HAVE A GREAT SUMMER!!
I can’t believe that this is the last issue of The Bulletin for the 2003-04 school year. Where has the time gone? It was only yesterday, or so it seems, that I was anticipating my daughter’s first days of junior high, and now the first year is behind us.

This school year has been an extremely busy one and perhaps that is why it has gone so quickly. It began with a provincial election. Although our involvement was limited in the election, we did solicit information from the candidates and the political parties to provide our members with information so they could make informed decisions about the best party and candidates to run the province. We also organized an education forum and invited the candidates to speak and to answer questions from teachers. I won’t attempt to comment on the final outcome of the election other than to say that I take absolutely no credit for the result.

The election was then followed by the announcement of wage freezes, job cuts and pension rollbacks. It was the decision of the NLTA to speak publicly on these issues and ensure that government was aware that these were not acceptable to the teachers of the province. We launched a four-phased political action campaign against these announcements by government and stated quite emphatically that the education system and the economy of the province could not survive wage freezes and job cuts.

Then the provincial budget was announced that removed 256 teachers from the system for this year and an additional 109 for next year. This number does not include what will be removed next year based on the current teacher allocation formula, losses to program specialists throughout the districts or the loss of personnel when the number of school boards is reduced from 11 to five. The NLTA has stated that these teacher cuts are devastating to an already overloaded system.

And a few days after the budget the public sector unions in the province began a legal strike. It was a long strike that did nothing for the morale of the people or the economy of the province. It turned into a battle of wills and the province and its people shall be feeling the effects for quite some time.

So what will the new school year bring? I would not even attempt to answer that question. I am afraid that I would be right. The point needs to be made, however, that education must be an investment – not an expenditure. An investment that allows teachers to be able to do the job they have trained for and love to do. Continued cuts to the system, lack of resources and downloading of more and more work on an already overloaded workforce is not the way to nurture that investment.

The summer break is fast approaching and I know that many teachers are already planning their work for September. But it is important that time be taken for the other three Rs – relax, rejuvenate, and recharge. Have an enjoyable summer break!
PRINTING BULLETIN WASTE OF UNION DUES

WHILE THE BULLETIN IS OCCASIONALLY (I stress occasionally) informative, I personally find it a waste of NLTA members’ union dues. I would like to know precisely how much of our dues per annum are spent on this publication. I believe that all of the printed info could be on a Bulletin web site – one more timely, responsive, political, useful, accessible, environmentally friendly and cost effective. Advertising could be sold for the web site in the same manner it is for the paper publication.

I know The Bulletin has been criticized in the past and have heard the NLTA’s rebuttals: 1. Some people like print media. I say, but the environment doesn’t.

2. Some teachers won’t contribute to a web site. I say, how many contribute to it now – retirees gone financial planners who get free two page ads?

3. Some say the rural schools don’t have access to computers. I say, let’s print a copy of the web site which could be updated every week instead of every two months, and mail it to them.

Let’s get with the times and spend NLTA union dues on purposeful things.

Jennifer Scurlock
Holy Heart of Mary Regional High
St. John’s

EDITOR’S RESPONSE

I FEEL IT NECESSARY TO ADDRESS THE above comments by Ms. Scurlock in her April 27th letter to the editor. When she writes, “I know The Bulletin has been criticized in the past and have heard the NLTA rebuttals”, I am not sure who made these rebuttals. In my eight years as the editor I have never heard or made any of these statements or rebuttals on behalf of the Association.

In reference to her concerns about the environment, each year the NLTA asks school representatives how many copies of The Bulletin they want or need. The Bulletin is printed on recycled paper and is also placed on the NLTA website. In our most recent readership survey of The Bulletin teachers were asked if they preferred to receive the publication online. All respondents preferred the paper copy.

Ms. Scurlock also makes reference to the NLTA’s rebuttal that teachers would not contribute to a website. Again I am unclear as to who provided her with this information. Teachers contribute to The Bulletin in print, so why not online? As stated, however, the majority of teachers who were surveyed prefer it on paper. If and when teachers prefer the online format, we will certainly investigate that route.

Ms. Scurlock’s comments on “retirees gone financial planners who get free two-page ads” also need to be addressed. Through the readership survey and the feedback from the Pre-retirement Seminars, teachers made it clear that they wanted articles on financial planning. As well, there are numerous teachers who contribute to The Bulletin and are proud to do so. It is a publication for teachers, contains articles by teachers, has a subscription base across the country, and is well respected by other teacher organizations across the country. The articles on financial planning are not free ads – this is information requested by teachers.

Another comment again credits NLTA with saying that “some say rural schools don’t have access to computers”. The Association is a partner with the provincial Computers for Schools program, of which I represent the NLTA on the Board of Directors, with the purpose of getting computers into all schools. The issue is not a lack of computers, but rather a lack of availability to high speed Internet connections. Ms. Scurlock’s comments that we should print a copy of the website and mail it to teachers seems to be contradictory to the point of her letter. Printing a copy of the website and mailing it to teachers defeats the purpose of having access to the website and would certainly not be cost effective. Also, contrary to Ms. Scurlock’s assumptions, the NLTA website is updated on a regular basis – almost daily as new information is provided. Every attempt is made to keep it updated. At the present time we are reorganizing the entire site for easier access to include drop down menus etc.

I trust this correct information is useful to Ms. Scurlock in her evaluation of The Bulletin. I thank her for expressing her concerns.
KING’S COVE

Crayons as chisels

With crayons as chisels, Miss Krista Holloway’s Grade 2 class at St. Mark’s All-Grade School in King’s Cove, created their own version of a native totem pole after reading about “The Tsimshian Carver” in Language Arts class. “From the story the children learned the importance of respecting other cultures as well as the importance of remembering their own,” says Miss Holloway. “Our totem pole included bears, eagles, ravens and plenty more of God’s furry little creatures.”

FORTEAU, LABRADOR

Teens appreciate their differences during student exchange

YMCA Youth Exchanges Canada, a group reciprocal home-stay exchange program, recently gave a group of teens a chance to savor life in Sudbury and Labrador. Twenty-six Level II and III students from Mountain Feild Academy (MFA) in Forteau, Labrador, along with teachers Mr. Terry Casey and Mr. Darcy Hancock, and one adult chaperone – Ms. Lisa Davis, traveled to Sudbury during Easter vacation. The students were twinned with a group of students from St. Charles College in Sudbury, Ontario. Mountain Feild Academy and the Labrador Straits hosted the Sudbury students from May 21 to 28.

“Differences are quite apparent when it comes to these two schools,” says Mr. Casey, group leader for Mountain Feild Academy. MFA has a K-12 student population of 190, while St. Charles College has a population of 1,000 pupils from Grades 9 to 12. MFA is staffed by approximately 20 people, while St. Charles College, a Catholic school with three gymnasiums and a multitude of program offerings, has 96 full-time teachers plus student assistants. In Sudbury students typically travel to school in their own vehicle, by bus, or are dropped off by their parents. In wintertime it is not uncommon for some Labrador students to travel to school on snowmobile, while others travel via bus. This often continues well into May. There is a groomed snowmobile trail connecting each community to the school. Another significant difference between these two groups was that students from MFA all knew each other, while students from St. Charles College who participated in this exchange were not even acquainted with one another. The main difference noted between the Sudbury and Labrador students, however, was in terms of their accents.

While in Sudbury students from Mountain Feild Academy visited the nickel mine, traveled underground, spent a day at Science North where they participated in interactive science experiments, viewed wildlife, immersed themselves in a butterfly conservatory and tested the limits of their own bodies. While visiting in the Labrador Straits students from Sudbury were welcomed by a good ‘ole Labrador meal. They toured historical sites such as the Grenfell Properties in St. Anthony and the National Historic Park Viking Settlement in L’Anse au Meadows and travelled on long-liners to go whale and iceberg watching, hiked to places such as Schooner Cove and the Battery Trail, and participated in boil-ups and sing songs around an open fire.

This is the second time Mr. Casey has organized a student exchange trip. He strongly believes such exchanges are important for youth in Canada and sees it as an excellent opportunity to educate beyond the classroom. Something else he liked about being
twinned with St. Charles College was that both school communities are connected to mining and the Voisey’s Bay project. “Maybe this student exchange program will have spin-offs when it comes to careers related to mining in Labrador,” says Mr. Casey.

“Overall, the value of this exchange was immeasurable. Opportunities such as these cannot be replaced within a classroom environment. They serve to expand the minds and characters of our youth in a very personal and authentic way.”

PARADISE

Peace in Paradise

The students of Paradise Elementary were selected to participate in the third annual Children’s Festival of Peace on March 17, 2004. “Peace in Paradise – Festival of Peace 2004” is funded by the Department of Canadian Heritage and sponsored by the Newfoundland and Labrador Human Rights Association and the Purple Elephant Art Club Experience. The students participated in and viewed activities that promote peace and understanding through art and cultures.

The day started with a call to peace with every class making “Wish Fish”. After recess each class participated in a “peace” workshop. Some activities included yoga, mask making, origami, South American friendship dolls, peace lanterns, dream catchers, musical peace poetry and so much more!

The highlight of the festival was the school’s “Peace Assembly” in the gym in the afternoon. The students performed the “Bully Dance” and a “Drum Circle”. Students and staff enjoyed an Indian Fusion dance and a performance by the African band, Mopaya.

“The message of peace, friendship, and understanding is an important theme at Paradise Elementary,” says Dolly Brace, a teacher at the school. “We were very excited about the incredible opportunity of working with artists and volunteers for this special event.”

Learning… A Class Act in Paradise

Education Week 2004 was an exciting week at Paradise Elementary as students and teachers participated in a variety of activities around the theme “Learning… A Class Act”.

The excitement began on Saturday as several teachers, students, and parents attended a hockey game at Mile One Stadium. The week continued with an opening assembly and activities that included presentations by author/illustrator Penny Wooding and entertainer Fergus O’Byrne. Grade 1 students performed with a special assembly on penguins and Grade 6 students entertained with a lip sync.

Whether dressed in school colours, fancy hats, odd clothes, or pajamas, students and staff shared the fun of participating in cup stacking competitions and special fitness sessions.

A highlight of the week was listening for the daily clue and successfully finding “Maggie the cow”, much to the delight of everyone. “Maggie” is a part of the Newfoundland and Labrador School Milk Program.

Each year during Education Week, students and staff celebrate the importance of learning and enthusiastically promote school spirit at Paradise Elementary.

Math Fair helps students apply Math to everyday life

Greenwood Academy (K-9) in Campbellton was recently involved in a Math Fair. This event allowed students to experience how Math can be practical and fun.
The primary students were involved in activities such as patterns, number books and measurement. The elementary students created and displayed many different interactive activities related to probability, multiplication, problem solving and geometric solids. The intermediate students applied their mathematical skills and knowledge to budget, design, plan and create a shed to store their recyclable materials. The Grade 7 students researched, designed, completed a budget and used various aspects of measurement to build the floor of the shed. The Grade 8 students used area and volume to complete the walls while the Grade 9 students used their knowledge of angles and the Pythagorean Theorem to design and create trusses for the roof.

