & Mike Downie

By day, Steve Brinder is a school teacher who is loved by his students. By night, he is a brilliant stand up comedian, whose brand of wry social commentary wins over even the most hardened audiences.

He has combined both careers to create the perfect marriage of humour and social commentary. His material comes directly from the classroom and from the heart.

Steve Brinder's work has won acco-

lades from entertainment industry veterans, appearances on CBC's "Comics!", and at comedy festivals across North America, including the world-renowned Halifax and Winnipeg Comedy Festivals. He has also toured with Jay Leno, Jim Carey, and Howie Mandel.

What makes Brinder unique among his peers is that he never gave up his day job. And that day job, as a substitute teacher, provides him with an endless stream of material, and the ability to be funny, without being mean. His humour has broad appeal, touching on school, relationships, family life and work, but it never crosses the line into offensive or gratuitous.



A celebrated storyteller, Mike is writer, director, and producer of numerous documentaries, as well as a founder of Edgarland Films. He is the winner of a Canadian Screen Award for Best Science Documentary for his film, Invasion of the Brain Snatchers. He received a Gemini Award nomination for Best Direction, and a nomination for the Allan King Award for Documentary Excellence for his film, *One Ocean*. The documentary also won two prestigious Chris Awards at the Coand Video Festival

lumbus International Film and Video Festival.

\$129.00 + tax (up to 2 people)

\$149.00 + tax (for 4 people)

\$139.00 + tax (for 3 people)

Mike is co-founder of the Gord Downie and Chanie Wenjack Fund, part of the movement to jumpstart reconciliation between Indigenous and non-Indigenous Peoples.

Before his career in film and television, Mike worked as a deep shaft miner in Northern Ontario, a medical researcher at McGill University, a junior economist in Toronto, and as a windsurfing instructor in the U.S. Virgin Islands. He holds a Bachelor of Science with Honours from Queen's University, and an MBA from York University's Schulich School of Business.

Elementary Council Day - May 4, 2018 - Saint John

Host Hotel: Saint John Hilton

(506) 693-8484

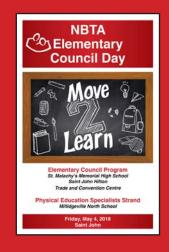
*75 Smythe Street, Saint John, NB, E2L 4Z6

A block of rooms has been set aside for Council participants at a conference rate.

Please quote: "NBTA Elementary Council" when you call to book your reservations. 2018

Group Code: TEACHERS ASSOC NB

Thursday, May 3rd — Socialize with us in the Loyalist Room, located in the Saint John Hilton. Our social will be from 9:00 pm - 12:00 midnight featuring the band, **The Demo**. Hope to see you there!



Middle Level Council Day - May 4, 2018 - Moncton

Keynote Presenter: Kim Campbell

Kim Campbell crosses the continent energizing educational professionals as a dynamic presenter and self-proclaimed "Proud Middle School Teacher." Building on the lessons learned and techniques developed as a middle level social studies teacher since 1991, Kim is in national demand as a keynote speaker, workshop facilitator and consultant. At home in her Twin Cities, Minnesota Metropolitan Area School district, Kim augments her classroom role with a position as her school's Dean of Students. She has also served in various leadership and committee positions including team leader and a member of the Equity and Literacy Teams.

Among her honors are 2004 semi-finalist for Minnesota Teacher of the Year, 2009 Fox one of nine "Top Teachers" of the year and the 2012 Coleen Yatckoske Minnesota Middle Level Educator of the Year. Described by more than one observer as "a force of nature", "what makes Kim run?", "It's about building strong, positive relationships, having high expectations and creating lessons that are relevant, engaging and fun. I feel lucky every day to have chosen

education as my lifelong career. There is no place I would rather be than to be working with middle school students."

Kim is the co-author of SOAR: A Handbook for Closing the Achievement Gap, a guide for replicating the success of her revolution-



ary after-school program for disadvantaged students, and author of *If You Can't Manage Them, You Can't Teach Them.* She is in the process of completing her third book.

Motivating the Middle

Looking for a little "spice" to fire up your students? Want quick, easy activities to engage your class? Learn hands-on activities and strategies designed to motivate the middle school student. Activities used in a geography class will be presented, but can be easily adapted to any subject matter.

Middle Level Council Day - May 4, 2018 - Moncton

Host Hotel - Hotel Casino New Brunswick: 1-506-861-4661 or 1-888-859-7775

\$139.99 + tax for a regular guest room (up to 4 people) \$149.99 + tax for a deluxe guest room (up to 4 people)

Call early to make your reservation to receive this special rate. Remember to cite "NBTA Middle Level Council".

