NEWFOUNDLAND AND LABRADOR TEACHERS' ASSOCIATION

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For Our Children's Education

Up Front from the President



If liberty and equality, as is thought by some, are chiefly to be found in democracy, they will be best attained when all persons alike share in the gov-

ernment to the utmost. - Aristotle

With the announcement last year by the Minister of Education of the Commissions to study both the Teacher Allocation Formula and the ISSP/Pathways Model, your Provincial Executive directed our Communications Department to put together a public awareness campaign that would reflect to the public, to the degree possible, the messages that teachers, through the years, were communicating both to their representatives and to numerous studies and reports that have taken place.

As an example, the authors of the 2000 report of the Ministerial Panel on Educational Delivery in the Classroom made recommendations on many aspects of our education system and made specific reference to the "confusion and turmoil" that surrounded the area of special services. The opening statement read: The past decade brought changes in the education system in Newfoundland and Labrador unprecedented since the expansion of the 1960s.

In 2003, based on his interactions with teachers on his many visits to schools throughout our province, and out of respect for the sincerity of the concerns of these teachers, then President of the NLTA, Winston Carter, directed our professional staff to put together a brief to be presented to both the Department of Education and the School Boards Association. Consistencies were found in the issues that were being brought forward by teachers. Teachers reported on the increasing demands placed on them as a result of the implementation of new curricula, the modifying and adapting of curricula, student assessment and student support services.

That Brief was entitled Putting the Teacher Back Into Teaching and consisted of a number of recommendations that, it was hoped at the time, would alleviate many of the concerns of our members. We also pledged our full support in working with the Department of Education and the School Boards Association.

In 2005, Dr. David Dibbon completed his report on the impact of workload on teachers and students. This report included recommendations for improvements in preparation time, improvements in discretionary leave, elimination of mandatory supervision and the placing of limits on both class size and the number of students on Pathways 2, 3 or 4 in the classroom.

Just last year, in her thesis submitted to the School of Graduate Studies, Dr. Lynda Younghusband concluded that those teachers in her study felt "overwhelmed, helpless and powerless, exhausted and disillusioned." These teachers also expressed concern for the "needs of students with academic deficits, social and/or behavioral disabilities, often accompanied by previous failures and frustrations."

At about the same time, our Collective Bargaining Committee compiled and presented to the Negotiating Team an opening package which identified workload as our number one priority.

So as you are most likely aware, our campaign is ongoing. Be assured that it has initiated conversation in staff rooms, schools, in coffee shops, around the supper table, on talk shows, and in government offices. It appears the interest by the public in finding out what is really happening in our schools has increased exponentially. It is my contention that there is truth in the quote attributed to Aristotle at the top of this page and, as a result of this campaign, our democracy will be better served.

bulletin

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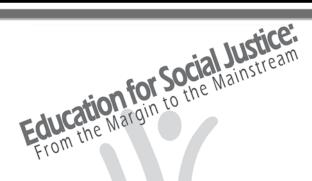
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LEARNING

LIVING

ADVOCATING &

Working Together for Social Justice

A Canadian Teachers' Federation Conference May 4 - 6, 2007 - Ottawa Marriott Hotel

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Education Week 2007 March 4-10

Live Healthy! Learn Well!

Bien être pour

mieux apprendre!

Contest information and resource materials will be forwarded to schools as soon as they become available.

PROVINCIAL/NATIONAL/INTERNATIONAL

SPANIARD'S BAY

Students create story quilt

The Grade 3 class at Holy Redeemer Elementary in Spaniard's Bay recently read a story in their language arts program entitled Selina and the Bear Paw Quilt. Following the guidance of teachers Ms. Gayle Fillier and Ms. Christa Hedderson, they each then sketched a representative scene from the story. The various scenes were then compiled to create a quilt which is proudly displayed in the main hallway of the school.



Students from Holy Redeemer Elementary display their quilt.

MOUNT PEARL

Students give back to their community

Each year for the past four years the Student Council at St. Peter's Junior High in Mount Pearl has organized a Candy Cane Sale with the proceeds going to purchase gifts for the Happy Tree. This year the group raised over \$250 which was used to purchase numerous gifts for those in need.

Mr. Greg Williams, the teacher moderator for the Student Council at St. Peter's Junior High, said one of main goals is for the students to become active members of the community and to become more responsible. "This type of project achieves both. The students are responsible for organizing everything. They have meetings and create schedules for selling the candy canes during lunch, they decide on the price (this year it was \$1), organize the order and label all the candy canes for delivery. They also purchase the toys themselves during lunch time." This year students collected prices on purchasing the candy canes from several stores and decided which store was the best place to buy them. The candy canes were sold to the student body at St. Peter's and the students were told that the proceeds go to purchase gifts for the Happy Tree.

Students Meghan Husk and Sandy Gould, Co-Chairs of the committee that organized the event said, "Giving to the Happy Tree allows us to give back to our community. At this time of the year the Student Council wanted to share with those in our community who were less fortunate. Finding the true spirit of Christmas was exciting and sharing got all of us enthusiastic about the season."



Members of St. Peter's Junior High Student Council present some of their gifts to Mr. Gerard Smith from the VOCM Cares Foundation.

ENGLISH HARBOUR WEST

Students send messages to soldiers in Afghanistan

Students in Rhonda Bungay's Grade 6 class at Conrad Fitzgerald Academy in English Harbour West spread some holiday joy to the soldiers serving in Afghanistan this past Christmas and also learned a little about the war.

During a Language Arts class, one of Ms. Bungay's students started asking questions about war. The students had heard about a soldier dying and thought it was an awful thing. The class also discovered that there are three soldiers serving in Afghanistan who were students of Conrad Fitzgerald Academy only a short while ago. Following a discussion about war and why the soldiers were in Afghanistan, the students wanted to send Christmas cards to those soldiers who would not be home for Christmas. With each student making five cards, Ms. Bungay says they ended up sending approximately 100 cards to the soldiers. On the inside of each card was a picture of the student and a little bit of information like their name, address, something about their town, and something about themselves. On the opposite side were messages such as: Merry Christmas To A Special Soldier, You are a hero in my eyes, I hope you have a safe and happy Christmas, I think you really are making a difference, I think you are doing a good job serving our country, To: A Very Special Soldier, A Soldier So Brave, You Really Are A Hero, In My Eyes You Really Are So Special. Ms. Bungay says her students were very excited about doing this project and are hoping to receive some replies.



Students at Conrad Fitzgerald Academy proudly display some of the many Christmas cards they prepared to send to soldiers in Afghanistan.

CANADA

War Child Canada promotes new youth focused initiative

War Child Canada (WCC) is an international development organization with a strong domestic youth program (www.warchild.ca). WCC has launched a new one of a kind bilingual website (www.getloud.ca and www.plusfort.ca). This website is designed to engage youth and educators in global development issues and provides many resources for teachers in the Education Centre component of the website.

War Child Canada developed "get loud" to celebrate the contributions of Canadian musicians and youth activists who are building a better future. The website aims to inform and inspire Canadians about global humanitarian issues, as well as providing unique educational tools to help engage and motivate young people in compassionate and world changing initiatives. This initiative invites all of us to "get loud" and work hard to fulfill the promise of social activism: a transformed future.

Featuring over 20 lesson plans, over 30 fact sheets, field diaries and discussion boards, www. getloud.ca/www.plusfort.ca is the go-to website for educators from a variety of disciplines looking to integrate global justice issues in their classrooms.

Founded in 1999, War Child Canada is a registered Canadian charity that provides humanitarian assistance to children affected by war. Working closely with the music industry, WCC generates awareness, support and action for children's rights everywhere. War Child Canada aims to empower young Canadians to become effective leaders in local, national and international arenas, and to mobilize them on Canada's global priorities.

Become a member of the CCGE

Become a member of the Canadian Council for Geographic Education (CCGE) by filling out the application form on their website at www.ccge.org. If you provide an email address you will be automatically signed up to GeoSources, the CCGE members electronic newsletter, once your membership application has been approved.

By becoming a member you will receive the CCGE newsletter and useful teaching resource materials, find out about professional development opportunities in your region, learn about programs and resources that could be used in your classroom, and have access to the CCGE Internet listserve to keep up-to-date and informed. Join today. Membership in the CCGE is free.

The Canadian Council for Geographic Education is a joint initiative of the Royal Canadian Geographical Society and the National Geographic Society of Washington, D.C. established in 1993.

The programs of the CCGE aim to strengthen geographic education in the classroom. In addition to increasing the emphasis on geography within the school system, the CCGE endeavours to increase the public awareness of the importance of geographical literacy.

HELEN MARY (KEOUGH) HANNON, 1920 - 2006

Helen Hannon

The family and friends of Helen Hannon regret to report her passing on November 22, 2006. Helen was born and raised in Calvert, and prior to her death, was the last surviving member of the family of Josephine (Maher) and Joseph Keough.