“Collaboration was very important to the success of our day, not only between students but between students and members of the community,” says Ellis Pope, Principal of Greenwood Academy. Many businesses donated materials and local carpenters (parents of students) were involved in helping the students throughout each step of the building process.

“There was great excitement as the students prepared to travel!” says Ms. Barrington.

Another activity that proved very worthwhile was sparked by the sub-theme, Be the Best You Can Be. A giant puzzle of the school was made, each class was given one piece to complete with positive things about the class, and students then decorated their puzzle piece. On Friday of Education Week an assembly was held to put the puzzle together. “It was very interesting to see all the ideas each class had,” notes Ms. Barrington. “When we put the puzzle together we could see that we were striving to be the best we could be.”

St. Bernard’s Primary School in Witless Bay is a small rural school with a very homogenous student population in terms of race and religion. “As a staff we see the need to broaden the children’s global view and introduce them to people from other cultures and religions that are very different from theirs,” says Charlotte Barrington, Principal of St. Bernard’s. This year’s Education Week sub-theme, Expanding Our Horizons, provided the school an excellent opportunity to plan a school-wide activity that helped them meet this need. The school invited six people from various countries (Sudan, Israel, Japan, Colombia, India and a French-Canadian representing Canada) to spend the morning with students and staff.

Each class was given a country to research several weeks before the visitors came. The students found out interesting facts, made bulletin board displays and flags for their assigned country. Each student was given a passport to complete (a picture and information about themselves). The students were divided into six multi-age teams so that each team had children who had background knowledge about each country. While the guests set up in the various classrooms, the students went to the multi-purpose room to discuss where they would be travelling throughout the morning. They were divided into their teams and sent on their journey. Ms. Barrington says there was great excitement as the students prepared to travel!

After each 20-minute presentation the students received a flag sticker in their passports. At the end of the morning everyone gathered in the multi-purpose room to thank their guests. Before leaving the school the guests also enjoyed lunch with the staff.

“This activity proved to be a great success,” says Ms. Barrington. “The guests, three of whom were very new to the country, taught all of us a great deal about similarities and differences among cultures. The children were fascinated and asked very interesting questions. It opened doors in many ways for all of us.”

St. Bernard’s Primary would like to thank this year’s Education Week Committee for the resource package that contained a variety of outcome-based ideas that were used throughout the week. “We had a very interesting and educational week,” concludes Ms. Barrington.
HAPPY VALLEY-GOOSE BAY

Active et fière, l’école Boréale!


Marie-Christine Gagnon a interrogé des élèves afin de savoir ce qu’ils avaient le plus aimé de ces deux semaines de festivités. Ryan Hobbs lui a dit qu’il avait bien aimé les marches d’ouverture et de clôture. Karine Myre et Stéphanie Plourde lui ont répondu sans hésiter qu’elles avaient aimé faire de l’improvisation avec les classes d’immersion française de l’école voisine qui avaient été invitées pour l’occasion. Nicholas Briens et Isabelle Letourneau ont préféré, comme plusieurs, le rap « parce qu’on chantait des chansons qu’on avait transformées ou inventées, on dansait et on portait des vêtements spéciaux ». Les poèmes de Xavier D’Arcy, Kathleen Barr et Eliza Bond ont aussi été fort appréciés. Bien évidemment, certains ont répondu qu’ils avaient aimé que l’école gagne un prix, pointant de leur index la plaque qui décore maintenant un mur de l’école…

Madame Lucille Pelletier, enseignante, a dit qu’elle était « bien contente de la participation des élèves lors des activités ». Il est vrai que l’intérêt et le grand enthousiasme qu’ont manifesté les jeunes ont rendu l’ensemble du personnel très fier. Lorsque l’ACELF a souligné les efforts de cette petite école au grand cœur en lui décernant une mention d’honneur régionale (Atlantique) lors du Concours Actifs et fiers 2004, inutile de dire qu’un bonheur immense a été partagé par tous. « C’est comme la communauté comme la senteur d’un parfum exquis. » a ensuite ajouté : « la culture francophone se propage dans à l’extérieur de notre petite école. » En riant, elle a sommes fiers d’être francophones et cette fierté se reflète directrice et enseignante à l’Ècole Boréale. « Nous un honneur », a ensuite confié madame Sylvie Meunier, madame Marie Caron-Letourneau, enseignante. « C’est notre milieu francophone minoritaire », a déclaré lors d’un tirage effectué par Mme Dyane Adam, comissaire aux langues officielles. Les organismes gagnants se méritent un prix plus qu’intéressant : une bibliothèque de livres d’une valeur de 500,005. L’école Boréale tient à féliciter et à remercier Amélie et son enseignante, Madame Marie Caron-Letourneau, pour leur participation à ce beau projet. L’école Boréale tient également à remercier l’ACELF, le Commissariat aux langues officielles ainsi que la Commission nationale des parents francophones.

ST. JOHN’S

NLTA staff member elected to National Executive

Edward Hancock, NLTA’s Executive Director, was recently elected as Secretary-Treasurer of the Canadian Association for the Practical Study of Law in Education (CAPSLE). The election took place during the national conference of CAPSLE held in Ottawa, April 18-20, 2004.

CAPSLE is a national Canadian organization devoted to providing an open forum for the examination of legal issues applied to the education environment. Its membership is comprised of teachers’ association representatives, lawyers and legal firms whose practice involves educational matters, school board trustees and officials, teachers and administrators throughout the country.

As Secretary-Treasurer, Ed is one of four Executive members on the 12-member Board of Directors. He has been a Director of CAPSLE for four years; elected for a two-year term in May 2000 and re-elected in 2002. The list of wide-ranging legal/educational issues dealt with at the recent conference in Ottawa included such topics as negligence and liability, special education and safe school policies, Young Offender legislation, educational malpractice, educational rights in Canada,
Arts and Heritage Career Showcase set for fall 2004

Preparation for CultureWorks! Making a Living (and a Life!) In the Arts and Heritage is well underway for the fall of 2004. This unique event is aimed at informing high school students and other youth of the many career opportunities that exist in the cultural sector.

Dates for this day-long arts and heritage career showcase are now confirmed as follows: Happy Valley-Goose Bay (College of the North Atlantic) – October 8; St. John’s (Arts & Culture Centre) – October 12; Gander (Arts & Culture Centre) – November 2; and Corner Brook (Arts & Culture Centre) – November 4-5.

Mr. Pete Soucy will be delivering the morning keynote address, followed by live, interactive presentations that demonstrate the variety of career options in culture. The students will then have the opportunity to interact with arts and heritage professionals in sessions during the afternoon. Information packages will be available to students outlining the training requirements, job descriptions and employment opportunities in every sector of the cultural industries.

High school principals throughout the province have been sent event brochures and pre-registration forms. As space for this event is limited, schools are requested to send tentative numbers of students who are interested in attending by May 24. Some funding to cover transportation costs may be available. Participating schools will be notified with details in the fall. For schools outside of the immediate area, videoconferencing and webcasting alternatives will be explored.

For further information, please contact Lucy Drown at (709) 738-0200 or email at chrb@nlfd.net.

Modern Languages Council seeking submissions for Voyons!

The Modern Languages Council is seeking submissions for the next issue of Voyons! There are many exciting and interesting things happening in the French classes of our province and the Modern Languages Council is very enthusiastic about sharing them with everyone. Core French and French Immersion teachers are encouraged to submit information on past and upcoming activities, i.e. student travel, projects, guest speakers, etc. Please forward submissions to David Butt, P.O. Box 545, Shearstown, NL, A0A 3V0 or to davidbutt@gov.nl.ca.

Cancellation of CPET Conference

The organizing committee for the planned provincial conference of the Council of Primary/Elementary Teachers (CPET) wishes to express our regret that this professional development opportunity scheduled for Marystown on April 29 and 30 had to be cancelled. We extend our sincere appreciation to all those who demonstrated an interest in participating and/or helped with the planning in any way.

Museums-Schools Award seeking submissions

Submissions are now being accepted for the second annual Museums-Schools Partnership Award (deadline July 31, 2004). This national award is co-sponsored by the Canadian College of Teachers (CCT) and the Canadian Museum of Nature (CMN), in collaboration with the Canadian Museums Association (CMA).

The award recognizes partnerships between schools and museums for educational programs that enrich students’ understanding and appreciation of Canada’s cultural and natural heritage. Projects are assessed on a number of criteria including their vision, collaboration potential and relevance of the project to the community served. The award is open to any Canadian school or school board that collaborates with any Canadian non-profit public museum, including zoos and science centres.

For more information and an application, visit the web site of the Canadian College of Teachers at www.cct-ccc.com or contact Mary Ellen Herbert with the Canadian Museum of Nature, at 613-566-4781 or

IMPORTANT NOTICE – NLTA SCHOLARSHIPS

The Department of Education will no longer be administering their scholarship exam, which the NLTA previously used to determine the winners of our awards. Students should be advised to check with their school to determine requirements issued by the Department of Education for the current school year. Our NLTA scholarship will now be awarded consistent with new Department of Education criteria. Students can still use the application forms sent out by the NLTA which have the old requirements listed.
IN MEMORIAM

MICHAEL KELLY, 1937 - 2003

November 27, 2003 was a sorrowful day for teachers when the news spread along the Labrador Coast that Mr. Mike Kelly had lost his battle with cancer. Mike was a very special man and friend to many. He was the epitome of what it means to be faith-filled, an exceptional colleague, a confidant, an outstanding community leader, and a phenomenal family man.

Mr. Kelly, as he was known by many whom he taught and worked with, was born August 13, 1937 at Burnt Island. He started teaching in 1959 and his professional career took him to places such as Burnt Island - Bonavista Bay, Dover, St. Brendan’s, Lower Cove and in 1972 he came to Our Lady of Labrador School in West Ste. Modeste, where he taught until his retirement in 1992.

Mike devoted many hours to the NLTA as Branch President of the Northern Light Branch. He spent countless hours volunteering his time to extracurriculars. He was always concerned about how much he could give or do; never once did he expect anything in return. NLTA awarded him the Bancroft Award in 1992.

From the time he arrived in Labrador to his retirement, Mike and his wife lived in Capstan Island, a small community of about 60 people on the South Coast of Labrador. Mike was a pillar of strength, dedicated fully to both his school and community. A former colleague and friend of his, Mrs. Bernice Tracey, says that “Mike was always the person who was there to help out with Christmas concerts, carnivals, sports weekends, fundraisers, darts, school trips, church services and every aspect of school life. He was a kind, caring and dedicated teacher.” The people of Capstan Island saw Mike and his family as their family. The love was reciprocal.

It was a privilege to have known and worked with Mike. His great sense of wit and humor will be forever missed.

Mike is predeceased by his son Sean, who died accidentally in October 1993, and survived by his wife Myrtle, daughter Sandra Hynes, son-in-law Nish Hynes, grandsons Clarke and Scott Hynes, four sisters and one brother.

Many of us have been blessed to have known him. The world is forever changed because of such great men as Mr. Mike Kelly. He was an inspiration and mentor to many.

(Submitted by colleague and good friend, Terry Casey, Branch President, Northern Light Branch.)