Thursday, May 3rd: Social — *Old School* will be performing at the Old Triangle Irish Alehouse, 751 Main Street, Moncton. Please note: the evening will have a *Star Wars* theme. Costumes welcome. 9:00 pm - 12:00 midnight. The Social will be a shared event with the High School Council.



High School Council Day - May 4, 2018 - Moncton

Keynote Presenters: Sandra Herbst & Waneek Horn-Miller

Sandra Herbst is a noted system leader, author, speaker, coach, consultant and educator with extensive experience in leadership, systems thinking, adult learning and assessment. Sandra has helped jurisdictions, districts and schools to reflect on current actions, identify long-term aspirations, and plan strategically for next steps, regardless of the focus of educational innovation.



Sandra's expertise, informed by wide-ranging practice and research, is enhanced by her compassion and humour. She has worked in both elementary and secondary schools as a classroom and specialty teacher, school administrator and program consultant. Sandra is the former superintendent of the second-largest school district in Manitoba and a past President of the Manitoba Association of School Superintendents and the Manitoba ASCD Affiliate.

As a facilitator of workshops, web conferences and Institutes across North America and internationally and as an executive coach, Sandra provides educators with a framework to help meet the diverse needs of student and adult learners. She engages in long-term projects that include cycles of co-teaching and co-planning. It is through these interactions that Sandra conveys her vision and passion for public education; she is a charismatic and highly energetic speaker and leader who is deeply committed to seeing the educational system contribute to the democracy of our communities.

High school teachers teach well over 100 students in a semester; they prepare their students for pathways beyond Grade 12; and they are responsible for complex curricular outcomes. So how can high school teachers implement practical and possible assessment strategies that will work, given the realities of the secondary setting? In this fast-paced keynote, Sandra Herbst will share accounts, video clips, and work samples from high school teachers across Canada who are using assessment to engage their students.



Waneek Horn-Miller has overcome discrimination and trauma to emerge as one of North America's most inspiring activists and Olympians. From her iconic TIME cover to her key role in the National Inquiry into Missing and Murdered Indigenous Women and Girls, she empowers our communities to overcome adversity, and helps us turn reconciliation—justice, healing, and dialogue—

into a cornerstone of our national institutions.

Throughout her life, Waneek Horn-Miller has always stood up for what was right—as a mother, an activist, an athlete, and an entrepreneur. This has entailed hard choices, pain, and sacrifice. But this commitment has also made her one of Canada's most inspiring figures. This year, she assumed the role of Director of Community Engagement for the National Inquiry into Missing and Murdered Indigenous Women and Girls. By connecting the commission to victims' families, as well as the public, she provided a recognizable and trusted face to an incredibly important initiative: one that seeks justice, raises awareness of violence against Indigenous women, and furthers the dual tasks of healing and reconciliation.

But her public life began in 1990 at the age of 14. During the Oka Crisis, she protested the planned development of condos and a golf course on traditional Kanien'kehá:ka (Mohawk) lands and burial grounds near Montreal. After nearly 80 days of stand-off with the RCMP and armed forces, she was stabbed in the chest by a Canadian soldier wielding a bayonet. The image of her wounded, holding her young sister, was shared across national media—and further galvanized Canadians to better understand, and care about, Indigenous issues.

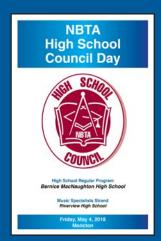
This near-death experience marked a turning point in her life. Instead of succumbing to very real traumas, including PTSD, she found the strength to pursue, and achieve, incredible things. "I come from people who have gone through horrific things in history," she says. "War, death, famine, genocide. How many times did my ancestors want to give up, lay down, and die? But they didn't. They fought to continue. You have to keep going forward."

High School Council Day - May 4, 2018 - Moncton

Accommodations: The will not be a host hotel this year. Members are responsible for their own accommodations. Some hotel options are:

- Rodd Moncton Hotel (506) 382-1664
- Four Points by Sheraton Moncton (506) 852-9600
- Hampton Inn & Suites by Hilton Moncton (506) 855-4819
- Delta Hotels by Marriott Beausejour (506) 854-4344
- Residence Inn by Marriott Moncton (506) 854-7100
- · Chateau Moncton Hotel & Suites (506) 870-4444
- Best Western Plus Moncton (506) 388-0888
- Crowne Plaza Moncton Downtown (506) 854-6340
- Fairfield Inn & Suites by Marriott Moncton (506) 855-0033
- Casino New Brunswick 1-877-859-7775

Thursday, May 3rd: Social — *Old School* will be performing at the Old Triangle Irish Alehouse, 751 Main Street, Moncton. Please note: the evening will have a *Star Wars* theme. Costumes welcome. Join us from 9:00 pm - 12:00 midnight! Space is limited. Please arrive early. The Social will be a shared event with the Middle Level Council.