At a time when fishing families in the Dominion had few resources and most females were raised to marry, Helen "took to learning". She attended the highest grade available at the two-room school in Calvert and as a young girl, traveled to St. John's to attend St. Bride's College where she received her Honors Matriculation certificate in 1935. After Littledale, she studied at Memorial University College and completed the two-year arts and science program. In order to advance her understanding of effective pedagogy and provide support to her family, she taught in various locations throughout the island including Calvert, Petty Harbour, Deer Lake, Holyrood and St. John's. In 1957 Helen received her B.A. (Ed.) from Memorial University. In 1965 she returned to the University of Toronto where she earned a M.Ed., and later attended the University of Tours in France. Madame Hannon taught throughout the province for 38 years and retired from St. Patrick's Girl's School in St. John's in 1979.

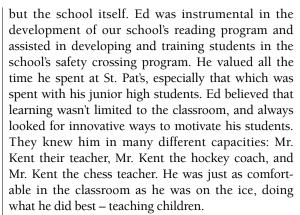
Helen is survived by her sister-in-law Kay Keough, many nieces and nephews in Newfoundland, throughout Canada and the United States, former students, fellow parishioners at the Basilica, and friends. Her niece, Janet Hogan, made it possible for her to maintain her independence and live in her own home for many years after she suffered a debilitating illness. Helen will be remembered for her faith, generosity, love of language and learning. (Submitted by Janet Hogan.)

ED KENT

A Friend is a Gift Whose Worth Cannot be Measured Except by the Heart.

On December 17, 2005 I was saddened to hear my dear friend Ed Kent had passed away. Although I knew he had been ill, his death still came as a shock: it seems like only yesterday that Ed said to me, "Gee, isn't retirement just great!"

Ed began teaching on Bell Island and after graduating from Memorial, started teaching at St. Patrick's Hall School in St. John's. Ed loved teaching and enjoyed all that it entailed. His commitment to both the school and his students was purely unselfish. He devoted many long hours to activities which improved not only the students' school experience,



He helped other teachers through team teaching and worked diligently to set high standards for the school. He chaired several committees through the years and was always ready to accept the challenges which were presented. Ed retired from St. Pat's in 1992.

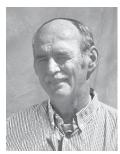
Ed was a quiet, gentle person who dealt with life's experiences in a truly positive way. He possessed the gifts of strength and discipline, which he instilled in each of his students. His witty sense of humour was loved by all who were so fortunate to have taught with him. He was an integral part of our staff, not only because of the values which he possessed, but for those that he so generously shared with others. He truly touched the hearts of everyone.

Some time after his retirement Ed and his family relocated to Ajax, Ontario. I know that his love of teaching was surpassed only by his love of family. My deepest sympathy is extended to his wife Patricia (Pat) and to his children William, Susan, Adam, and Denis. (Submitted by Rosemarie (Doodie) James, Ed's colleague and friend.)

MERCEDES GREENE, 1916 – 2006

Family and friends were saddened on October 28, 2006 to hear of the passing of Mercedes Greene - wife, mother, grandmother, friend, and teacher. Mercedes touched the lives of everyone with whom she came in contact. She was respected by all who knew her and you could always depend on her to give you an honest opinion. She was generous to a fault and always went out of her way to help those who needed it - even when they did not ask. Lifelong learning was always an important part of her life, as was doing a hard days work. Up to the day she died, she kept busy with many projects.

Mercedes was born and raised in the community of Point Verde, Placentia Bay. She attended school at Placentia and Littledale, St. John's. Mercedes pursued post-secondary studies at Memorial University, completing a B.A. (Ed.) Degree.



Ed Kent

Mercedes spent her career teaching in the Placentia area. She taught at Barrisway, Point Lance, Point Verde, Southeast, Placentia and Freshwater.

Mercedes and her husband Ambrose were parents of six children: Myles, Keith, Renee, Resee, Teena, and Teeta.

Widowed in 1983, Mercedes, being the independent soul that she was, continued to live independently in her family home until her death. She died peacefully at the age of 90 and was laid to rest in Placentia.

She will live on in us. On days when the going gets tough, we will think of this courageous woman and we will persevere.

(Submitted by Resee Billings.)



Submission Guidelines

Jubmissions to In Memoriam should be a maximum of 250 to 300 words and may contain a photo of the deceased. In Memoriams should be submitted within a timely manner - normally within the same school year (if possible) of the death of the teacher. Information may be included on where the deceased lived and taught, their education, accomplishments, community involvement and family information.

It is preferred that all submissions be e-mailed to Lesley-Ann Browne, Editor of The Bulletin, at labrowne@nlta.nl.ca. If submitting by mail, please address to: Editor, The Bulletin, Newfoundland and Labrador Teachers' Association, 3 Kenmount Road, St. John's, NL, A1B 1W1. Submissions may also be faxed to 726-4302 or toll-free at 1-877-711-6582. Please be sure to include a contact name, school or business name, mailing address, telephone number and e-mail address.





NLTA Group Insurance Plan Out To Market

by Don Ash

our NLTA Group Insurance Trustees are committed to maintaining a comprehensive insurance plan at the best possible premium for teachers. Each year Trustees participate in an annual renewal process where past claims are analyzed, adjustments are made to benefits, and premium rates necessary to pay claims for the coming year are determined. Teachers often ask why we don't change insurance carriers to attempt to get a better deal. In fact, every five years it is the practice of the NLTA Group Insurance Trustees to put all of the NLTA insurance options out to market and invite the major insurance underwriters to bid on our business. This market tender process is currently ongoing, with Trustees meeting in February 2007 to award contracts to the successful bidders for this coming April.

In the spring of 2006, Trustees began working with our consultant, Johnson Inc., to begin developing a set of market specifications to send to market in the fall of 2006. The specifications were approved by Trustees in August 2006 and mailed to 28 major Canadian insurance underwriters in October to bid on our business by the end of November. The bids are currently being analyzed, and in February Trustees will be making their decisions on which underwriters are to be awarded the contracts. The awarding of the contracts will serve as this year's insurance renewal and determine the benefits available to teachers and the premiums to be charged to pay for these benefits.

Pooled Plan Options

Some plan options are underwritten on a fully pooled basis, where the underwriters bid on these plan options by quoting a premium to be charged for the applicable benefit and pooling the premium with that of other clients. If the premiums generated by the NLTA are greater than the claims incurred then the insurance company keeps the surplus. If the premiums generated by the NLTA are less than the claims incurred then the insurance company has responsibility for the deficit. In other words, the insurance company assumes all the risk and loses money on the NLTA account if our claims are more than anticipated. A large insurance company can do this by 'pooling' the financial results of all its clients, some of which will experience surpluses and others deficits. Trustees do not assume any risk under this financial arrangement and are likely to simply accept the lowest bidder assuming all companies have equivalent benefits and are reputable and secure.

In the NLTA plan, the following options are fully pooled benefits:

- Option A2 Voluntary Life (Teacher only)
- Option A5 Voluntary Life (Spouse)
- Option A3 Basic Accidental Death and Dismemberment
- Option A4 Voluntary Accidental Death and Dismemberment
- Option LC Long Term Care
- Option T Medical Out of Country
- Post 65 Life Benefit

Experience Rated Plan Options

With experience rated plans, the underwriter estimates the anticipated claims and quotes a premium rate based on the NLTA claims experience only, with no pooling with other groups. In this arrangement any annual surplus is returned to the NLTA Group Insurance Trust Fund. On the other hand, any resulting deficits must be paid from the Trust Fund. Under this financial arrangement Trustees assume significant risk. The major risk for the insurance company is that the NLTA could switch carriers at the end of a year in which a deficit has occurred, leaving the insurance company with the deficit. The premium quoted by the underwriter includes such items as profit charge, risk charge, stop loss charge, etc. It is these expense charges by the insurance companies that become a major factor for Trustees in determining which company will be successful in its bid for experience rated plan options. The company charging the lowest expenses to the NLTA is likely to receive greatest consideration, along with other factors.

In the NLTA plan, the following options are experience rated benefits and involve those benefits that are most frequently used and constitute a large percentage of the total premium paid by teachers:

- Option A1 Basic Life
- Option B Health
- Option B2 Dental
- Option C Long Term Disability (The first two years of claimed benefits are experience rated. LTD benefits claimed beyond two years are pooled.)

Awarding of contracts through this tender process is extensive and technical. Trustees are all teachers, members of the plan themselves, and always endeavor to act in the best interests of insured members and the overall plan, utilizing professional advisors and consultants to assist where applicable. This tender process ensures that teachers obtain the best possible deal in the marketplace for the existing NLTA Group Insurance Plan. This basic information about the market tender process is part of the NLTA Group Insurance Trustees' continuing communication efforts to keep teachers informed about teacher group insurance plan operations. Results of the tender process, including any change in benefits, premiums and insurance carriers, will be communicated to teachers through an individual mail-out in late March to the homes of all insured members.