WAYNE VOKEY

On April 20, 2004 a great sadness and a deep sense of loss was felt by our whole school community when we learned of the passing of our friend, teacher and colleague, Wayne Vokey. Over a 27-year teaching career, Wayne had a great impact on those whose lives he touched.

In his dealings with students, Wayne was always considerate of their needs and concerns. He clearly understood the teenage mind, for he always made sure he gave his classes the opportunity to be active and have a voice in how they would demonstrate what they had learned. He challenged them to do their best always and he gave them every opportunity and lots of encouragement to ensure they did so.

Among his colleagues, he was known for his cooperative attitude and unfailing energy. Never once did he complain, even when he must have been experiencing the effects of his illness. And above all else, he expressed concern for his students and interest in their progress for as long as he had the ability to do so.

As guest speaker at the school graduation, he challenged his students to live their lives according to Mark Twain’s maxim – “endeavour to live, so that when we die, even the undertaker will be sorry”. Indeed that is how Wayne lived his life. He will be greatly missed by all of us.

(Submitted by Jacqueline Maloney.)
It is difficult to believe that a year has passed since teachers voted for their President and Vice-President in the first ever province-wide vote. It is my feeling that this democratic process will result in teachers feeling more ownership of their professional association.

Time has passed so very quickly that it seems only weeks rather than months ago that I assumed office on August 1, 2003. Executive met in late August and determined the priorities for the 2003-04 school year. Since then I have been extremely busy with involvement in the compilation of an “Opening Package”, establishing a Negotiating Team, school and district office visitations, and attending such important events as retirement celebrations, school sponsored music festivals, DARE graduations and Education Week opening ceremonies. I have also met with various SIC executives, politicians and department officials and espoused NLTA’s position on various issues in the media. This, of course, has been in addition to preparing for and attending regular meetings of Table Officers, Provincial Executive Council and Joint Council; all of whom I wish to thank for their excellent advice and direction.

We have also begun a series of school representative in-services on a three-year rotating basis. These sessions were extremely well attended and feedback indicates they are very useful and appreciated.

In early November, under the provisions of Article 43 of the Collective Agreement, NLTA requested the negotiation of a new agreement. The employer agreed to be at the bargaining table by late February or early March of this year. Our Negotiating Team, under the chairmanship of Vice-President Kevin Foley, met for in-servicing and review of the “Opening Package” on February 2-4 and are prepared for what may be a lengthy process. Given the introduction of a two-year wage freeze for public sector workers, the demands for concessions from the employer, the nefarious Bill 18 which introduced back-to-work legislation, the removal of 256 teaching units and the further consolidation of school boards, we have taken the decision to delay time lines for entering into direct contract talks with government and school boards. This will provide us with the time necessary to fine-tune our proposals in light of board restructuring.

Immediately upon the appointment of the new cabinet in November 2003, I met with the Minister of Education, the Honourable John Ottenheimer. We had a frank discussion surrounding current issues in education and I invited him to meet with our Provincial Executive Council to discuss matters of concern to teachers. I briefed the Minister on issues raised in our document “Putting The Teacher Back Into Teaching”, which has been submitted to Department officials and around which we base continuing dialogue with the Department and school districts. In addition, I have written the Premier, the Leader of the Opposition, Cabinet Ministers and all MHAs outlining NLTA’s issues and concerns and asking them to champion the cause of education.

On January 5 we entered into discussions with other public sector unions to combat the Premier’s announced intention of wage freezes, layoffs through attrition and attacks on collective agreement benefits. We agreed to jointly fund an independent survey which clearly indicated the government has little public support for its announced intentions. Executive then approved an extensive public media blitz which paralleled that of other public sector unions. The intent of the various ads on TV, radio and in print media is to remind the public of the negative effects of past wage freezes to the economy and the unfairness of targeting children and seniors to bear the brunt of a government debt. In addition, as President of NLTA I have had a number of letters to the editor and “Forum” articles published in various print media as well as radio and TV interviews referencing our opposition to wage freezes and our concerns related to work load, class size, teacher allocations, etc. I also attended the pre-budget session and presented the Minister of Finance and his Treasury Board officials with an oral and written brief of NLTA’s recommendations.

On March 8, I had the distinct pleasure of participating in the opening ceremonies of Education Week at J.R. Smallwood Collegiate in Wabush, Labrador. Also in attendance were the Honourable John Ottenheimer, Minister of Education; Dr. Alice Collins, Dean of Education at MUN and honorary chairperson of Education Week, as well as many other local guests.
and dignitaries. The ceremony was web cast and electronically linked to a number of schools across the province who brought greetings via that medium. Sincere appreciation and congratulations are extended to the provincial and local Education Week Committees, as well to the administration, staff and students of J. R. Smallwood Collegiate and other schools in the area who provided such excellent organization, hospitality and entertainment for the 68th anniversary of Education Week.

When NAPE and CUPE took job action on April 1, NLTA stood in solidarity with their members and refused to perform the duties of their bargaining units while they were engaged in a legal strike. This caused some boards to threaten to discipline and/or suspend teachers who refused to do those duties. I wish to thank our members, who despite personal misgivings in some cases, stood firm in our resolve not to engage in scab labour. I particularly want to thank administrators who were again the first line of defense against this unreasonable expectation of the employer. These events crystallized two things for me:

1. It is absolutely imperative that administrators remain strong and active members within NLTA.
2. Before my tenure as president ends, it is my intent to put into motion steps to resolve once and for all the issue of teachers' responsibilities vis-à-vis student assistants' duties. Whether or not we like the answers we seek, we will at least know the game rules should yet another such unfortunate job action occur.

I have taken the initiative on your behalf to speak out strongly against the reduction of 500 teaching units from the system over the next two years and against the restructuring of school boards. In addition to press releases, media interviews and paid advertisements, I have written the Minister outlining the rationale for our objections to such severe actions. It is obvious that with 500 fewer teachers class sizes will increase in urban areas, there will be less preparation time, programs will be cut and there will be an increase in multi-grading. With the further consolidation of boards and the reduction of 18 Program Specialists it is obvious that supports to teachers surrounding curriculum issues, inserviceing, and professional development must necessarily be negatively affected. Children who rely on the supports of itinerant teachers and other specialists will have services reduced. It is not possible for fewer people to deliver the same quality services over a larger geographic area with fewer resources. We cannot achieve national standards in education with resources which have fallen even further below the national norm. I have suggested to the Minister that the restructuring initiative be delayed for at least one year and that a panel representing teachers, parents, school boards and directors of education be established to advise the Department in terms of minimizing possible negative affects on personnel, students and programming.

I have had the opportunity to meet with many teachers throughout the province. Indeed, I have been in more than 200 schools and district offices since last year. These school and district office visits are extremely important to me since they provide me with a first-hand account of the issues and concerns of our members. It is my hope to get in as many schools as scheduling allows in the second year of my term of office.

I want to thank you all again for your input and support of our Association.

Fred

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**School Representative Seminars**

**Coming in Fall 2004**

A second series of School Representative Seminars will take place as part of the ongoing triennial program in the fall of 2004. The province has been divided into nine regions and three seminars will be held in the fall. Schools will have the opportunity for representatives to attend every three years. School representatives will receive specific information directly from the NLTA office.

**Group 4 – Avalon (Group B)**
October 29-30, 2004 – Holiday Inn, St. John’s
Branches Attending: Baccalieu, Bay Roberts, Bell Island, Carbonear, Marconi, Placentia, Upper Trinity South

**Group 5 – Labrador**
October 1-2, 2004 – Aurora Hotel, Goose Bay
Branches Attending: Churchill Falls, Coastal Labrador South, Labrador West, Lake Melville, Nutak Labradorimi

**Group 6 – Gander**
October 1-2, 2004 – Albatross Hotel, Gander
Branches Attending: Fogo Island, Ganova, Hamilton Sound, Notre Dame, St. Brendan’s, Trinity-Deadman’s Bay
Once again, we are at that point in the yearly cycle of education when another school year is rapidly coming to an end. For many teachers, this time of year means a time of reflection on the accomplishments and challenges of the past school year. It also means a time of looking ahead; yes, ahead to the summer and an opportunity for a much needed recharging of the batteries, but also further ahead to the next school year and the challenges, opportunities and changes which it may bring.

Like every school year, this past one will have been a busy one for all our members. The classroom has rightfully been characterized as the “front line” of education and the teachers who daily shoulder the responsibility of delivering quality learning experiences on that front line carry out one of the most important roles our society demands. Further, that responsibility is being carried out within the constraints of greater limitations on resources and ever increasing demands. The statement “touch the future, I teach” has been attributed to Christa McAuliffe, the teacher who lost her life in the explosion of the space shuttle Challenger in 1986. That statement epitomizes the long-lasting influence of the teacher. Each and every one of you is to be commended for your dedication and commitment, and your ongoing efforts in often difficult circumstances, toward the students in your care.

The statement attributed to Christa McAuliffe sits in a small-framed plaque on my desk at 3 Kenmount Road as a constant reminder that this Association exists to serve teachers and to fight for the betterment of education. Your Association has also had a busy and sometimes hectic year in carrying out that role. At the start of its two-year term in August 2003, your Provincial Executive identified five priorities as the focus for the Association: Negotiating a Collective Agreement; Teacher Accountability/Assessment/Professionalism; Curriculum Issues; Quality of Teacher Work Life; and Membership Awareness. Progress and activity on these priorities have been reported upon and discussed at each Executive and Joint Council meeting this past year. The priorities, and our numerous and varied teacher-centered programs and services, continue to serve as the focus of your Association as we approach the end of another school year.

This school year has seen numerous changes in the “educational landscape” of the province. The provincial election in October 2003 resulted in a change of government. The new Premier’s televised province-wide address on January 5, 2004 ushered in a major change in the collective bargaining atmosphere. Ongoing negotiations with nearly 20 NAPE/CUPE bargaining units led to a four-week province-wide strike and back-to-work legislation. (President Fred Douglas has provided detailed commentary on that matter in a recent President’s Digest and in his “Year in Review” in this issue of The Bulletin.) These developments on the collective bargaining front have implications for our own contract negotiations and where they may lead in 2004-05. The provincial budget in March announced the loss of another 256 teaching units for September and a major restructuring of school boards. All of these developments will impact teachers and their Association as we look to the next school year. We must keep in mind that our education system does not exist in a vacuum, protected from decisions that are based more on short-term political and economic considerations than educational ones. As an Association with a dual purpose – to promote the cause of education and to protect and promote the welfare of teachers – we must remain ever vigilant in responding to occurrences and actions which impact those purposes.

The end of the school year is indeed a fitting time to take a look back and a look ahead. I would like to add my voice to that of your President in thanking you for your efforts on the front lines this past year and for your input and support of your Association as we have attempted to fulfill our mandate on your behalf. Take advantage of some summer “down time” to focus on relaxing and rejuvenating yourself for another school year. On behalf of your Association staff at the NLTA Office, I extent best wishes to each and every one of you for a safe and enjoyable summer.