Sandra Herbst Institute: Saturday, May 5, 2018

A Fresh Look at Assessment, Grading, and Reporting in High Schools

Open to: NBTA High School Council members only

Date: Saturday, May 5, 2018

Location:The Cocoa Room

391 Coverdale Road Riverview, NB E1B 3J6 Agenda: 9:00 am to 12:00 noon Session

12:00 noon to 1:00 pm lunch

(catered by the Cocoa Room, gluten free options are available)

1:00 am to 3:30 pm Session

Cost: No fee. Limited enrollment. **Contact:** colleen.dunnet@nbed.nb.ca

Sandra Herbst is a noted system leader, author, speaker, coach, consultant and educator with extensive experience in leadership systems thinking, adult learning and assessment. Sandra has helped jurisdictions, districts and schools to reflect on current actions, identify long-term aspirations, and plan strategically for next steps, regardless of the focus of educational innovation. Sandra is the former superintendent of the second-largest school district in Manitoba and a past President of the Manitoba Association of School Superintendents and the Manitoba ASCD Affiliate.

A Fresh Look at Assessment, Grading, and Reporting in High Schools

This one-day session is your opportunity to engage in professional learning that is designed specifically with high school educators in mind. You will discover powerful, practical, and informed strategies that can help you get to a grading and reporting process that works, while having your students work harder than you are.

The day will include:

- Information about essential components of grading and reporting preparing for learning, teaching, and assessment; engaging students in assessment in support of their learning; and reporting the learning to others
- · Ideas to collect triangulated evidence from multiple sources over time
- · Ways to engage in conferencing with students at the secondary level
- · Immediately applicable strategies to use with students
- · Examples, video clips, and accounts from high school teachers, focusing on the discipline and subject area of each day's session
- Time to reflect and talk to other high school teachers of the same discipline and subject area

To register go to www.nbta.ca and click on the link for the HSC Institute - print and e-mail registration form to: colleen.dunnet@nbed.nb.ca

earthsciences & students

Unearthing the Earth Sciences Teachers' Workshop 2018

An Interactive Workshop or Teachers

August 29th, 2018 Elementary Curriculum August 30th, 2018 Middle/High School Curriculum

Welcome to the Quartermain Earth Science Centre for our 5th

EdGEO workshop on ideas and inspiration in teaching **Earth Science**. The workshop combines instruction with hand-on activity ideas about Earth systems and resources, introduce and discuss geological concepts, using the indoor and outdoor environment in your teaching.

Includes a half-day of instruction and a half-day field trip, Resource Kit, morning refreshments and daily lunches

Participants will receive an **Earth Sciences Teaching Resources Kit**, containing rock, mineral and fossil specimens, a Mineral Identification Tool Kit, our Earth Sciences Teaching Resource USB containing classroom ready activities and handout templates, images and diagrams, PowerPoint presentations, an annotated website list, various posters, teaching guides, and other resources from the Geological Survey of New Brunswick and field guides for geologically interesting sites in the Fredericton area.

Location: Quartermain Museum, Forestry & Geology building at UNB: 2 Bailey Drive, Fredericton

For further information please contact Ann Timmermans at Quartermain@unb.ca or (506) 458-7205

Early Registration starts June15th, 2018 www.QuartermainEarthScienceCentre.com









there





Save the Date!

DSS 2018

Developing Successful Schools Conference

July 3-6, 2018
Mount Allison University, Sackville, NB

"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



EDUC 6153: Assessment as an Instructional Practice

July 9 - July 13: 9:00 am - 4:30 pm Instructor: Dr. Grant Williams [grantw@stu.ca] EDUC 6733: Teaching Elementary & Middle Level Science

July 16 - July 20: 9:00 am - 4:30 pm Instructor: Dr. Grant Williams [grantw@stu.ca] For more information, contact the Education Institute Coordinator Dr. Grant Williams at grantw@stu.ca or visit STU.ca.

CONTACT 2018

Conference on New Techniques and Classroom Teaching

August 7-10, 2018 • Newfoundland

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.