Don Ash is an Administrative Officer in the Benefits and Economic Services Division of the NLTA and Staff Consultant to the NLTA Group Insurance Trustees.



Thinking About Retirement?

by Don Ash

'nder the Teachers' Pension Act, a teacher is eligible for pension benefit:

(a) At age 60 with between five and 24 years of pensionable service.

- (b) At age 55 or after with at least 25 years of pensionable service.
- (c) After completing 30 years of worked service* regardless of age.
- (d) Reduced pension with 29 years of worked service and at least 30 years of pensionable service. Pension will be reduced based on the number of months a teacher will be retired prior to reaching age 55.
- (*Worked service refers to all pensionable service except university study buy-back that could be purchased prior to 1991.)

VTC Access to Pension Estimator

Teachers now have access to a pension estimator through the main page of the Virtual Teacher Centre (VTC) at www.virtualteachercentre.ca. Teachers can go online and using their pension benefit statement input their salary information to obtain an estimate of their expected pension at the chosen point of retirement. As well, there is a web site dedicated to the Teachers' Pension Plan under the government site at www.fin.gov.nl.ca/fin/pensions/tppl.asp.

Checklist for Retiring Teachers

The following checklist is designed to assist teachers as they participate and plan for this upcoming life phase change.

- ☐ Apply to NLTA to attend a Pre-Retirement Seminar up to two years prior to your year of retirement.
- ☐ Confirm the eligible date of your retirement at the pre-retirement seminar; otherwise, contact Pensions Division at the Department of Finance.
- ☐ Submit your resignation to School Board (**do not** resign until eligibility has been confirmed): one month notice is required if retirement is to occur before Christmas; three months notice (March 31) is

required if retirement is to occur after Christmas.

- ☐ Apply for Teachers' Pension by completing the appropriate Teachers' Pension Application.
- ☐ Complete the Direct Deposit Form and submit to Pensions Division.
- Apply for Severance Pay by completing the Severance Payment Request Form.
- ☐ Confirm/consult with Johnson Incorporated on Group Insurance coverage (Tel: 1-800-563-1528).
- Consider joining the Retired Teachers' Association of Newfoundland and Labrador by completing the application form and submitting it to the Pensions Division.
- ☐ Consider seeking personal financial advice regarding financial decisions related to retirement.
- Keep your mind active and your body healthy. Enjoy life!

Changes Effective Upon Retirement

- NLTA Membership status changes from Active Membership to Life or Associate Membership.
- Access to the services and benefits of the Employee Assistance Program (EAP) terminates.
- Basic Life Insurance coverage reduces to twice annual pension from twice annual salary (provided coverage is maintained and premiums paid), terminates at age 65, and is replaced by a members only \$15,000 benefit after age 65.
- Eligibility for EI ceases (unless a person becomes a re-established worker or is on a forced medical retirement).

 ${f A}$ ny questions or comments can be directed to an Administrative Officer in the Benefits and Economic Services Division of NLTA.

New Publication on Teachers' Rights

by Stefanie Tuff



Tn response to increasing questions and concerns from NLTA members regarding mistreatment Land harassment of teachers and administrators by students, parents and other adults involved in the K-12 school system, your Association has partnered with the Public Legal Information Association of NL (PLIAN) to produce an information booklet entitled, Teachers' Rights in Newfoundland and Labrador: Dealing with Harassment by Students, Parents and Other Adults. The booklet was prepared and published in cooperation with PLIAN and provides information on many issues related to teacher rights and safety, including the provincial Safe and Caring Schools Policy, relevant Criminal Code provisions and Occupational Health and Safety concerns.

The booklet is intended to give teachers information that will assist them in dealing with concerns arising from incidents such as:

- Parents coming into schools/classrooms and yelling at teachers;
- · Teachers receiving angry or inappropriate comments in public;
- Inappropriate comments or behaviour in the class-
- Threats received at home or at school;
- False and/or malicious accusations and allegations;
- Damage to property at home or at school;
- Pushing or other unwelcome physical contact; and,
- Repeated phone calls.

In addition to information from relevant policies and legislation, the booklet also contains some general advice on what to do if you feel you are the victim of inappropriate or harassing behaviour, including the following "TIPS for teachers dealing with inappropriate behaviour:

- Don't blame yourself.
- Don't ignore it. Ongoing harassment can affect your physical and mental well-being, concentration and job performance.
- Tell someone you trust. It is important to have emotional support.

- Keep written records. Write down what happened, dates, name of witnesses and how you reacted.
- Read up on the subject and ask questions.
- Cooperate in the investigation. If you lodge a complaint, it is important to cooperate at all stages of the investigation. If you are uncomfortable or nervous, ask to have a friend come with you to the interview.
- Be proactive. Initiate or participate in workshops or events that engage discussion between parents, students and teacher about appropriate behaviour in and out of school."

We encourage all teachers to take some time to review this publication, which is being mailed to all schools and is on the NLTA website - www.nlta.nl.ca. The booklet will also be available through the PLIAN website at www.publiclegalinfo.com, which we hope will help to increase its circulation and the general public's awareness and understanding of teachers' rights in relation to workplace safety.

To request copies of this or any other NLTA publication, please contact NLTA Printing Services or visit the "Publications" section of the NLTA website. Any teacher who requires assistance or advice in dealing with a harassing or dangerous situation at school should contact an Administrative Officer in the NLTA Benefits and Economic Services Division.

Stefanie Tuff is an Administrative Officer in the Benefits and Economic Services Division of the NLTA.





Healthy Eating

by Marie Wall

t is interesting that when I speak with people about nutrition and healthy weight it is clear that Lmost people know what is required for healthy eating. Some media campaigns have been successful in educating us about what we need to eat, what we need to limit and how much exercise we are supposed to complete for a healthy lifestyle. The disconnect appears to be in knowing what we should do and actually doing it. Most of us know that we should eat five to ten fruits and vegetables, to eat whole grains, to decrease fat intake and to drink eight glasses of water each day. Translating the knowing into doing is essential. This article will focus on two areas of healthy eating: personal commitment and tips for developing healthy eating habits.

For most of us, our relationship to food and eating centers around what is easiest and familiar. Being creatures of habit, changing how we eat depends on transforming old patterns and creating new ones. You may feel bombarded with facts and figures regarding healthy eating but it seems that real change occurs for very personal reasons. Every person I have spoken to about making radical change has a story, a precipitating event that provoked action. It is my contention that while the realization may be instantaneous, the changes are learned and need time to become ingrained into one's life.

Change demands a personal decision. All of us can watch another person's challenge with health, to see the contributing factors to disease and not embrace the change ourselves. There are some characteristics in humans that "protect" us, a denial mechanism that makes us think "not me". In my experience, only very personal reasons – be it a near death experience, a number on a scale, a new relationship – some event that makes us look at our lives and ask, "Is this really how I am meant to be?". When the answer is "No, I am more than this," we have the real potential for change.

For me, it began four years ago. At age 40 I started the first diet of my life. I had always been athletic and active so unfortunately I never noticed my body ballooning to a size 18. I knew I had "a little weight" on, but I honestly thought that clothes were being sized smaller. Being tall, I could buy clothes that covered up my size, I thought. My precipitating event was elevated cholesterol levels. Deciding to lose weight and get in shape was the first step, a major step, but only one of many decisions that have been made. Some decisions had to be made over and over.

I had lost weight three times in the past four years, but this time I had to decide to lose the weight and maintain a healthy level. This time it finally clicked - eating healthy to lose weight is one thing; creating a healthy lifestyle - nutrition and exercise - needs to be a way of life.

There are two critical questions which need to be answered. Where are you now and where do you want to be in a year's time? What are the changes you need to make in order to reach your desired destination?

In the goal to attain a healthy weight, exercise is not enough. While walking or working out three to five times a week can help us feel better, it is only when it is combined with healthy eating that we can achieve the true payoffs. Making changes to our eating habits is essential to a healthy lifestyle. Most of us grow up with similar diets and it is interesting to note that many of us are unsure of the nutritional content or caloric value of food.

In changing eating habits there are three things that can really help: keep it simple, have a menu and have the ingredients available for preparation. Most people cook and eat the same fare over and over. This comes from the need to keep things simple and familiar. Just consider a typical Newfoundland and Labrador home 40 years ago. The menu may have included boiled dinner on Sunday with the leftovers on Monday, beans on Tuesday, and fish the next day. You get the idea. Most people ate the same one or two breakfast items every day. In creating a healthy eating lifestyle it is less important to have something different every day, but rather to have foods that are satisfying and simple to prepare.