Edward Hancock is Executive Director of the NLTA.
Accountability
To Whom? For What? How?

by Edward Hancock

Testing is only of value to our students if it is used as a diagnostic teaching tool. Standardized tests, such as the CRTs, are valuable only if they serve that purpose; to measure student performance and to help determine which student(s) need additional attention, further support, or more instruction. To occupy ourselves with testing that has any other purpose is a waste of valuable teaching time and effort.

If we accept this as the appropriate use of testing (including CRTs), how then do we use the knowledge about students obtained by such testing to improve our schools and our educational efforts? The answer is, I believe, fairly obvious. By giving teachers the resources, supports and (most importantly) the time to then focus their efforts where the identified needs are the greatest. It is not done by reducing the number of teachers in our schools! Not by slashing the number of support personnel available to teachers and schools! Not by reducing student support services! Not by increasing class sizes! Not by limiting and reducing available teacher professional development and inservice! Not by ‘saving’ dollars by reducing funding for education! The needed improvements will only come by targeting improved funding, resources and time to those students identified through teachers’ authentic assessment (and, if the powers that be insist, standardized testing) as needing the additional supports and resources.

Accountability for the performance of the education system is multifaceted. Teachers are responsible for ensuring the best possible educational opportunities are provided in their classrooms. But they cannot be held accountable for the diversity of the students in that classroom, the quality of the provincially prescribed curriculum or the adequacy of provincial funding and resources. Teachers, as true professionals, accept their responsibility for those things that are within their control. Those responsible for ensuring that education is adequately funded and resourced must do the same.
The last day for teachers to be notified of layoff was May 7 and teachers are reminded to review Article 9: Layoff in the Provincial Collective Agreement (Article 47 in the Labrador West Collective Agreement). This Article clearly outlines the process that each school district is required to follow as they prepare and finalize their staffing plans for the 2004-05 school year.

As most teachers are by now aware, in the most recent Provincial Government Budget Speech, Government announced: a reduction of 256 teaching units for the 2004-05 school year; a reduction in the number of school districts from 11 to 5, and; a reduction in the number of district office personnel, in particular, the number of Program Specialists from the current 60 to 41. Earlier indications from various school districts, however, suggest that many of these positions will be absorbed through natural attrition created by teacher retirements and resignations. Even if the number of retirements and resignations is equal to or greater than the number of teaching unit reductions, there is still a possibility that reductions will occur on certain staffs for the next school year. Conditions, such as a reduction in programs or a decline in student enrolments may require staffing adjustments in certain schools. As a result, individual teachers may be affected by this process and thus declared redundant and reassigned to another position within another school within the district or laid off if no comparable position is available in the district that the person is capable of filling.

Because this process can have significant implications to individual teachers, it is very important that all teachers become familiar with the redundancy/reassignment and lay-off processes and with their rights as provided in either the Provincial Collective Agreement or the Labrador West Collective Agreement. To briefly review the process that should occur when a position(s) is lost, i.e., a position(s) is/are redundant, all teachers should be familiar with the following process:

**STEP I – CLAUSE 9.01**: Teachers must ensure that their placement on the School Board’s seniority list accurately reflects their entire teaching service in the Kindergarten to Level III public school system in the Province, i.e., every day should be recorded as seniority. Time taught outside the province or outside of the Kindergarten to Level III school system cannot be credited as seniority. If there are discrepancies between your calculation of seniority and the School Board records, it is the teacher’s responsibility to notify their School Board official as soon as it is discovered.

**STEP II – CLAUSE 9.02**: Senior teachers shall be reassigned to the remaining positions within the school that they are capable of filling. Subject to capability, the reassignment process shall be as follows: tenured teachers; teachers on a one-year probationary contract; teachers on a two-year probationary contract; teachers on probationary contracts in accordance with Clause 7.05.

**STEP III – CLAUSE 9.03**: A teacher who is not reassigned in accordance with Clause 9.02, shall have priority, based upon seniority, subject to capability, to vacant teaching positions or positions held by junior teachers, in the following order of priority: within the community; the nearest community, within the school district, where such a position exists.

**Note**: With respect to Clauses 9.02 and 9.03, in determining capability to fulfill the requirements of the job function, the School Board shall consider the overall ability of the teacher to perform the functions of the position in accordance with the currently modern standards required for the position.

**STEP IV**: Any teacher who is declared redundant and not reassigned, in accordance with Clauses 9.02 and/or 9.03, is deemed to have been “laid off” and thus placed on recall. Any teacher placed on recall has rights to vacant comparable positions during the subsequent three (3) years following the layoff (Clause 9.10).

To paraphrase Clause 9.07(b), a teacher who is reassigned and notified in writing in accordance with Article 9, has ten (10) calendar days to notify the School Board of his/her acceptance or rejection of the reassignment. Also, as stated in Clause 9.09: “A School Board will not advertise any positions or hire any teachers until it has made every effort to place those teachers who have been laid off or who have been notified in writing that they are to be laid off.”
Any teacher who has been notified by his/her school administrator and/or school district office personnel that their position is redundant and they will be reassigned or laid off for the following school year should consult with the designated Administrative Officer in the Benefits and Economic Services Division responsible for that district. The school district designations for each Administrative Officer are as follows:

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<tr>
<th>District</th>
<th>Location</th>
<th>Administrative Officer</th>
<th>Extension</th>
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<tr>
<td>1</td>
<td>Labrador</td>
<td>Perry Downey</td>
<td>226</td>
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<tr>
<td>2</td>
<td>Northern Peninsula/Labrador South</td>
<td>Perry Downey</td>
<td>226</td>
</tr>
<tr>
<td>3</td>
<td>Corner Brook/Deer Lake/St. Barbe South</td>
<td>Lloyd Hobbs</td>
<td>230</td>
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<tr>
<td>4</td>
<td>Cormack Trail</td>
<td>Perry Downey</td>
<td>226</td>
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<td>5</td>
<td>Baie Verte/Central/Connaigre</td>
<td>Stefanie Tuff</td>
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<td>6</td>
<td>Lewisporte/Gander</td>
<td>Stefanie Tuff</td>
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<td>7</td>
<td>Burin</td>
<td>Lloyd Hobbs</td>
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<td>8</td>
<td>Vista</td>
<td>Don Ash</td>
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<td>9</td>
<td>Avalon West</td>
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<td>11</td>
<td>Conseil Scolaire Francophone Provincial de Terre-Neuve et du Labrador</td>
<td>Stefanie Tuff</td>
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<td>Department of Education Schools</td>
<td>Department of Education Schools</td>
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Perry Downey is an Administrative Officer in the Benefits and Economic Services Division at the NLTA.
Teachers within two years of retirement eligibility should register for one of the NLTA’s seven Pre-Retirement Seminars being held in the fall of 2004 in Stephenville, Corner Brook, Gander, Grand Falls-Windsor, and three in St. John’s. These seminars are held in accordance with Association policy as part of its overall program of pre-retirement counselling. Clause 18.12 of the Provincial Collective Agreement and Clause 29.12 of the Labrador West Collective Agreement provide two days paid leave to attend these seminars.

Information sessions will deal with topics such as the Teachers’ Pension Plan, Severance Pay, Employment Insurance, NLTA Group Insurance, Psychological Preparation for Retirement, Financial and Estate Planning and the Canada Pension Plan. As well, time is available for individual counselling of prospective retirees by the various consultants.

The full text of the NLTA Policy on Pre-Retirement Seminars can be found on the NLTA website (www.nlta.nl.ca) and will be mailed to teachers with confirmation of registration.

Things You Should Know About Attending
- Potential participants must register for a particular seminar and apply to their District for leave.
- Only those teachers eligible to retire during or before June 2007 will be eligible to attend.
- Registration must be received at the NLTA Office at least four weeks in advance to ensure approval of attendance.
- The Association reserves the right to refuse acceptance of registration forms at any particular seminar if the registration has not been received at the NLTA office in accordance with Association policy.
- It is the responsibility of the individual participant to make arrangements for hotel accommodations, should any be required. Please reference that you are attending an NLTA function and this should provide a reduced rate which is available to persons travelling on Association related business.
- Travel expenses shall be reimbursed in accordance with the following provisions:
  i) participants shall be reimbursed the lesser of travel by private vehicle or public transportation to the seminar closest to the place of residence. In the event that a teacher requests and is accepted to attend a seminar other than the closest seminar, the participant shall only be reimbursed the amount applicable for travel to the closest seminar.
  ii) payment for travel in a private vehicle shall be at the rate of 6.4¢ per kilometre for the return trip from residence to seminar site.
  iii) travel via public transportation will be reimbursed at the rate of 80 percent of ferry, taxi, or economy airfare; in the case of airfare, the lesser of excursion (seat sale) or 80 percent of economy airfare will be paid, where excursion (seat sale) fares can be arranged. Receipts shall be required for all reimbursement.
  iv) no expenses will be paid to participants living or teaching in the community where the seminar is held.
  v) a spouse is welcome to accompany the participating teacher to the pre-retirement seminar, but no expenses will be covered.
- All other expenses, such as meals, accommodation and child care, are the responsibility of the participating teacher.
- Expenses will be provided for one pre-retirement seminar only and a teacher participant shall be permitted to attend one seminar only. (Notwithstanding this, a teacher may attend a second seminar as a spouse.)
- Teachers must attend the seminar location closest to their place of residence, except in cases where the mode, cost or availability of transportation necessitates otherwise.
- Directors and Assistant Directors, and spouses, are welcome to attend one pre-retirement seminar, but no expenses will be paid in accordance with this policy.

Given the increasing numbers of teachers eligible to retire, we reserve the right to limit the number of people who will be granted access, depending on the physical facilities available at each site. Consequently, it is imperative that teachers plan ahead and register early in the event that registrations have to be taken on a first-come, first-served basis.

Don Ash is an Administrative Officer in the Benefits and Economic Services Division of the NLTA.
2004 PRE-RETIREMENT SEMINAR
REGISTRATION FORM

Name ____________________________________________

Home Address ______________________________________

Postal Code ________________________________________

Home Telephone ____________________________

Social Insurance Number __________________________

School Name ______________________________________

School Telephone ____________________________

Please check which session you will be attending:

☐ Oct. 7-8 – Hotel Gander, Gander
☐ Oct. 14-15 – Holiday Inn, Stephenville
☐ Oct. 21-22 – Holiday Inn, Corner Brook
☐ Oct. 28-29 – Mt. Peyton, Grand Falls-Windsor
☐ Nov. 4-5 – Holiday Inn, St. John’s
☐ Nov. 22-23 – Holiday Inn, St. John’s
☐ Dec. 2-3 – Holiday Inn, St. John’s

Will your spouse be attending? ☐ Yes ☐ No

Name of spouse (if attending) __________________________

Earliest eligibility date for pension __________________________

Have you attended a previous pre-retirement seminar?

☐ Yes ☐ No

Note: • Teachers within two years of retirement (on or before June 2007) are eligible to attend.
• All participants must pre-register.
• You will receive confirmation prior to seminar.
• Travel costs will be paid according to policy and only to the nearest seminar.
• Teachers are advised to bring a calculator.