Application Guidelines

- 1. Email your "I am interested" Registration Form to judy.deveau@nbta.ca by Friday, April 27, 2018.
- 2. Priority will be given to teachers who have not previously attended CONTACT.
- 3. Branch representation will be considered.
- 4. Additional information will be forwarded to you as it comes available..
- 5. a) NBTA provides successful applicants with \$300.00 funding support towards CONTACT registration.
 - b) Applicants may also apply for a Council Educational Improvement Grant (up to \$400.00 based on receipted expenses)
 - c) Applicants may also apply to their local branch PL Chair for possible funding support.

CONTACT 2018 "I am interested" Registration From

Name of Teacher:		Member Number (if known):
Email:		
School:		Cell:
Have you attended CONTACT before:	No 🗌	Yes Year(s):

Deadline Date: Friday, April 27, 2018 Email this form to:

judy.deveau@nbta.ca

CONTACT is sponsored by the teacher organizations of the Atlantic region.









Student Appreciation Week at Hartland Community School

by Christy Tomah, Hartland Community School

We at Hartland Community School are sure we have the best students around. We wanted to let them know how much we think of them by celebrating our first annual Student Appreciation Week, Feb. 20-23.

We showed our appreciation by treating our students to many extras, a few surprises, and lots of fun. We really wanted each student at HCS to know how much we care about them and how thankful we are that we can share in their lives.

Some of the fun included: music, cookies, hot chocolate, sock hops, staff entertainment, Conga Line, Tug of War, extended breaks, and School Spirit Day.



₩ 30% IN SAVINGS RESERVED FOR YOU.*

NBTF members have a special place with Johnson Insurance. We'll set you up with home and auto insurance designed for you—plus, you can get **exclusive savings** on auto insurance!



OR VISIT: Johnson.ca/savings *Mention Group Code 63 for your preferred rates.*





If it happens to you, it happens to us.

Johnson Insurance is a tradename of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary. Home and auto policies underwritten by Unfund Assurance Company ("UAC"). Described coverage and benefits applicable only to policies underwritten by UAC in NL/NS/NB/PEI. JI and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions on percent savings apply, and/or vary by province/territory. "Full 30% savings amount available on auto insurance if the following discounts are applicable: NL/NS/PEI: long term, multi-line, conviction free, select and member discounts NB: Long term, multi-uehicle. Conviction Free and Member discounts. Percentage savings may vary otherwises-Vehicle may vary from illustration. BMW Canada Inc. including its parent company, subsidiaries, divisions and other operating entities, has neither authorized, sponsored, nor endorsed this Contest. BMW, BMW model designations and all other BMW related marks and images are the exclusive property and/or trademarks of BMW AG. tNO PURCHASE NECESSARY. Open January 1, 2018 – December 31, 2018 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group with whom JI has an insurance agreement. One (1) grand prize available: 2018 BMW 230 xi xDrive Coupe vehicle (approx. retail value \$50,650). Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: www.l.johnson.ca/bmw.2018

0131_0318

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Attention Teachers!

NBTA Sponsored Course Kagan Cooperative Learning Credit 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.

When: Monday to Friday, 8:30 am - 4:00 pm

July 9 - 13, 2018

Where: NBTF Building, Fredericton, NB

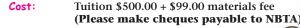
Instructor: Michael Smith

Certified Kagan Instructor

Register by June 15th by going to www.nbta.ca and clicking on the Kagan Button

Please make cheques payable to NBTA

It's All About Engagement



Registration Deadline:

June 15, 2018



Workshop Highlights

Structures for SuccessTM

- Put the best research into practice in your classroom
- Use cutting-edge structures that promote success
- Boost your students' achievement through practical, classroom-proven structures
- Make your lessons come alive
- Use strategies to reach all your students
- Make learning more fun for everyone

Improve Your Class Climate

- Create a caring, cooperative classroom through energizing classbuilding activities
- Foster belonging for students of all ability levels
- Have fun with your students with indoor and outdoor cooperative sports and games
- Promote full-class cooperation with scoring and recognition systems
- Establish a classroom environment where everyone wants to be - including you

Build your Students' Social Skills

- Teach your students the skills they really need to succeed in school and throughout their lives
- Promote caring, kindness, empathy, respect, and responsibility without separate lessons
- Develop your students' character in the context of learning together
- Improve student relations in your class and beyond

Form Successful Learning Teams

- · Create and manage teams in your class where Together Everyone Achieves More
- Learn a better approach than simple group work
- Transform your lessons into engaging, interactive learning events that guarantee success
- Release the power of true cooperative learning

Participants Rave!

"I would HIGHLY recommend Kagan training to anyone and everyone who has any interest in helping kids succeed! One of the very BEST trainings I've ever been to!!"

- Katie Canar 4th Grade Teacher

"This method, in my opinion, can change the face of education! Amazing stuff!!"