In changing the way you eat, one suggestion would be to work on one mealtime until the desired comfort is attained before addressing the next. Consider breakfast. There seems to be those who have to eat breakfast and others who don't. All of the literature says that a healthy breakfast, such as fruit and an egg or oatmeal and cottage cheese, can be quick to prepare and nourishing. For those who cannot eat breakfast, consider packing a healthy snack to eat at break time, instead of the quick (usually high fat) snacks that may be available in the staff room.

Once the comfort level of eating a healthy breakfast is attained, then focus on lunch. This may take a little more planning, but if you create a few choices that you like, preparation time will be cut down and a satisfying lunch will go a long way in keeping your energy high. In the same way, create nutritious evening meals that are quick and balanced with protein, vegetables and fruit. Get a few recipes you enjoy and add new ones as you desire.

In order to support ease in creating healthy eating habits, a weekly menu plan can really help. I have often heard that the most difficult aspect of food preparation is deciding what to cook. Making that decision when you are tired and hungry is doubly troubling. By creating a menu, two things are accomplished: the guess work is eliminated and the ingredients can be in the house before hand. Preparing a menu plan can also be a great way to involve the whole family. Within a month your family will have developed four weekly menus, which can be rotated. Yes, there is work up front, but the benefit is to simplify the daily routine of nutritious eating.

By focusing on changing eating habits one step at a time until you are comfortable, it will give you confidence and the encouragement of success. Once new patterns are developed it will be easier to maintain the new choices. You can assess the benefits as you go.

One of the things I have come to understand is a working knowledge of healthy, balanced eating and this is something many of us have to learn. There are numerous books and programs available to assist in this effort and the key is finding one that works for you. I found that while recipe books are useful, The Formula by Gene and Joyce Daoust, showed how to prepare menus for each meal that included all the food groups and appropriate portions.

Health and wellness is multi-faceted and the benefits are not just personal, but can also benefit those around you. When you are feeling good, your family and students will also profit. Taking time and paying attention to eating will go a long way in your selfcare. It may take some effort initially, but it will get easier in time. Take steps towards eating healthier and let the successes build on each other.

Marie Wall is an EAP Coordinator with the Employee Assistance Program for teachers. For confidential assistance contact Marie Wall (ext. 265) or Kathy Taylor-Rogers (ext. 242).

Teachers Go Healthy Contest

Have you ever gone to work and at some time during the day thought "What are we going to have for supper?" This contest is aimed at trying to assist teachers so that this is no longer a tedious, energy zapping chore.



The Challenge: Develop an easy, well-balanced, weekly meal plan with recipes for breakfast, lunch and dinner based on a seven-day week. Meals must be simple to make, easy on the budget and well-balanced.

Contest Open To: Active teachers, which includes substitute teachers and any teachers on approved leaves of absence.

The Judging: Deadline for entries is **March 2**, **2007**. Each entry will be judged based on three criteria: nutritional content of meals, ease of preparation and cost effectiveness. **Hint:** the Internet is a great resource.

The Prize: \$250 worth of grocery certificates – a good start to healthy eating.

The Employee Assistance Coordinators will announce the winning entry in the April edition of The Bulletin. We plan to take a selection of the top entries and put together a Healthy Eating cookbook featuring a selection of the contest entries which we will then make available to help teachers make meal planning simpler.

Please forward entries to:

Teachers Go Healthy Contest Employee Assistance Program for Teachers 3 Kenmount Road St. John's, NL A1B 1W1



Don't forget to include your name, school, school address, telephone and email on your entry. Good Luck!





gging Holes

ver the years I have done numerous workshops and seminars on teaching and learning - translating the research on how the brain learns into practical applications on how to teach. One of the key conclusions that I try to impress upon teachers (and it isn't always a popular message, but I stand by it!) is that if students haven't learned it, then you haven't taught it! It's like the old joke about the two little boys and their dogs. One kid says, "I taught my dog to roll over" ...which he promptly demonstrates by giving the command, after which the dog does a complete turnover at his feet. Not to be outdone, the second boy says, "Oh yeah ...well I taught my dog to whistle." His dog sits there, emitting an occasional whine, but certainly nothing that could be even remotely considered to be a whistle. "Hey," says the first lad, "I thought you said he could whistle!" "No," replies his friend, "I said I taught him whistling, I never said he learned it!"

Not such a big issue between a little boy and his dog, but if that little boy grows up to be a teacher, he will need to grasp the concept that successful teaching can only be claimed when we have successful learning. Now, don't get me wrong, I am not suggesting that every student must learn everything perfectly before we can move on. That would be impractical at best and impossible most of the time. In fact, there are relatively few circumstances in school - and in life - where mastery learning is necessary, no room for mistakes, no margin of error. In our K-12 system we are not training air traffic controllers! In our context of the ordinary classroom (if such a place exists!) we have to interpret this with a little more flexibility. As a result of the province adopting a philosophy of inclusion, our classrooms have students with a wide range of abilities. Added to this challenge is the fact that we have a curriculum which many would characterize as a mile long and an inch deep (or should I say 1.6 kilometers long and a few centimeters deep!). Many teachers, especially novice teachers, say that despite their awareness that students are falling further behind, they must push forward to "cover the curriculum."

This way of looking at things places the focus on the teacher and the task of teaching rather than the learners and their learning, a slippery slope!

One of the gurus of applying brain research to classrooms, Dr. David Sousa, warns that the greatest enemy of learning is "covering the curriculum," particularly if we equate curriculum with very specific content. According to Sousa and others, we have to look at the curriculum outcomes in broad terms and to get at the big ideas. Rather than worrying about whether we are on chapter 4, page 17 on a particular day, we measure our progress by how far ahead students are in their understandings of those big ideas. Some days we may be literally on the same page as the teacher in the next classroom. Other days we may not even be using the same book! If the curriculum and its delivery is so prescriptive that it can be laid out step by step, then surely we wouldn't need highly educated professionals working day and night developing lesson plans. Someone would have written the recipe book! No, nothing is ever as simple as it seems. And I would be the last to suggest that you can decide tomorrow to suddenly throw out the textbooks. If you are a Grade 3, 6, or 9 teacher or if you teach a high school course with a public exam, you'd be the first to outline all the reasons you need to "cover the curriculum." Those reasons would likely include mention of CRTs and accountability. The challenge for us is to find the balance, to go back a step - from the very specific details that get us bogged down to re-thinking the big ideas that open up our minds. What are the big ideas you have taught or will teach this year? I'll bet they cannot be found in a textbook or evaluated with a multiple choice test. What opportunities for learning have been missed because you feel you have to "cover" the content?

As a final reflection on the dangers of covering the curriculum, let's apply some Uncle Mose logic. Uncle Mose would reason that "covering" is synonymous with "burying." When we bury something, we move dirt from one place and pile it onto another. In the end, one thing is covered, but we have also dug a hole for ourselves! So true!

If you would like more information on the applications of brain research to teaching and learning or if your school is interested in a workshop on this topic, please contact the Professional Development Division.

Beverley Park is Senior Administrative Officer in the Professional Development Division of the NLTA.

Special Interest Council Update

by George Tucker

o quote Sir Winston Churchill, "Never have so referring to the pilots who flew the aircraft that protected Britain during WWII. Here I'm thinking of the numerous members of the NLTA who choose to make a significant difference for both students and educators by serving as executive members with our ten Special Interest Councils. The three new Levels Councils (i.e., Primary/Elementary, Intermediate and Senior High) are actively engaged in getting their individual Special Interest Councils organized and discussing future PD initiatives. The core executive members of the three Levels Councils and a representative from the seven specialists councils (i.e., Modern Languages, Music, Newfoundland and Labrador Counsellors' and Psychologists' Association, Physical Education, School Administrators', Special Services and Technology Education) are scheduled to participate in a Leadership Seminar in Gander led by NLTA staff. Discussions and presentations at this Leadership Seminar should assist all Special Interest Councils with their PD plans and initiatives. Contact information for our Special Interest Councils is available at www.nlta.nl.ca. Go to the Special Interest Council link under "About NLTA".



Primary/Elementary SIC Executive with George Tucker.

Since joining the NLTA staff in mid November, I have had an opportunity to meet and discuss specific PD interests and concerns with a number of Special Interest Council representatives. Without exception, I have been impressed with the commitment and passion that these individuals have for their Council and the specific subject discipline or grade levels that they represent. As a case in point, I am reminded of my meeting with Jennifer Nakashima, President of the Music Council. We discussed her Executive's plans for upcoming PD and initiatives for a couple of hours. The time flew... her enthusiasm for Music is infectious! One cannot help but be encouraged by individuals such as Jennifer. My discussions with Gennita Bartlett, President of the Modern Languages Council, Wade Verge of the School Administrators' Council, Keith Adey of the Special Services Council and the Executives of the Primary/Elementary and Senior High Councils were invigorating as well. It is clear that many Special Interest Councils have ambitious PD programs planned for their members. Given the leadership strength of our Councils, I feel confident that [all] NLTA members will be able to benefit from a plethora of PD opportunities in the not too distant future. I am looking forward to those PD events and to working with the Council Executives to help make their plans a reality. Sincere thanks are extended to the few who do so much for the many. Best wishes one and all for much success in all your endeavours.