Please submit registration form to:
Melanie Jaster
Benefits and Economic Services Division,
Newfoundland and Labrador Teachers’ Association
3 Kenmount Road, St. John’s, NL A1B 1W1
Fax: 709-726-4302; 1-877-711-6582 (toll free)

FOR NLTA OFFICE USE ONLY

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<th>Date Received</th>
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GROUP INSURANCE

Despite significant premium rate increases over the last several years in the NLTA Health and Life premium rates, claims continue to outpace premiums and deficits continue to occur. There appears to be no end in sight to rising claims and corresponding rising premiums. The NLTA Group Insurance Trustees continue to evaluate why claims made by teachers are increasing so significantly. It may be time to consider further cost containment measures but these cause inconvenience and/or reduction of benefits to our members. As part of a continuing effort to educate and communicate with insured NLTA members, this article is intended to alert teachers to some of the challenges facing your Group Insurance Trustees.

Life Insurance
In the event of death of an insured member under the age of 65, the NLTA Basic Life insurance provides a benefit of 2 x salary or 2 x pension payable to the beneficiary. During the financial period September 2002 to August 2003, $2,005,000 was paid in claims to beneficiaries of deceased teachers while $1,760,710 was paid in premiums by active and retired teachers resulting in a significant deficit. The NLTA Life insurance plan is designed for claims and expenses to break even with premiums paid. Any deficits are paid from the NLTA Group Insurance Trust Fund while any surpluses are returned to the Fund.

Other than reducing benefit levels, there is little control over claims or premiums in life insurance. Faced with these rising claims, Trustees have no choice but to raise premiums. The demographics of the insured teacher group and anticipated mortality rates indicate that claims and premiums will continue to rise over the coming years.

Health Insurance
For the 12-month period ending November 30, 2003 the dollar amount of paid claims to teachers increased by 24.5% from the previous 12-month period. Most of that increase can be contributed to prescription drugs which now constitute 84.64% of the total dollar claims in the NLTA health insurance plan.

Under current plan design, the NLTA health insurance plan provides coverage for 100% of the ingredient cost of prescription drugs approved by Health Canada. The teacher pays the pharmacy dispensing fee and any pharmacy markup. In an effort to curb rising premiums, Trustees have long since initiated cost containment measures, such as elimination of coverage for over the counter medications, paying only generic drug ingredient costs, limiting the coverage for sexual dysfunction drugs, eliminating the coverage of some “lifestyle” drugs, introducing deductibles for transportation coverage, and placing annual maximums on vision care and paramedical services. Despite these cost containment initiatives premium rates have continued to increase significantly. The primary reason for the increase in these premium rates has been the explosion of new and expensive drug therapies, increased utilization of prescription drugs, and increased prescription drug costs. The increases in drug costs are not expected to abate.

In the absence of: provincial or federal government coverage for catastrophic drugs as recommended in the Romanow report; a universal drug card for seniors; an increase in wellness programs and healthy living initiatives; and further cost containment measures which reduce benefit to members such as managed formularies, co-insurance, deductibles etc., annual premium rate increases of 20 plus percent can be expected for the coming years.

When Does It End?
Members have a general responsibility to control costs. This can be accomplished through: healthy living and exercise to prevent disease, rather than simply controlling or treating disease with prescription drug therapies; cessation of smoking; weight control; choosing less expensive generic drugs over more expensive patent protected drugs, where possible; and effective use of prescription medication.

The concept that a sustainable affordable health insurance plan for those unfortunate enough to be unhealthy as the primary reason for health insurance must prevail over the concept that “I haven’t got my money’s worth from the health plan,” or “It doesn’t cover all my expenses.” Trustees must consider and evaluate further cost containment measures. The challenge is to balance these cost containment measures with the health and wellness of insured members.

In the final analysis, while we know that health is the key to happiness, we also know that the key to maintaining a cost efficient health insurance plan is working toward a common goal of wellness.
In Memory of an NLTA Past President

Walter Corbett Hudson, 1908 – 2004

It is with deep regret that we announce the passing of Walter Corbett Hudson on May 4, 2004 in St. John's. Walter was born on November 15, 1908 at Blackhead, Conception Bay, and was educated at United Church College, Memorial University and Acadia University.

Walter was a determined person – set a goal and didn't steer from it. His determination to gain a university degree was challenged by economic conditions, and family responsibility and it wasn’t until he was 36 in 1946 that he finally received his first degree from Acadia University. He obtained a second degree from Acadia in 1960 at the age of 50 demonstrating an early subscription to the idea of life-long learning. This same determination to see his granddaughters develop into adults kept strong until the last few months of his life.

Walter demonstrated an inclination and a desire for leadership from his early days at Memorial University when in 1938 he was elected President of the Student Council. Throughout his rich and varied teaching career in schools from Coley's Point to Prince of Wales College in St. John's, he continued to demonstrate he was a first among his peers. He also taught in Wolfville, Nova Scotia and Carbonear before retiring as principal of Parkins Academy in St. John's in 1966. From 1951-53 he served as President of the then Newfoundland Teachers' Association, and in 1952-53 he served as a Director of the Canadian Teachers’ Federation. He served as a member of the Canadian Library Association and of the Canadian College of Teachers for several years. As well, he served for 20 years as a member of the Provincial Libraries Board, being Chairman of that Board from 1964-74. In 1976, Walter was awarded Honorary Membership in the Newfoundland Teachers’ Association at the Association's Annual Convention Banquet for his significant contribution to the cause of education.

Walter was a member of the Canadian College of Teachers and was awarded a life membership. He was also one of the founding members of the Retired Teachers' Association for his work on behalf of retired teachers in Newfoundland and Labrador. He has also received several awards for his community service including the Queen's Silver Jubilee Medal.

Walter instilled his love of learning and motivation for excellence in his daughter and granddaughters, offering encouragement and support whenever he could. His last conversations included encouragement for career and further education for his granddaughters. He treasured them above anything else.

Walter leaves to mourn Josephine, his wife of 58 years, daughter Rosalyn, (also a teacher), and cherished granddaughters: Andrea, Alison, Amy and Ashleigh. He also leaves his sister, Ella, and brother-in-law, Freeman Bennett, as well as nephews and nieces in Ontario and the United States.

Walter was a lover of literature and poetry. This poem by Alfred Tennyson was one of his favourites:

Crossing the Bar

Sunset and evening star
And one clear call for me,
And may there be no moaning of the bar,
When I put out to sea.

But such a tide as moving seems asleep
Too full for sound and foam
When that which drew from out the boundless sleep
Turns again home

Twilight and evening bell
And after that the dark
And may there be so sadness of farewell
When I embark

For tho' from out our bourne of time and place
The flood may bear me far,
I hope to see my Pilot face to face
When I have crossed the bar.
Why is it that we can convince ourselves that just about anything “bad for us” will be OK to do but we do not seem to be able to convince ourselves that positive and healthy changes will be worth the effort? Bill Phillips is quoted as saying, “There is a world of difference between knowing what to do and actually doing it.” The converse is also very true, as we have a lot of knowledge about what we shouldn’t do and those things that will complicate our lives or jeopardize our health, yet we continue to par-take in these activities in spite of this knowledge.

With the end of this school year drawing near there comes an opportunity to take time for personal and professional reflection. I encourage you to embrace this opportunity. There are good reasons that teachers have a two-month break during the summer. While it might be useful to provide this break so that the students can enjoy the summer, it is also recognized that teaching is self-sacrificing and exhausting work which leaves teachers needing time to rejuvenate. The concern that I have is that many teachers do not seize this opportunity to take the well-deserved break to do what they need to do to take care of themselves. Many teachers trade one source of stress for another by teaching summer school, taking a summer job, or spending the summer catering to family and/or friends. Often this can result in teachers feeling overwhelmed at the end of August because they realize that school will be resuming shortly.

As this current school year comes to an end it will provide you with a wonderful opportunity. For two full months you will not have to deal with the pressure and stressors that come with teaching. I often hear teachers say that they do not have time to stop and think – here comes that time. Seize the opportunity for some self-reflection. I encourage you to think about the many different aspects of your life such as career/work life; fun and recreation; finances; spiritual being; social life; family life; intimate/sexual life; relationships; health and sense of self. Spend some time exploring each area as it relates to your life and give consideration to whether you are satisfied with each area, and if not, what changes would be necessary to improve upon your level of satisfaction.

To help you get started I can provide some questions that you may want to explore. When you consider your career and work life, are you happy with where you are and what you are doing? What are the aspects of your work life that provide you with enjoyment and satisfaction? What are the aspects of your work life that leave you dissatisfied? Is there anything that you have the power to change so that you can improve your level of satisfaction at work? Can you learn to accept those things that you do not like but have no power or ability to change?

In reflecting on the recreation/fun aspect of your life, do you spend enough time doing activities that you consider to be fun? As a child we want to spend as much time as possible having fun. Why should this change when we grow up? Being an adult should not mean everything has to be purposeful and structured – we still need to do things that create a sense of “fun” for us. If you do not consider yourself as having a satisfactory level of recreation/fun outlets then how can you change this aspect of your life. Remember, all work and no play makes for a boring life. I challenge you to choose two activities that would enhance this part of your life and make a decision for when you will begin each.

Another important area of your life that does create complications for many is our financial well-being. How satisfied are you with this aspect of your life? Are you spending within your financial means? Sometimes we are, but still never have any money to do important
things that we need to do. Doing a budget may seem unnecessary but another suggestion that can be worthwhile for all of us is to record what money is being spent on in a given month and how much is being earned. This is an important activity that can yield some surprising results. Often when people track these activities, they can see interesting patterns in spending and can then use this information to make decisions around changes that are necessary within spending habits so they can have the money they would like for other important things.

Family life is a pivotal aspect of many of our lives. Our satisfaction within our family life impacts many of the other keys aspects of our lives. How happy are you with regard to the way that your family relate to each other? Are you satisfied with the time that you spend together as a family? Are there changes that you would like to make that might improve your level of satisfaction with your family life? Why don’t you give something new a try that will provide the family with an opportunity to spend some quality time together. Keep in mind that how content we are at home impacts how satisfied we are with other aspects of our lives, so spending the time to improve the family relationships will improve other areas of our lives.

The last area of life that I'd like to spend time commenting on is the relationship aspect of our life. How satisfied we are within our relationship has a tremendous impact on every other part of our life. Unfortunately, we can become so wrapped up in other important areas of our lives that we can neglect this area. Some important areas to explore are: Are you satisfied with the amount of time that you make for your partner? Do you spend any “alone” time together and is this enough? Do you make a point of “getting away” together and concentrating on your relationship? Does your partner demonstrate interest in you and your needs? Do you consider your partner’s needs and how well you are showing an interest in those needs? Do you communicate with each other regarding what is working well within your relationship and discuss what you’d like to work together to improve? Are you satisfied with the level of intimacy shared within your relationship? Do you have a healthy and mutually satisfying sexual relationship? Do you openly communicate about this aspect of your relationship so that you understand each other’s needs?