> - Josh Scott, 9-12th Grade Math Teacher

"This is life changing! I don't understand why every teacher isn't doing this!! A+!"

- Beth Box, 7-8th Grade Teacher

"Kagan training is the BEST professional development I have attended. I look forward to attending many, many more workshops"

- Shannon White, 4th Grade Teacher

Professional Course Summer 2018

Name:			
School:			
Email:		Member Number:	
I would like to attend:	Kagan Cooperative Learning Cı	redit Course (\$599)	
You 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** NBTA, PO Box 752, Fredericton, NB E3B 5R6

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

NBTA Sponsored Professional Course

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

Enrichment Triad Training Course

Target Audience: Teachers (K-12)

Location:

NBTF Building, 650 Montgomery Street Fredericton, NB

Instructor: Barb Buckley (former District Supervisor/Coordinator of K-12 Programming & Enrichment) Cost: Tuition \$500 + \$25 material fee

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!

Summer:

Dates: July 16, 17,18, 19, 20 (9 am to 3:30pm) +7 hours outside of class

Reg. Deadline: June 28, 2018

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 enrichment.

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

NBTA, PO Box 752, Fredericton, NB E3B 5R6
You are encouraged to apply well in advance because of limited enrollment.



Winners from the 38th Annual NBTA Men Teachers Curling Bonspiel



The NBTA provides seed money/financial support for four provincial tournaments per year for NBTA members. We thank the organizers for their time and efforts.

Section	Trophy	Winners
А	NBTA	Frank McNeill Mike O'Neill Mark Crowley John Moore
A Cons.	Rob Scott Insurance	Mike McCaustlin Andrew Loughrey Tom Donaldson Larry Fox
В	Johnson Insurance Inc.	Peter Taylor Patrice Robichaud Al Barteaux Ron Badger
С	NBTA Credit Union	Merrill Loughrey Kevin Loughrey Ron Brunet Tom Baduik
D		Doug Doney Gale Jeffrey Jack Crealock Jim Stevenson













Find us Online!

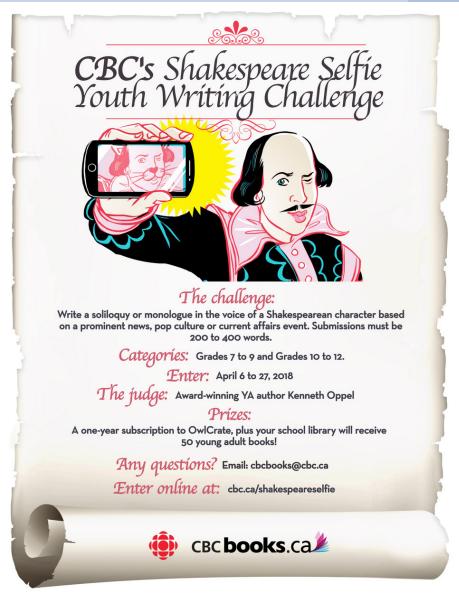


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(New Brunswick Teachers' Association)



Twitter (@NBTeachersAssn)



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TEACHERS INSTITUTE ON CANADIAN PARLIAMENTARY DEMOCRACY



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I missed the RRSP deadline on March 1. What should I do?

by Margery Nichol, NBTA Credit Union

The Registered Retirement Savings Plan (RRSP) deadline leads many Canadians to believe that the end of February is the only time to contribute to your RRSP. Not true. In fact, you can contribute to your RRSP anytime throughout the current tax year up until the end of February (give or take a day) the next year.

Some things to think about before contributing to your RRSP are:

- You should find your available contribution limit which is printed on your "Notice of Assessment" from CRA each year. You can contribute up to 18% of your gross income each year but remember that your pension contributions, and those of your employer, are deducted from that amount. If you don't contribute the maximum of 18%, the amount carries over until the next year.
- As a teacher, you should think about how the RRSP will complement your pension upon retirement. The NBTA holds pension seminars throughout the province each year that offer a great opportunity to learn about your pension.
- If you have a partner, retirement is a team sport! There are ways to optimize your contributions for a) maximum tax advantages today and b) maximum tax advantages upon retirement. Speaking with a trusted, licensed financial professional can help you maximize benefit for your individual situation.
- If you are not sure how much you want to contribute in the current tax year, you could save money each pay in a savings account and then decide how much to contribute before the deadline next year.



Have a financial question you would like answered?

Email questions to: nbtacu@nbtacu.nb.ca

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

March Break 2019 will arrive

before you know it.

Start saving today with NBTA Credit Union's Payroll Savings Plan. It's automatic and free for members.

www.nbtacu.nb.ca/PSP

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