George Tucker is an Administrative Officer in the Professional Development Division of the NLTA.

Ella Manuel Award Ella Manuel Award

The Ella Manuel Award for 2007

The Ella Manuel Award is being offered in 2007 to assist a young Newfoundland woman to pursue a professional career requiring postsecondary education in science, engineering, environmental studies or medicine. Valued at \$1500, the award is in memory of Ella Manuel, Newfoundland writer, broadcaster, feminist, and peace activist.

Applicants expecting to graduate this year from Newfoundland and Labrador schools are asked to submit through their school principal, a two-page description of their interests, ambitions and plans for further studies. This must be accompanied by a letter of recommendation from the principal, including a school phone number in case additional information should be required. The principal's letter should describe the applicant's academic record and general qualifications, such as leadership capacity, and interest in the fields covered by the award. Considerable emphasis will be placed on financial need. Copies of the transcripts of marks for Grade 10, 11 and 12 are also required. Only one application from each school will be accepted. Preference will be given to applicants from rural areas.

Completed applications must be received by **April 1, 2007**, by Professional Development Division, Newfoundland Teachers' Association, 3 Kenmount Road, St. John's, NL, A1B 1W1.



Prime Minister Honors Outstanding Teachers

he 2005-06 recipients of the Prime Minister's Awards for Teaching Excellence were announced on December 5 in Ottawa. "Today we celebrate the men and women whose commitment to excellence in education is helping to shape the Canadian leaders of tomorrow," said the Prime Minister. Three members of the NLTA were honored with Certificates of Achievement. They are:

James Cornish, Gander Academy. James is a Grade 5 teacher who maintains a high level of educational excellence and consistently looks for methods to improve his teaching and to provide his students with hands-on learning. He strongly promotes the use of information and communication technology in education and shares his knowledge and skills with colleagues. He encourages students to strive for excellence and to continue to look for more from themselves.

James developed a special web site called Theme Pages for Elementary Students and Teachers to give students access to the web and to share resources with other teachers. This site, dedicated to teaching and learning, assists home-schoolers and teachers who use the resources collected, compiled and often authored by James. The site has exceeded thirty-two million hits and his pages rank high on search engines and are listed on resource pages by educational institutions and other groups around the world.

In 1998, the success and uniqueness of James' web site was noticed by a U.S. based publishing company called Classroom Connect. The editor invited him to be a feature writer for the Connected Newsletter. an educator's guide to the Internet for teachers K-12. James has since written over 70 articles that help teachers integrate communications technology into their theme teaching and student learning.

Recognized as a leader in the integration of technology in education, James was seconded to the school district in 1989 as a Technology Consultant, one of the first positions in the province. During the first three years of his tenure, he trained well over 5400 teachers in the use of computer technology and its successful integration into K-12 classrooms.

Jessica Webb, St. Paul's Junior High, St. John's. Jessica teaches Late French Immersion, Science, Health and Religion in Grades 7-9. She makes extensive use of information and communications technology in the classroom and shows proficiency in using technology as a means to communicate information for tests, assignments, upcoming activities or other news items. She believes a classroom is enhanced by the presence of visual stimuli and student work and provides activities that appeal to a wide variety of learning styles (written, visual, kinesthetic).

Jessica has successfully incorporated the use of WebCT into her classroom. By using this online course management system, she has introduced technology to the learning environment of her students. In conjunction with classroom learning, the WebCT program allows students to post ideas, discuss key topics, link to related web pages and directly communicate with their teacher outside of class.

Jessica completed a proposal for the Canadian Society for Studies in Education related to her extensive use of technology in the classroom. As a French Immersion teacher, she uses the Internet not only to assist her students to learn language, but also to assist fellow teachers in her school and her district. Staff meetings, district professional development sessions, profession journals and national conferences have all been exposed to Jessica's teaching methods.

Jessica successfully developed and circulated a Science Support Site for Junior High teachers. She is working in conjunction with the NLTA's Virtual Teacher Centre to discuss integrating the site into their proposed 'Science Room.'

Ninety per cent of Jessica's students use the WebCT site she created once a week. Her classes tend to score well above average in testing from the school, district, and provincial levels. Students in her class demonstrate the ability to seamlessly incorporate technology into their everyday learning.

Ryan Wiltshire. Ryan teaches music at both Roncalli Central High School in Port Saunders and St. Theresa's Elementary School in Port au Choix.

He alternates between both schools in his full-time teaching position with the Western School District. Ryan uses technology as an integral teaching tool in the music program. He promotes a drive to strive new heights and an aspiration to achieve within his students. He sets himself a schedule that has student needs foremost in his mind and treats all students as equals, no matter their level of ability. Ryan's teaching approach brings out individual and group talents among students and he instills in his students the need for practice to achieve, and encourages a strong work ethic and persistence toward excellence.

Ryan's students are now at such a high level, they are entering the competitive division of the music festival and are competing against schools five times larger. Ryan has brought music out into the community, visited surrounding schools to promote the band and invited the public to school performances. Through fundraising, hosting concerts and drama nights, bargaining with various music shops, developing student instrument replacement programs, and looking for special school board funding, he has brought approximately \$30,000 of music equipment into Roncalli Central High School.

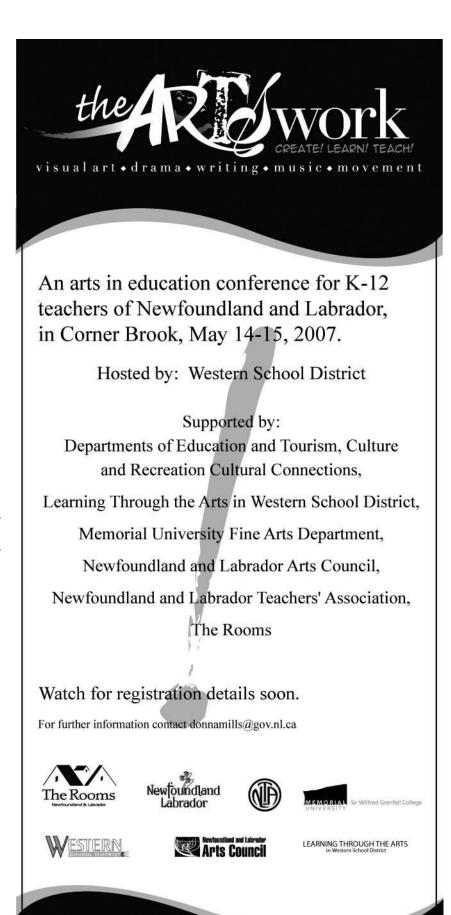
Ryan taught a music course during his lunch hour for students who would not have otherwise been able to take his class. Recognizing the importance of guitar in the local community, he is writing his own guitar module to supplement curriculum in hopes of enticing more students to take music.

Ryan has become an active NLTA representative and a member of the mentorship committee.

 ${f T}$ he Prime Minister's Awards for Teaching Excellence program is Canada's way of recognizing our best teachers, promote what they have achieved and share their innovative and successful teaching practices. The Awards, offered at the Certificate of Excellence (national) and Certificate of Achievement (regional) levels, carry cash prizes of \$5000 and \$1000 respectively. Financial awards are issued to the recipient's school to be spent under the recipient's direction.

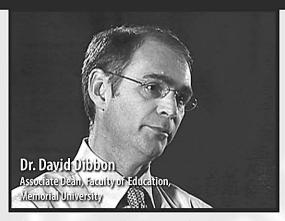
Certificates of Excellence are awarded to the 15 top-ranked nominees, with at least one award designated for each of the following regions: British Columbia; Prairies; Yukon, Northwest Territories and Nunavut; Ontario; Quebec; and Atlantic Canada. The next 50 top-ranked nominees each receive a Certificate of Achievement. Recipients receive letters and certificates, signed by the Prime Minister, as well as program pins and letterhead.

For further information on the Prime Minister's Awards for Teaching Excellence, visit www.pma.gc.ca.



Our children are not getting an adequate education. Why?





Our number one priority must be, improve the teaching and learning conditions. Now.



The big question is, who wants to make it better?



Because there are too many obstacles that are preventing teachers from engaging our children in the learning process.



The system is failing our teachers and our administrators and worst of all, it's failing our children.





Canada's Outstanding Principals 2007

In January, Scott Crocker, Principal of Holy Spirit High School in Conception Bay South, was among 32 exceptional leaders in education from across the country chosen as Canada's Outstanding Principals™ for 2007. An initiative of The Learning Partnership (TLP), a national not-for-profit organization dedicated to championing a strong public education system in Canada, Canada's Outstanding Principals program honours the extraordinary contributions of dynamic education leaders in publicly funded schools. Principals, who have made a measurable difference in the lives of their students and their own local communities and help ensure that Canada's young people continue to receive a quality education, have been selected from across the country for the prestigious honour.