These are just some of the areas to think about and some of the questions that I suggest you consider exploring as you complete a thorough evaluation of your life and reflect upon what is going well and which areas require some improvement. Once you complete your assessment, the next step will be to decide on the changes that you will need to make and how you will make them. As you can see, this exercise is very intense and demands a lot of time and reflection, which is why I strongly encourage you to do this over the summer. Change is not easy and takes energy, time and commitment. During the hectic school year it can be difficult to find the time and summon the energy that is required for self-reflection. The summer can provide you with the time and space necessary to determine needed changes and to make them. I encourage you to take advantage of your summer to embark upon a journey that can provide you with immeasurable personal benefits. It will be worth the effort!

Kathy Taylor-Rogers is an EAP Coordinator with the Employee Assistance Program for teachers. For confidential assistance contact Kathy Taylor-Rogers (ext. 242) or Marie Wall (ext. 265).
Accountability is at the forefront of current education debates. Recently the issue has gained prominence as a result of school rankings by the Fraser Institute and the Atlantic Institute for Market Studies, and the initiatives of various provincial governments to increase the amount and intensity of standardized testing.

The continued tendency of the media, the public and governments to assume that test scores and school rankings are the most important measure of accountability for students, teachers, schools and school systems has made the development of a more balanced and professional framework for accountability a priority for CTF and its Member organizations.

Defining accountability
Generally speaking, accountability is the process through which individuals or organizations take responsibility for their actions and report on these actions to those who are entitled to the information. Accountability also implies an obligation to find ways to improve performance, not just measure it. Safeguards should be put in place to encourage good practices, prevent abuses, ensure some course of redress for problems that arise and provide some assurance of equitable and fair treatment.

We propose an accountability framework that is organized around the following concepts:
- Linking accountability with the vision and goals of public education;
- Focus on student learning;
- Accountability as shared responsibility;
- Reporting on accountability;
- Professional accountability.

Linking accountability with the vision and goals of public education
An accountability system must be responsive to the complex goals and purposes of public education, and grounded in a vision that public schools work towards a common good that embraces democratic principles and social justice.

Market-based approaches to accountability assume that imposing the ‘discipline’ of the market on schools will lead to improved accountability. When schools and districts are forced to compete for students and their families as consumers, the result is increased inequities.

An educational accountability system should endeavour to define success by how well the system meets the entire range of educational goals.

“...accountability is the process through which individuals or organizations take responsibility for their actions and report on these actions to those who are entitled to the information.”

Focus on student learning
The primary purpose of accountability should be to support teaching and student learning in ways that address the diverse and changing needs of all learners.

Students are not standardized. As they come to school with diverse abilities, experiences, interests and prior knowledge, it follows that narrow standardized measures cannot assess their learning or progress.

A positive accountability model also provides information about the resources and support necessary for student learning. Being accountable for providing opportunities for learning is as important as being accountable for the assessment and evaluation of learning.

Accountability as shared responsibility
Accountability for a high quality public education system is a shared responsibility. Individual partners – governments, school boards, faculties of education, parents, teachers, teacher organizations, administrators, school trustees, students, the larger community – all have important roles to play and a responsibility for communicating how well they are fulfilling their respective roles.
As partners in this shared responsibility, teachers and their organizations accept responsibility for enhancing student learning, for ongoing professional growth and for upholding a professional standard of practice.

**Reporting on accountability**

As noted, the various partners in the education system have an obligation to report on how well they are fulfilling their responsibilities as they relate to teaching and learning and the overall improvement of our schools.

Each audience (including parents and the public) has different needs when it comes to information. Parents have the right to clear, comprehensive and timely knowledge about their child’s progress across a broad spectrum of educational goals. This is accomplished through mechanisms such as report cards, parent-teacher interviews, student-led conferences and ongoing communication with the school. Parents and the public want to be assured that there is a caring competent teacher in every classroom. The public has the right to information that shows how well the system is meeting its goals. This information should be contextual, broad in scope and clearly communicated so that it cannot be misinterpreted or misused.

**Professional accountability**

Professional accountability is focussed on meeting the needs of the learner. Teachers are responsible for:

- possessing a widely shared, continuously updated subject and pedagogical knowledge base;
- using that knowledge to make decisions in the best interest of students to enhance their opportunities to learn;
- working collaboratively with other professionals to make the best decisions for students;
- explaining and justifying their decisions about student learning to students, parents and the public;
- engaging in ongoing professional growth to enhance their professional practice.

The concept of professional accountability recognizes the important link between teacher quality and student achievement. Hence, there is a need to provide teachers with ongoing access to the knowledge and support necessary to make sound educational decisions in their classrooms every day in order to improve student learning. A recent CTF opinion poll on accountability found that, more than any other factor, the Canadian public believes that teacher quality has the greatest influence on a child’s success in school.

Another important aspect of professional accountability is teacher autonomy, at the heart of which is a teacher’s right to make decisions that enable her/him to meet diverse and changing student needs. This includes allowing teachers to use their professional judgement to assess and evaluate student learning using multiple forms of assessment.

Professional accountability also implies that teachers design, implement, and participate in professional development that will ensure sound judgement relative to student learning and development while at the same time upholding a standard of practice for the profession.

To advance an agenda for genuine accountability in education, CTF hosted a national conference on accountability from May 13-15 in Ottawa. Keynote speakers included Alfie Kohn, Andy Hargreaves, Lorna Earl and Ken Leithwood. Through this event, the Canadian Teachers’ Federation sought to engage the teaching profession, our education partners and the wider public in a discussion about genuine educational accountability that puts teaching and learning first.

It’s time to move from the cult of testing to a constructive culture of professional accountability.

Bernie Froese-Germain is Researcher, Professional and Developmental Services, with the Canadian Teachers’ Federation.
The time is here to examine our models of learning, particularly in light of current technologies and online capacity to deliver high quality content and interactions. Educators, now more than ever, feel a need to remain current and knowledgeable in their profession; to avail of substantive learning experiences without the constraints of geography and distance. Our current notion of lifelong learning is a metaphor best suited to the industrial age. It is a periodic, episodic, time-out-for-learning model built around traditional, formal classroom-style learning and is often supported with distance learning to remote locations.

The advent of digital communication technologies and innovative approaches to the uses of these beg for a new model. Perpetual learning is a knowledge-age metaphor building on the delivery of learning opportunities through high-bandwidth learning tools to the desktops of learners. It involves both individual interactions with personally meaningful content and interactivity between individual learners, teams, and learning mentors. Perpetual learning is not reliant on taking time out. It is integrally fused with work and life activities with both formal and informal learning taking place daily. It is used to add immediate value to the individual and organization in tandem with face-to-face learning. Perpetual learners assume responsibility for their learning and carry it out independent of formal certification. Perpetual learning is driven both by individual demand and by the needs of the workplace learning community with an emphasis on the application of insights by both individuals and teams.

Is this distinction a figment of one’s imagination or an accurate description of the leap we have taken since the advent of digital communication technologies? As educators we have imagined arriving at this place and we now have the means and vehicle to realize its potential. The Virtual Teacher Centre (VTC) employs a perpetual learning model where educators may avail of learning experiences that range from a five-minute chunk to a five-hour learning module. It draws upon a just-in-time approach where content choice is driven by the needs of individuals and learning teams. Learning experiences can be stand-alone, self-directed or utilized in a suite of blended activities that include group interactions, virtually or face-to-face.

Such is the tool currently available to school districts and all educators in the province of Newfoundland and Labrador. The VTC has just undergone an extensive external evaluation which revealed sound endorsement from all levels of the education system. The review process engaged representatives of the classroom, school districts, the Department of Education, the Newfoundland and Labrador Teacher’s Association, and the Faculty of Education at MUN. The following selected comments illustrate this support:

“The on-line professional development opportunities are readily available. Teachers can, if they have an issue in their classroom, go on-line and seek the solutions they are looking for. Professional development is always at their fingertips.”

“The Virtual Teacher Centre enables teachers to ‘network’ and learn with each other, to problem solve, share ideas, access professional literature, share samples of student work, assessment strategies, etc.”

“The Virtual Teacher Centre provides the opportunity for teachers to have an interchange with each other. Especially in schools that are distanced by geography. This is quite good.”

“The Virtual Teacher Centre can provide professional development outside the constraints of formal institutions. This does not replace face-to-face professional development. It enhances and enriches it by adding value to those professional development opportunities that already exist.”

“In an era when large and small companies, and federal government department and agencies including the military, are looking to e-learning as a solution to long-term
continuous learning and training for its employees, the Virtual Teacher Centre is in a lead position. It has already done much of the research and consultation necessary to plan and build a quality service, while many others are just beginning.”

“The Virtual Teacher Centre has tremendous potential to provide teachers with current pedagogical thinking. There have always been concerns with getting information out to teachers and with teachers not keeping up with current pedagogy. The problem was that the resources were not there in rural schools.”

“The Virtual Teacher Centre could have a tremendous impact on the professional development opportunities for educators. With every teacher in the province having access to the Virtual Teacher Centre, it is possible for all to access professional development on an individualized ongoing basis.”

The Virtual Teacher Centre has built a robust infrastructure to accommodate and implement a wide range of professional development activities. Through its partnerships with the Centre for Distance Learning and Innovation and Memorial University, the VTC is in a solid position to deliver professional development to any teacher in the province. At this time of major structural change in the K-12 system the VTC is poised to collaborate with districts as the delivery vehicle for district online professional development activities. The Department of Education is currently partnering in the development of a number of substantial teacher implementation supports. Program Specialists who have the major district responsibility for implementation and professional support for classroom teachers can also have a critical role to play. The VTC can provide the assistance and leadership to program specialists to advance their mandate in new and innovative ways. Below is a partial list of the types of professional support that the VTC is bringing to collaboration in support of professional development.

Any or all of these can be combined to provide opportunities to conduct meetings and conferences online, to share resources, to collaborate in preparation for face-to-face meetings and to provide follow-up to individual and groups of teachers. Short tutorials and learning modules can be created around topics of interest or need within a district. Specific issues and content can be targeted through online resources. Supplementary curriculum materials can be made available as well as teacher-developed resources shared.

There is considerable value in creating legacy PD content which can be available during its initial context and then stored and made available for subsequent years. The VTC is able to provide storage and delivery of this content that can be posted, edited, and managed at the local level. Training and technical support is available from the VTC for this purpose. All of this assists in defining an environment of perpetual learning, a concept whose time has arrived without a great deal of fanfare but with enormous potential.

Alex Hickey is Coordinator of the Virtual Teacher Centre.

<table>
<thead>
<tr>
<th>SELF-DIRECTED ONLINE PD</th>
<th>BLENDED ONLINE PD</th>
<th>PD TOOLS</th>
<th>RESOURCES ONLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quick Reads</td>
<td>Program Support</td>
<td>Digital Portfolio</td>
<td>Lesson Plan Database</td>
</tr>
<tr>
<td>Investigations</td>
<td>Pilot Program Support</td>
<td>Discussion Forums</td>
<td>Articles/Journals</td>
</tr>
<tr>
<td>Learning Modules</td>
<td>Implementation Support</td>
<td>Journal Writing</td>
<td>Research</td>
</tr>
<tr>
<td>Interactive Curriculum Guide</td>
<td>Ask an Expert</td>
<td>Internal Messaging</td>
<td>Educational Web Sites</td>
</tr>
<tr>
<td>Enhanced Presentations</td>
<td>Web Casting</td>
<td>Online Scheduler</td>
<td>Educational Organizations</td>
</tr>
<tr>
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<td>Live/time shifted Video</td>
<td>V-Class Conferencing</td>
<td>Professional Reading</td>
</tr>
<tr>
<td></td>
<td>Curriculum Support Materials</td>
<td>Video Conferencing</td>
<td></td>
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<td></td>
<td>Voice and Text Conferencing</td>
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<td>Study Groups</td>
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<td>Learning Teams</td>
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<td>Leadership Teams</td>
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<td>Educational Web Sites</td>
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the bulletin 25 june 2004
Les quatre organisations Atlantiques de l'enseignement se sont offert les 2 et 3 avril 2004 à l'Université de Moncton une première occasion d'information, de réflexion et de dialogue autour du thème de l'éducation en français en milieu minoritaire. Si j'ose tenter de résumer les quelques millions de mots prononcés au fil du programme bien garni, c'est en raison de ma conviction que ces mots résonneront longtemps en chacune des personnes présentes et dans leur entourage. Il s'agit maintenant d'en dégager les idées maîtresses, histoire d'arrêter pour mieux repartir…

Rêves et réalités se croisent dès que la présidente de l'AEFNB, Mme Gilberte Michaud, donne le coup d'envoi en invitant les divers partenaires de l'éducation dans l'auditoire « à amorcer une prise de conscience plus éclairée en vue d'assurer la réussite scolaire et identitaire des élèves ».

Pour agir en connaissance de cause
Vendredi soir, M. Rodrigue Landry, directeur général de l'Institut canadien de recherche sur les minorités linguistiques, fournit habilement la toile de fond en puisant à ses nombreuses années de travail comme chercheur, éducateur et inlassable défenseur de la francophonie. Il présente les indices de vitalité des communautés francophones et un tableau démolinguistique en se référant à une étude récente, Libérer le potentiel caché de l'exogamie. De prime abord, le taux grandissant d'exogamie (presque deux tiers des enfants de 0 à 18 ans sont de foyers à un seul parent francophone) et l'attraction très forte de la culture anglo-dominante ne semblent présager rien de très prometteur. Toutefois, M. Landry nous offre une autre perspective plus positive que véhicule le titre même de l'étude. Et, à mon avis, l'action qu'il préconise doit commencer dans le sens inverse des mots.

Caché – Mettons au grand jour les réalités, grâce à la recherche, afin de bien saisir la situation; suivra la prise de conscience des possibilités qui existent de renforcer la vitalité des communautés francophones.

Potentiel – Transformons les possibilités en force agissante.

Libérer – Déchargeons-nous de la vision réductrice de l'exogamie, qui peut exercer un effet multiplicateur avantageux pour la francophonie.

Les chiffres appellent de nouvelles stratégies qui pourraient presque doubler les inscriptions aux écoles francophones : des actions efficaces pendant la petite enfance et une intervention tripartite des milieux familial, scolaire et socioinstitutionnel. Une campagne nationale devrait sensibiliser à la valeur ajoutée d'une éducation en français, autant pour l'individu et l'école, que pour la communauté et le pays tout entier.

Le ton – empreint d'espoir – est donné.

Parole aux partenaires
Samedi matin, témoignages et idées fusent autour de cinq « défis » lors des discussions en groupe. Bien que leurs parcours diffèrent beaucoup selon la situation géographique et la taille de leurs communautés, les personnes participantes sont animées du même désir ardent de trouver des stratégies porteuses d'avenir. Les vœux qu'ils ont énoncés en sont le miroir (voir les cases ombrées à la fin de l'article).

Pistes et balises
Que de défis! Que de souhaits! Par où commencer? Un trio d'ateliers sur des sujets interréliés permet d'explorer des pistes d'action et de poser des balises.
Les écrits sur la mission propre à l'école francophone sont nombreux. Pourtant le rôle des principaux acteurs de l'éducation relativement à la réalisation de cette mission, soit les enseignantes et les enseignants, est peu documenté. Pour combler cette lacune, la Fédération canadienne des enseignantes et des enseignants (FCE) a entrepris une enquête pancanadienne afin de répondre avec précision à la question : Qu'est-ce qui caractérise l'enseignement dans une école francophone?

Sont exposées les composantes du sondage effectué dans les derniers mois. Les chercheurs partenaires, de l'Université d'Ottawa et de l'Institut canadien de recherche sur les minorités linguistiques, s'attellent à l'analyse des abondantes données recueillies. Il ressort déjà que le personnel enseignant affirme son engagement à l'égard de la transmission de la langue et de la culture. De plus, 80 % des défis énumérés tombent dans deux grandes catégories : vivre en français dans un milieu anglo-dominant et le manque de ressources de tous ordres. Un forum national de consultation tenu le 8 mars et la mini-consultation tenue au Symposium aideront à dresser un plan d'action qui visera la meilleure concordance possible entre les besoins et les moyens en place pour assurer une éducation de langue française de qualité. Le rapport final paraîtra au début de l'automne 2004.

Au cœur de cette mission figure la notion d'identité, notion qui nous unit car elle désigne ce qui fait qu’ensemble nous formons une communauté. Mme Sylvie Blain, professeure de la Faculté des sciences de l'éducation à l'Université de Moncton, dirige une importante réflexion sur les éléments pouvant Favoriser le développement identitaire chez les jeunes francophones. Pour faire contrepoids à la prédominance de l'anglais, elle explore des approches pédagogiques propices à l'autodétermination, qui suppose des sentiments de compétence, d'autonomie et d'appartenance. Est-ce que l'intégration plus soutenue de la culture et des nouvelles technologies dans le vécu scolaire des jeunes ne porterait pas fruit? Multiplions les possibilités qui leur sont données de faire des choix. Redoubletons de créativité pour susciter des interactions en français avec leurs pairs et leur offrir des activités significantes à leurs yeux. La vitalité future de nos communautés francophones en dépend.

Deux autres petits mots sont gros de sens et de conséquences pour les francophones, comme M. Reno Thériault, directeur général de l'AEFNB, l'explique dans son atelier Pourquoi un traitement égal n'est pas équitable pour les minorités linguistiques. L'égalité réelle exige d'abord la reconnaissance des besoins particuliers de chaque groupe linguistique selon qu'il est majoritaire ou minoritaire. Mais cela ne suffit pas : pour qu'il y ait équité, il faut accorder une importance égale aux besoins de l'un et de l'autre, ce qui peut exiger un traitement différent, voire des investissements plus considérables ou des façons de faire à la mesure des besoins. M. Thériault s'emploie à informer et sensibiliser le public et les autorités à la nécessité de financer les écoles francophones de sa province à un niveau qui garantisse aux élèves des chances de réussite véritablement égales à celles dont jouissent les élèves des écoles anglophones. « Minorité » ne devrait pas être synonyme d’« infériorité ».

Vécus et témoignages
Quatre panélistes apportent ensuite des témoignages émouvants des Défis et possibilités en tant que « minoritaires » dans le contexte Atlantique. Leurs cheminement sont aussi variés que les individus mêmes, leurs occupations et leurs lieux d'origine, mais la ressemblance de leur conviction et de leur détermination est saisissante. Tour à tour il et elles nous rappellent les progrès du réseau scolaire francophone dans les quatre provinces Atlantiques et les obstacles passés et actuels. Les atouts d'une éducation en français ne font place à aucun doute dans leur esprit même si, par moments, une certaine timidité ou insécurité ont pu inhiber l'affirmation de leur identité en tant que francophones. Je reste avec la pensée que nous avons besoin de surmonter individuellement et collectivement cette timidité avant de pouvoir bien opérer la sensibilisation voulue à la valeur ajoutée d'une éducation en
français. Inutile de tenter de persuader les autres si nous ne sommes pas aussi convaincants que les quatre panélistes devant nous.

Comment traduire des rêves en réalités? MM. James Thériault, et Paul-Émile Thériault, donnent des exemples inspirants. Le premier, directeur général du Centre scolaire Samuel-de-Champlain de Saint-Jean, respire la fierté tout à fait justifiée en décrivant le chemin parcouru pour mettre en place un éventail enviably de services. Grâce à des efforts concertés et soutenus, le centre scolaire continue d’ajouter des fleurons à sa couronne de succès, taillant ainsi une place visible et dynamique pour les francophones. Son homologue du Centre Sainte-Anne de Fredericton partage ensuite avec l’auditoire la joie des célébrations des 25 ans d’effervescence dans la capitale du Nouveau-Brunswick. Il nous fait comprendre que l’histoire du Centre remonte encore plus loin car vingt ans de travail acharné ont précédé sa mise sur pied. De toute évidence, le vrai tour de force réside moins dans l’effervescence que dans la constance. Grâce à cette présence vive qui s’affirme, les francophones sont désormais visibles et « inoubliables ».

Pour rêver mieux…

Richard Caissie de l’AEFNB et Beverley Park de la NLTA forment le duo organisateur de cette grande première. Grâce à eux, j’en repars avec la conviction raffermissée que, non seulement tout commence par un rêve, mais que mieux vaut qu’il soit rempli de mots positifs qui éclairent, de « mots-phares ». J’en ai retenu 20 qui me semblent résumer l’essence du Symposium.

Sachons libérer le potentiel caché de nos communautés. Pour réaliser la mission de l’école francophone, le personnel enseignant a affirmé son engagement, mais des défis particuliers appellerent à l’action, qui doit comprendre notamment : la construction de l’identité des jeunes en passant par l’autodétermination et la reconnaissance que l’égalité n’est pas synonyme d’équité sans égard à la différence. Nous connaissons malgré tout des succès notables dont nous pouvons tirer fier. Suscions l’effervescence dans la constance au sein de nos milieux. Il incombe à nous tous de nous affirmer, de sensibiliser les gens de notre entourage et de mettre en lumière les atouts que procure le fait d’apprendre et de vivre en français. Nourris et éclairés des échanges du Symposium, nous pourrons certainement RÊVER MIEUX!

Un conseil : privilégions ces mots-phares dans notre langage. Prêtons garde au message peut-être rébarbatif que véhicule le mot « minoritaire », surtout chez les jeunes qui aspirent à s’ouvrir sur le monde.

Je termine en formulant un vœu personnel inspiré du drapeau poétique franco-terre-neuvien-et-labradorien :

J’espère qu’au retour chez vous après cet événement vivifiant un vent souffle fort dans vos voiles et les gonfle de fierté. Vous constituez l’équipage qui hisse les voiles et qui tient le gouvernail. Il vous faudra braver des intempéries, bien sûr, mais en tenant le cap que vous aurez fixé ensemble, vous mènerez certes le bateau à bon port. Tenez ferme! Beaux rêves! Bon voyage!

Liliane Vincent est la Directrice des Services aux francophones de la Fédération canadienne des enseignantes et des enseignants.
Like all teachers, I love our annual summer vacation! No bells, no preparations, no supervision, no corrections, no parent and staff meetings… you know the feeling. A great time to sit out on the deck basking in the warm sunshine and to enjoy the release from responsibility and duty. It is also an excellent time, at your leisure, to pay an annual visit to some financial matters that have been placed on the “back-burner” due to busy life and work commitments from September to June. Here are some points for an “annual financial check-up”.