From February 25 to March 1, the 32 winning principals will participate in a five-day Executive Leadership Training Program at the prestigious University of Toronto's Rotman School of Management where they will have the opportunity to dialogue and reflect on leadership issues with other renowned leaders from the educational, social, cultural and business communities. Following these events, winners will be inducted into the National Academy of Principals and will have the opportunity to participate in a year-long online forum. In addition, on February 27, the winners will be formally honoured for the contributions at a dinner in their honour, Canada's Outstanding Principals Awards Gala Celebration, which is being held in Toronto.

"Canada's public education system is a crucial part of the ultimate quality of our country's fabric. In helping to prepare young people to one day assume their place as leaders, more than ever, it is important that we continue to recognize the efforts of the educational leaders, the principals who are shaping today's youth for a better Canada tomorrow," says Veronica Lacey, The Learning Partnership's President and CEO. "It is truly a privilege to be able to recognize a group of principals whose talents and accomplishments are as diverse as the students they teach and the communities they serve."

Nominations were received from every province and territory and selection was on a representation by population basis. Judging was conducted by a distinguished group of Canadian education, community and private sector leaders. Each candidate was scored in the categories of: characteristics of outstanding principals; evidence of partnerships with parents and community; a personal story illustrating successful change and innovation which resulted in improved student achievement as well as letters of support.

Now in its third year, Canada's Outstanding Principals program was developed as an endeavour between The Learning Partnership and the Canadian Association of Principals, in collaboration with the University of Toronto's Rotman School of Management.

Established in 1993, The Learning Partnership (TLP) is a national not-for-profit organization dedicated to championing a strong public education system in Canada through innovative programs, credible research, policy initiatives and public engagement.

The Newfoundland and Labrador Teachers' Association would like to congratulate Scott on this very deserving award.



Scott Crocker

Matthew Smith – Teacher, Coach, Mentor

by Debby Collins

ome see the life of a teacher as pretty good, you work from 9 – 3, you get a week or so off at Christmas and Easter and 2 plus months off in the summer. How good is that? Perception is a funny thing, a lot of times it doesn't even come close to reality. Take for example Matthew Smith, he's been a physical education teacher for the past 5 years; the first three at Fatima Academy in St. Bride's and is now at Villa Nova Junior High.



Matthew Smith, Villa Nova Junior High.

By all accounts, not your 9 – 3, Christmas and Easter off kind of teacher, and he's not alone. Smith says "all the teachers I know have workdays that go well beyond 3 pm and often or always include evenings and weekends. Whether its academic by correcting, planning, communicating with parents about students, extra help sessions, etc., or its extra-curricular activities such as music programs, student leadership activities, sports teams, etc., the list goes on and on, teachers in general do a great deal of important work to improve their school and students which happens a lot of the time after the regular teaching day."

On top of his daily teaching duties for the past 5 years, Smith has coached both boys and girls in cross-country running, basketball, soccer, basketball, and volleyball from Grade 6 to Level III. The coaching keeps him going from the start of the school year to the end of it and can see him coaching at tournaments that are held over Christmas and Easter breaks. It is something he takes pride in and gets a great deal of satisfaction from. "I enjoy teaching and coaching younger students. It gives me the opportunity to teach/coach and develop skills of the student athletes so that they can acquire the basics needed to participate in any sport activity. The satisfaction then comes from the student's enjoyment and participation in an area of sport that interests them. The hope is that students will carry on with sport and physical activity, using skills they developed at the junior high level for a lifetime of sport involvement and daily physical activity."

He views sports as a way of preparing student athletes for the future. "At the junior high level my primary goals are to have student athletes achieve academically and to learn basic sport skills that are transferable to any given sport. I tell my students to get involved in as much as they can. It is the hope that over the course of 4 years at Villa Nova Junior High they can experience some level of success in a number of different sport areas. So at the junior high level I feel like I am basically preparing student athletes for the next level which is high school. Student athletes will use the sport skills they learn in elementary and junior high throughout their lives. In high school the expectations for teams can be higher with more of a commitment to a specific program. As the student athletes get older they tend to specialize more in one sport, especially at the college and university level, but I feel like there is no doubt that the coaching they receive early on in elementary and junior high can be fundamental to their preparation for their future in sport."

He says "The great thing about being involved with after school sports no matter what the gender or age is that student athletes at the junior high level are interested and enthusiastic about learning in sport. They choose to be there and always listen attentively." He also finds it frustrating because "with team sports you can have sometimes up to 30 students wanting to participate on any given sport team and it can be impossible to accommodate them all. I don't like the idea of "cutting" players from any schoolbased team, especially at the junior high level, but unfortunately sometimes that has to happen for reasons beyond my control which can be frustrating."

As a competitive athlete himself, he thinks it is "great to see athletes move on and improve and excel at higher levels. I always encourage this as I have and will continue to enjoy competitive sports myself."

As for the advice he would give parents who watch their children play sports, Smith says "I would recommend that parents watching should always be positive and supportive no matter what the outcome; that they be interested and involved. It is always great to see a parent who is interested and involved in their child's development in sport. I have worked with and continue to work with a great number of excellent parents who go out of their way to watch all of their child's sports games, and have involved themselves through not only coaching, but also fundraising, managing, hosting of tournaments, running canteens, arranging billets, etc. ... At the end of the day I think parental involvement in sport in the early stages of student athlete development has a positive effect on the athletes."

So the next time you go to the school to pick up your child, watch a school concert, debate or sports event don't forget to thank the teacher that is standing next to your child, offering his or her time willing and freely, offering encouragement and teaching them life skills that go far beyond how to play a game.

Debby Collins writes for The Sports Page. This article and photo have been reprinted with permission from the publisher.



Chocolate and Teaching

by Kellie Baker

re you reading this article just to see what chocolate has to do with teaching? Well aside from Lethe obvious caffeine boost, the stress reliever, and the simple pleasure of indulging, chocolate will forever have a bond to teaching for me and probably many people on our staff thanks to Susi Osterwalder.

Switzerland not only makes delicious chocolate, it also has some very dedicated, friendly, kind, caring teachers. Susi Osterwalder is one of those people. Susi arrived for a three-week assistant teachership at Macpherson Elementary in St. John's late October 2006. You remember the week that it rained from Saturday until the next Saturday. That was week one. The rain was not pleasant but the experience was beneficial to Susi, the staff and the students.

Susi's purpose for coming to Newfoundland was best expressed by Beverley Johnson, our Grade One teacher: "She was sent by her school with some funding from her school and funding from herself. She was here to learn English for classroom use. How teachers give rules and set up behaviour, commands, etc. in English within class. She also wanted to see how we taught reading in the primary grades. For example, how we monitored whether children were learning how to read. I showed her running records, which she found most helpful. She went to Taylor's U Pick pumpkin patch with the Grade Ones. She was a wealth of information about her country." Stephanie Starkes, our Kindergarten teacher, also had Susi visit her class and remembers, "Susi spoke to the Kindergarteners about what it is like to go to Kindergarten in Switzerland. The kinds of games they play, songs they sing, etc. She enjoyed helping the children with their work. She also learned a lot about the kinds of programs we teach here in Kindergarten as well as the KinderStart program, something they do not currently offer." Susi herself says, "The reason why I came to Newfoundland is the education for Swiss teachers. There is training for teaching English at primary school level. It's part of the education of being an English teacher for Swiss students at the age of 7 - 12. I had to write a diary and pass it in. I was on a trip at the East Coast of Canada with the youth music my children play in and the PHZ (Pädagogische Hochschule Zürich) suggested to go to Newfoundland. The University of Zurich writes in an

official paper from the PHZ: The main objective of the Assistant Teachership is to give teachers an opportunity to experience classroom life as well as the language of the curriculum and of the classroom in an English-speaking context. This programme is part of the regular training of primary school teachers with a component of English. Swiss school teachers will be expected to assist local teachers in the host school classroom. The programme should contribute to the improvement of the classroom language skills of our teachers as well as make a significant contribution to their personal language competence."

Time at the school was spent in various settings, from Physical Education to Special Education, and most grade levels. Renée Warren, our Special Education teacher, says, "It was really nice to have a fellow educator with us, to share how things work in another country's education system." For instance, in Switzerland there is no person at the school who acts in the role of principal, as we know it. Assemblies are not held but there are many other opportunities such as productions held in the theatre and other on site facilities. A teacher has the same class for three grades and children must meet outcomes by the end of those three years. They also have partner teaching with most teachers not working full time. Susi herself works 70% time. However, she also must work until the age of 63 to receive her pension. The children in Switzerland have school supplies at the school waiting for them when they arrive. Taxes are used to purchase required materials for schools and supplement the school. There is a great deal of money provided by the government for education in Switzerland. All students go home for lunch, which lasts 1.5 to 2 hours. The other side of this is that the day does not end until 4 p.m. for students. Another interesting school note that may have you drooling more than the mention of chocolate is that there are no classes on Wednesday afternoons for students or teachers.