Your banking… Are you getting the “best value” monthly banking package? To explore less costly banking services (depending on your personal banking habits and preferences) check out http://strategis.ic.gc.ca. Go to “Strategis for consumers” to use the “Financial Services Charges Calculator”. It will give you comparative pricing on various banks/credit unions and their products and services, depending on your individual banking requirements.

Your credit cards… The same website also provides a “Credit Card Cost Calculator”. Again, depending on your answers to a few screening questions, you can view some comparative pricing options for reducing your credit card costs. Are you getting the best interest rate?

Your monthly bill-paying arrangements… To achieve a “low-maintenance”, user-friendly system that reduces your work and “runs by itself”, here are some suggestions:

- Arrange direct payroll deposit of your bi-weekly cheques to your bank or credit union;
- Arrange with your bank to divide your payroll deposit. One part goes to a chequing account to meet regular monthly expenses; the rest goes into a savings account to meet annual irregular expenses;
- Arrange to have bills equalized over a 12-month period to better manage cash flow;
- Authorize automatic monthly payments of your bills from your chequing account. This eliminates a lot of unnecessary paperwork, mailing bill payments and wasting time.

• Schedule your automatic bill payments so that some are paid early in the month and others are paid later in the month. A smoother cash flow results if both these totals are approximately equal, corresponding to your consistent cash flow coming in.

Hint: To reduce taxes, it is advisable for the higher income partner to pay the regular monthly bills; this leaves any investing to come from the income and in the sole name of the lower income partner – where it is taxed at a lower rate.

(continued on page 30)
Your debt... Any “bad debt”, i.e. credit cards with high interest rates, is suspect. Do you have a plan to pay down these debts? Can you transfer the balances on your worst credit cards to a new low-cost card? Can you reduce the number of credit cards you hold, starting with the high-cost cards? And then destroy the high-cost cards! Is a consolidation loan right for you?

If you are in difficulty with debt repayments, talk to a Financial Security Advisor. The Strategis website, noted earlier, also contains the informative “Dealing with Debt: a Consumer’s Guide”. Another valued resource is the Credit Counselling Service of Newfoundland and Labrador, a free, confidential counselling service with offices in St. John's and Corner Brook.

Your mortgage... You might check out refinancing your mortgage. With interest rates at 44 year lows, experts say that many mortgage-holders can benefit in the unique present environment, even with penalties factored in! Posted rates at banks are always negotiable. Call your mortgage lender and ask how much interest you’d save if you re-financed and what penalties would apply. You may also want to talk to a Financial Advisor. You may also benefit from increasing the amount of your loan while you are re-negotiating your mortgage, e.g. to pay off “bad” debt. Incorporating a “consolidation loan” with your mortgage is a cheap way to borrow, assuming it is paid down in a timely way.

Your insurance... a review of your home and auto coverage may be timely. A couple of comparative quotes from different insurers can assure you that you are getting value for premiums paid. Are you availing of all discounts? Exactly what coverage do you have and need? Consider increasing the “deductible” to reduce the cost. Can you pay by pre-authorized monthly deduction – with no increase in cost?

Your will... If you have been procrastinating, now is a good time. You can save your lawyer’s time (and billing) by going prepared with full details on your family members, your assets, liabilities, your insurance, your investments, your wishes for potential executors and guardians, etc.

Your Disability and Life Insurance... Our insurance needs change over time as our family or personal circumstances change. A review of the protection afforded by these insurance products is in order from time to time. A “life insurance needs analysis” can be done to determine optimum coverage.

Hint: For those who are senior teachers or those approaching retirement, consider if “changing over” now from group term insurance to an individual permanent life insurance plan is appropriate for your personal financial circumstances. For healthy individuals, this route is cheaper than conversion under the group policy at age 65.

Your RRSPs... A good time to see how you are doing. Is your asset allocation still reflecting your investor profile (your goals, time frame, and comfort level)? Does your RRSP need re-balancing to keep in line with your original goals? Are you contributing regularly to an RRSP? What is your 2004 RRSP contribution limit (from the Notice of Assessment that arrived recently from Canada Revenue Agency)? How do you plan to take advantage of your accumulated “unused RRSP contribution room” over the remaining years until you retire? What happened to that “last-minute” deposit you made to your RRSP last February? What happened to your tax refund? Do you have a Spousal RRSP in place for the lower-income partner?

Record-keeping... some system of collecting, organizing and easily retrieving bills, financial papers, etc. is essential. Tax records should be retained for six years. A safety deposit box (an annual, tax-deductible expense) is useful to store important documents: birth and marriage certificates, passports, wills, insurance policies, your financial plan, letters of recommendation, your C.V., your mortgage documents, car documents, awards received, investment statements, banking details, credit card details, a copy of your monthly/annual budget, details of outstanding loans, RRSPs, etc.

Hint: Arrange to give your partner joint access to your safety deposit box so that (s)he can deposit/retrieve important papers in the case of your incapacity or absence.

Tax-reduction strategies... The first place to start is with your RRSP, as discussed above. The second area to consider is your non-registered investment account. Both the structure and the content of your non-registered account are important.

1) Structure: An account in the sole name of the higher-income partner is taxed most heavily; a “joint account” with your partner will reduce the tax hit (better); an account in the sole name of the lower-income partner will reduce the tax bill even more (best!).

2) In addition to how the account is structured (in whose name it is set up), it is important to see what kind of investment income is being produced. Capital gains and dividend income receive more favorable tax treatment than interest income. A Financial Advisor can suggest tax-efficient investment products – more suited to non-registered accounts – that match your investment goals, time frame, expected returns and risk tolerance.

Hint: Many non-registered investment accounts that recorded capital gains in 1998-99 “bull markets” produced capital losses in “bear years” of 2000-02 (due to the market decline). If this applies to you, you paid taxes on your net capital gains in the good years and took a net capital loss in the bad years. But all is not lost. You can use a net capital loss as follows:
Example: Millie had a $1,000 net capital gain in her non-registered investment account in 1998 and a $2,000 net capital gain in 1999. Alas, she had a $1,500 allowable capital loss in both 2001 and 2002. Her Notice of Assessment will show she has accumulated $3,000 in unused net capital losses. Her Financial Advisor suggested she submit a “T1 Adjustment Request” for 1998 and for 1999 (her years of capital gains on which taxes were paid). In her request, Millie will ask that her net capital losses for 2001 and 2002 be “carried back” – up to three years – and applied to “wipe out” her capital gains in 1998 and 1999). This will produce a refund of taxes paid in past years.


Once you have discussed and prioritized these dreams with your partner, sit down for an hour with a financial professional for a no-obligation, no-cost consultation. A Certified Financial Planner will assist you in: validating your dream (assuming your other financial fundamentals are in place); determining a baseline, considering your present financial resources and obligations; exploring practical alternative ways, within your means, to achieve your goals; devising a written financial plan – incorporating tax-reduction strategies – which may include the purchase of an investment and/or insurance product; carrying out the specifics of the plan; and monitoring and revising the plan as it is actioned over time.

Take some time to attend to this financial “homework”. Any questions? I’ll be “at my desk” all summer to assist you with a “homework hotline”. And have a relaxing, enjoyable and well-earned vacation!

Pat Hogan is a retired principal/teacher and a life member of the NLTA. He is a licensed Financial Security Advisor with Facey Financial Planning & Consulting. Pat would welcome inquiries, with no obligation, at 709-754-2143 or email:hogan@roadrunner.nf.net.

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SCIENCE EDUCATORS CONFERENCE  
July 21-23, 2004  
Mount Allison University, Sackville, New Brunswick. The new Atlantic Canada Association of Science Educators (ACASE) announces its founding conference, “Listening to the Many Voices of Science”. ACASE brings together science educators from elementary school through university to build a collaborative science education community and advocate for science education. Deadline for early registration is June 11. For information visit www.mta.ca/acase2004, e-mail: acase2004@mta.ca, Tel: 506-364-2588, or Fax: 506-364-2583.

SUMMER INSTITUTE IN ENVIRONMENTAL EDUCATION  
August 8-13, 2004  
Kildevil Camp and Conference Centre, Gros Morne National Park. Educators are invited to participate in the Western Newfoundland Model Forest (WNMF) Partnership's Summer Institute in Environmental Education as we explore the Boreal Forest. This five-day learning experience is for educators of all disciplines and grades, and for students and new graduates in the field of education. For more information contact the WNMF at 709-637-7300 or e-mail wnmf@wnmf.com.

EDGEO EARTH SCIENCE TEACHERS WORKSHOP  
August 9-10, 2004  
Johnson GEO CENTRE, St. John's. A great opportunity for K-12 teachers to get some practical hands-on Earth Science knowledge in a fun environment. Participants will enjoy a variety of presentations both in a lecture setting and in the field with trips to Outer Cove and the Kelligrews quarry fossil site. For registration and further information contact Thomas Loader, Tel: 709-737-7898 or e-mail: thomas.loader@geocentre.ca.

PRACTICAL CLASSROOM MANAGEMENT  
August 17-18, 2004  
St. John's. A two-day summer institute aimed at enhancing teachers’ classroom discipline techniques. Topics include: preventative discipline techniques, dealing with disruptive and defiant students; handling high level incidents in class; tracking behavior and communicating with administration. Location: MUN Arts Annex, Room 1043. Fee: $100. For further information e-mail pcmc@eastlink.ca.

TEACHER’S EDUCATION ADVENTURE  
August 22-28, 2004  
Gros Morne National Park. Learn the answers to many fascinating questions as you walk the Tablelands, peek into tide pools, and explore bogs, streams, and other wetlands in Gros Morne National Park. The Teacher's Education Adventure is offered by Parks Canada in partnership with the Department of Education, the NLTA, provincial school districts, the Red Ochre Regional Economic Board and the Gros Morne Co-operating Association. Registration: $350 per person (includes meals, accommodations at local motels, and travel during the Institute). For further information contact Dorothy Parsons, Education Specialist, Western Newfoundland and Labrador Field Unit, Parks Canada, Tel: 709-498-2417, Fax: 709-498-2099, e-mail: Dorothy.Parsons@pc.gc.ca.

NATIONAL OVARIAN CANCER ASSOCIATION WALK OF HOPE 2004  
September 12, 2004  
Quidi Vidi Lake, St. John's. The first annual St. John's Walk of Hope, a fundraising event that supports research into ovarian cancer in Canada. Registration and other details can be found at www.nocawalkofhope.ca or call 709-579-1020.

NON-VERBAL LEARNING DISABILITIES WORKSHOP  
October 8, 2004  
Newfoundland Room, Mount Peyton Hotel, Grand Falls-Windsor. Dr. Dean Mooney (co-author of a new book with Dr. Byron Rourke), will be presenting a workshop entitled: “Nonverbal Learning Disabilities: Diagnosis and Interventions for Home and School”. Early bird registration deadline is June 25. Copies of the registration form can be found at www.bvcc.k12.nf.ca. For more information contact Keith Aday, at 709-292-5727.