Various programs were of interest to Susi as well. One of our Grade Six teachers, Noeleen d'Entremont, noted that Susi "...participated in several D.A.R.E. lessons and thought it was great. There is no such program in Switzerland. She's interested in looking into such a program back home as drugs/alcohol is a concern." Jennifer Dalley, our guidance counselor,

and Sharon Connolly, one of our Grade Five teachers invited Susi to observe the Roots of Empathy program. Susi was so impressed with this program that she asked for the contact person (Mary Gordon) to bring it back to her school in Zurich.

The students in Switzerland were very eager to hear about Susi's visit to the foreign land of St. John's, NL, Canada. Susi could tell them not only about school, but also about various landmarks such as Signal Hill, Quidi Vidi Lake and Leo's Fish and Chips. Sunshine arrived just in the nick of time when Susi went on a day trip around Trinity Loop. Her only regret is that she was not here during tourist season to see the whales and icebergs.

Our students too were eager to learn about Switzerland's culture such as the clothing, music, food, houses, school, students and of course, the chocolate. Ms. Emberley's Grade Six class had the most contact time with Susi and had these comments to share: "Ms. Osterwalder's visit allowed us to learn about Switzerland. We learned about her culture. We also learned about her school and her class. She provided us with interesting facts about her country."; "We learned about her language."; "She was interested in us and finding out what we liked."; "She was good company."; "We would love to have her back."

What did Susi have to say of her stay? "I met people of Newfoundland and traveled around the Avalon Peninsula. I went for a long walk at Ferryland and on Bell Island too. The landscape is very impressive. I like the sea - we don't have any in Switzerland. The coast of Newfoundland is really special. The weather wasn't always nice. What I liked most was the discussion with other teachers. Everybody was patient and kind with me. I had an instructive time in Newfoundland working as an assistant teacher. My students in Switzerland are eager to learn English. It was great for me to hear and learn the classroom language with all the expressions connected with school. The teachers at Macpherson explained to me how they do their jobs. We could discuss about our different schools and learn from each other. I would recommend such a stay for every teacher." And we at Macpherson Elementary would recommend all such wonderful, warm, thoughtful, giving, dedicated teachers to come visit!

I have and will remain in contact with Susi. She has already sent Christmas gifts to my children and chocolate to my family and the Macpherson staff. I now have a lifelong attachment to chocolate and a lifelong friend to share that with. Teaching truly has given me so much!

Kellie Baker is a Physical Education teacher at Macpherson Elementary in St. John's.





A Letter to My Niece As you Leave for Alberta...

by PAT HOGAN

y Dear Laura, congratulations on receiving your degree and starting your first "real" job in Alberta. In setting off on this great adventure, there will be many new and wonderful experiences awaiting you and no doubt some challenges too. One challenge is how to handle your financial affairs on your own. As a CFP (Certified Financial Planner), it is my job to sit down with clients to assist them on all aspects of their financial affairs. This includes: 1) basic budgeting and money management; 2) debt management; 3) financial goal-setting; 4) education planning; 5) investment planning; 6) risk management; 7) retirement planning; 8) estate planning; and 9) tax minimization.

In your case, several of these items (particularly #1-5) are of relevance. Others are important (#6-9), but not critical for a young single woman. The key is to address all pertinent items in a comprehensive way so that every aspect is accommodated within your budget and at your comfort level. Here are some pointers that I hope will be of practical help.

Basic Budgeting

Now that you have started your career, it is wise to keep track of where your salary goes. The biggest item will be taxes! So it is wise to get a tax pro to do your income tax return or purchase your own tax software. Why? So you claim each deduction and credit that you are entitled to and minimize taxes.

Check your cheque stub for other deductions. Besides taxes withheld at source, there will be CPP, EI, group health insurance, group life insurance, maybe disability insurance deductions, pension plan deductions, dental insurance, etc. Ask your Human Resources Officer for explanations on each deduction and if you have any options to increase or decrease levels of coverage.

Next, make a monthly budget noting your regular monthly expenses: rent, utilities, food, cable, phone, Internet, entertainment, transportation costs, student loan/other debt payments, some "fun" money, etc. This budget includes all your expenses that are predictable every four weeks. That's the easy part.

Before you conclude listing your expenses, make another list of the unscheduled expenses that will occur over twelve months: travelling home twice a year, Christmas expenses, gifts, clothes, car repairs/insurance/license, household furniture/home improvements, out of pocket health/dental expenses, pet/vet expenses, subscriptions, courses, fitness club membership, etc. These are the expenses that occur at random or seldom, but can still be costly. Say these come to \$4800 annually. You then add \$400 a month $\{\$400 \text{ X } 12 \text{ months} = \$4800\}$ to your monthly budget and put this money in a separate account to service these irregular budget items as they arise.

It is important to have the feeling that you are in control of your finances and that you are providing for your own financial security. Yet, sudden expenses sometimes occur that make us feel helpless. Put in place an "Emergency Fund" to act as a cushion in those times. This is not to be confused with your budget described above. This is only for emergencies, particularly yours! I suggest \$1000 might be appropriate. Invest this amount in a low risk mutual fund to grow. I can offer suggestions.

Some employers offer direct deposit to your bank account. Arrange to have your cheque divided between a chequing account for regular expenses and a savings account for the irregular ones.

Now write down your take-home (net) salary on your monthly budget opposite your total expenses. Any excess is your savings. If you find any deficit, you have to trim some budget items. It must balance!

Savings should be invested - preferably as a monthly pre-authorized payment from your chequing account - into an investment. Do not place this money in a bank savings account which pays minimal interest only! I can suggest an appropriate option.

Debt Management

There are two kinds of debt - good and bad. "Bad debts" are those that we incur to purchase goods or services that will not appreciate in value and which are not "necessities". "Good debts" include a mortgage to buy a house, a car loan, borrowing to start a business, student loans, etc. Today you may have student loans, credit card loans, a line of credit, store credit cards (like a Sears card), or other loans outstanding.

A good practice with credit cards is to pay them all off, in time, but starting with the cards with the higher interest rates. Better still, rather than carrying a number of cards, keep just one and manage your card so you can pay the balance in full each month to avoid interest charges. If you can't pay your balance in full, consider borrowing from your line of credit since the interest charges are generally lower.

At the outset, parents often co-sign for a line of credit. You can probably now ask that your mom or dad's name be removed from your line of credit, since you are now financially independent!

Financial Goal-Setting

Consider your financial goals as short, medium and long term. Short-term goals are realized in 1-3 years: e.g., saving for a wardrobe, saving to go back to university, saving for a car, travel. Medium-term goals are realized in 4-6 years: e.g., paying down a student loan, buying a car, establishing a career. Long-term goals take 7-10 years or more to save for and can include: e.g., a down payment for a house, starting an RRSP. You should only look at these goals once the previous items are in place.

Education Planning

You mentioned that going back to university for an advanced degree might be on the horizon. This year you have the capacity to save a significant amount that could prevent you from having to substantially increase your student loan. Your student loan can be put on hold while you do a Master's degree and hopefully will not have to be increased significantly - if you manage to put away some savings now! If this appeals to you, you will need to consider saving, say \$12,000 (ballpark) for at least a year – less, if you live at home.

Pulling it all Together

It is easy to manage your finances in a coordinated fashion from your one paycheck. Just remember:

- Understand all the deductions on your pay stub.
- Develop a working budget. Adjust it and fine-tune it as you go. This will become the master plan directing everything else.
- Set up two bank accounts a chequing account to handle regular monthly expenses and a separate savings account for irregular expenses.
- Priorize your debt reduction strategies from the ideas above. Pay only the minimum required on your Student Loan each month this year.
- Use any available funds to set up a (third) account

to meet your short-term goal - funding your Master's degree. Your bank or financial security and investment representative can set up a single "non-registered" investment account, using selected mutual funds, to house both your "Emergency Fund" and your "Higher Education Fund". I hope these strategies, when implemented, will help de-mystify your money matters and put you in control.

> With every good wish, Uncle Pat

[This information is general in nature and intended for educational purposes only. For specific situations, always consult the appropriate professional.]

Pat Hogan is a Certified Financial Planner and investment representative with The Great West Life Assurance Company and Quadrus Investment Services, Ltd. He would be pleased to answer any questions, without obligation, at hogan@nl.rogers.com or call (709) 754-0413.



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Let me help you meet your financial planning needs

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Quadrus Investment Services Ltd.



Computer Ease

Password Security

by WAYNE SCOTT

ow many times a day do you have to enter a password in order to enter a website, retrieve Lemail, send or receive sensitive data, or pay bills? How many times a day do you use the same password? How secure do you really want to be?

Passwords have become an integral part of our computing lives. As we age, we may forget our passwords, unless we write them down. Then we may forget which password we used for which purpose. Consequently, we could begin using only one or two that are easy to remember. Are we really protecting ourselves doing this? How much damage could a data miner do if they cracked just one of our passwords?

Microsoft has developed five tips for password security. First of all, don't be complacent, attacks can and often do happen. Secondly, know what makes a bad password. Using only numbers or letters, names of spouses, children or pets, phone numbers, birth dates or words found in any dictionary, all make for easily hacked passwords.

The third suggestion is for you to become proficient in generating good passwords. Substituting numbers for similar looking letters is a good start. The example offered was: P@7sw0rd! for password. Using the first letter of words to a line of a song is both easy to remember and offers good security.

The fourth suggestion is to safeguard your password. By all means, keep a copy in a safe place, in addition to memorizing it. As we age, we might want to share it with a spouse or trusted friend. The last suggestion offered was to change your password often: the longer you use a password, the better the chance someone will hack it.

There's an easier way. There are a growing number of password management programs. Some are free, some quite expensive. Check out: password-management-software-review.toptenreviews.com. The top 10 such programs are reviewed and presented in an easy-to-follow chart. TopTenREVIEW's top pick is RoboForm for a number of reasons, including ease of use and strong protection.

Using a program such a RoboForm allows you to keep all of your passwords "locked up" in one place that is secured by one strong password. Imagine being able to fill in any form, with just a few keystrokes. There is a free, (limited to 10 passwords), version available at www.roboform.com. The full version with lifetime updates costs just US\$29.95. Not a bad price for security and peace of mind. Better yet, the whole program can be run from a data key. Roboform2go can be downloaded to your data key and used free of charge for 30 days, with 10 or less passwords. A licence for unlimited use is US\$19.95, if you supply the data key.

"Using only numbers or letters, names of spouses, children or pets, phone numbers, birth dates or words found in any dictionary, all make for easily hacked passwords."

Having your password information on a data key allows you to plug the usb2 key into any computer and surf or check email as you would at home, then unplug the key and leave no trace of yourself on the host or public computer. In addition, threats such as key loggers are nullified. I find it easier to keep track of my passwords, and I feel more secure using RoboForm.

This article was featured in the Winter 2006 issue of Renaissance, The Magazine of the Retired Teachers of Ontario. It has been reprinted with permission from the editor.



Our Children Are Paying the Price

by Denise Pike

The following are excepts from a message in the Nov/Dec 2006 issue of The Cuffer by Denise Pike, President of the Newfoundland and Labrador Federation of School Councils.

... We, as parents and school councils, are keenly aware of the fiscal realities facing this province. We know all too well of the provincial deficit we are working to overcome. However, this province will only be successful if all of us, including Government, are successful in helping to prepare our children to take their place in the global economy.

The key to rebounding and growing the economy of Newfoundland and Labrador lies with improving the future for our children and ensuring they are both educated and healthy. We must impress upon our MHAs that they must invest every available dollar into education or to make sure that the funding which is available goes directly where it is needed most – into the classroom.

The primary function of an educator is to teach our children. The more they are distracted from that fundamental goal by other factors, the more compromised the teacher/learner process becomes.

In short, when teachers are prevented from doing their best, our children are short-changed. The education system and, in particular, our administrative and teaching force are stretched to the breaking point. The expectations from all quarters of society are more than the system can bear.

The responsibilities that have been downloaded to the school level from all sectors of society are disproportionate with the personnel and the physical and financial resources made available by the Government – and our children are the ones who are paying the price.

... As our province forges a path to economic recovery, we must figure out what we want teachers to really spend their time on.

... Real engagement and positive change means that whenever possible, parents and teachers must be on the same page when it comes to setting priorities on the importance of education, our goals and expectations.

Parents must know and embrace their responsibilities. Likewise, educators must be accountable. Policymakers and political leaders need to know their roles as well, They need to give our schools the human and financial resources necessary to get the job, of educating our children, done.

Educators, parents and school councils must continue the dialogue in their schools and communities and they must unite and remain diligent and committed to the cause until we have a system in place which will enable our students to receive the best education possible.

Our young people will unlock a lot of doors as they walk through the corridors of life. It is the responsibility of the education system and the public to ensure they have all the keys. We must never underestimate the power of a strong and valued education system. If we do, the province, and our children, will all suffer.





SHARING OUR CULTURES/ À LA DÉCOUVERTE DE NOS CULTURES

March 25-27, 2007

Delta St. John's Hotel. Sharing Our Cultures is an educational and multicultural event showcasing 25+ countries represented in our schools. Date: March 25 (official public opening); March 26 & 27 (for schools only). Two sessions each day (9:15 - 11:00 a.m. and 12:15 - 2:00 p.m.) for elementary, junior and senior high students. For more information or to register please email quaicoe@gmail.com.

EASTERN CANADA SMART BOARD INTERACTIVE WHITEBOARD USERS CONFERENCE

March 31, 2007

Miramichi, NB. Miramichi Valley High School and SMART Technologies Inc. invites you to the first Eastern Canada SMART Board interactive whiteboard Users Conference. This conference will improve your proficiency, effectiveness and comfort level with SMART products. Space is limited. Register early to reserve your spot and to take advantage of the early registration rate. For more information, visit: http://mvhs.nbed.nb.ca or call Scott Jamieson at (506)-627-4083.

THIRD INTERNATIONAL CONFERENCE ON BULLYING & VICTIMIZATION

April 2-4, 2007

Ottawa Congress Centre. "I am Safe - Protecting the Space we call Childhood" will follow up on two earlier sold out events in 2002 and 2005 by raising awareness about bullying and victimization behaviours and sharing best practices from leading experts. Hands on learning opportunities, youth engagement, live theatre, video presentations, plenary sessions and practical information will provide the opportunity for delegates to consider a move towards a holistic, integrated community model of bullying prevention. For more information contact: I Am Safe, Tel: 613-244-3803, info@iamsafe.ca, http://iamsafe.ca.

CAPSLE CONFERENCE 2007

April 22-24, 2007

Vancouver. This year's conference theme, *Students in the Centre*, invites presenters and participants to explore the world of law in education while focusing on students. Session topics include: the impact of emerging technologies on schools, students and safety; keeping schools safe; First Nations Education; and respecting constitutional rights. For information contact Carrol Whitwell, Co-Chair, Tel: 604-871-1819 or 1-800-663-9163, cwhitwell@bctf.ca or Les Dukowski, Co-Chair, Tel: 604-689-3399, ldukowski@bcpvpa.bc.ca.

DIVERSITY DEMOCRACY DIGNITY: FOSTERING WORLD RIGHTS IN OUR LOCAL SCHOOLS

April 26-27, 2007

Winnipeg Convention Centre. The conference will highlight the changing face of Canadian classrooms. Keynotes: Hon. Lloyd Axworthy and Dr. Samantha Nutt,

founder and Executive Director of War Child Canada. Interactive Panel: Rod Black, honourary spokesperson for Foster Parents Plan of Canada and Gail Asper, president of the CanWest Global Foundation and managing director of The Asper Foundation. For further information and online registration go to www.mbteach.org.

ARTS WORK II CONFERENCE

May 14-15, 2007

Corner Brook. A two-day provincial arts in education conference for K-12 teachers. Contact donnamills@gov.nl.ca.

SCHOOL ADMINISTRATORS' COUNCIL CONFERENCE

May 23-25, 2007

Terra Nova Golf Resort. Theme: Instructional Leadership ... and Other Duties as Assigned. Contact: Rick Thorne, Random Island Academy, Tel: 709-547-2379 (s), Fax: 709-547-2549, richardthorne@esdnl.ca.

Dates to Remember

March 2007

Mar 4-10 Education Week
Mar 15 Deadline: Professional
Development Fund applications
Mar 31 Board Deadline: Notice for retirement at end of school year
Mar 31 Deadline: Centennial Study Award

Applications

Mar 31 Deadline (on or before March
31): International Conference
Presenters Program Applications

April 2007

Apr 1 Deadline: Johnson Bursary
Applications
Apr 10-13 Biennial General Meeting
Apr 15 Deadline: Notice of postponement
of Deferred Salary Leave or withdrawal from DSLP
Apr 30 Deadline: Deferred Salary Leave
Applications
Apr 30 Deadline: Year-end resignation

from contract

May 2007

May 7 **Deadline:** Notification by Board of layoff

May 13-19 Branch Election Week
May 17 **Deadline:** Professional
Development Fund applications

June 2007

June 8-9 NLTA Executive Meeting
June 15 **Deadline:** Notification by board of

acceptance/rejection of Deferred
Salary Leave requests

June 21 **Deadline:** Professional

Development Fund applications

July 2007

July 31 **Deadline:** NLTA Scholarship Applications

