

Renewed Faith

By Lesley-Ann Browne

Jelcome back to another school year! I hope you had an enjoyable summer and have started the new year refreshed and rejuvenated. Our first issue of The Bulletin contains some useful information that may be of interest for the beginning of this school year. There are articles on financial planning, school bullying, and the employee assistance program. An article in our section called "Reflections" provides the perspective of one teacher on his career and what he would like to do over. I trust our new teachers will find The Bulletin a useful tool in learning about issues of concern to them and about the work of their Association. And while The Bulletin may not be new for our returning teachers, I hope you will find something of interest as well.

The messages from our Executive Director and our new President are particularly insightful and you may want to check out a new addition for this issue called "Introducing Our Executive". This issue introduces two Executive members and upcoming issues will contain a brief bio and photo of the new 2003-05 Provincial Executive. We will also be including information on our various NLTA standing committees and profiling school representatives and new teachers. As always, your feedback is welcome on any of these features or issues of The Bulletin. As well, please consider contributing to The Bulletin. An article about your school or your colleagues is a great way to let others throughout the province know about what you are doing. And don't forget our "Hat's Off" section profiling the great work of teachers. Remember - if we don't hear about it. we can't write about it.

I have had many teachers ask me for an update on my daughter whom I mention periodically in my editorials. I sent her off to junior high this September with as much anxiety as I did her first day of Kindergarten. There were major differences. She is now seven years older. A self assured, independent preteen who requested that I not escort her to school. She made that request in June. I guess she figured I needed a few months to prepare. It took me a while to get over the fact that I would not be there to help her if she needed me. I had been there every day since Kindergarten, but it was encouraging to know she was able to do it herself. After all, I was told, none of the other parents would be there. She has entered the "cool" environment of junior high, and has already learned that image is everything. I have tried to instill confidence and independence in her. I guess it is I who has to get used to this new found independence.

Each school year starts with my renewed faith in teachers and the work that they do. It is a pleasure to work on your behalf. Like other parents, I entrust my child into your care and I value your dedication and commitment. Have a wonderful school year and keep up the great work.



Lesley-Ann Browne Editor

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Features

10 President's Message

Thoughts on Death, Taxes and Change by Fred Douglas

13 Executive Director's Message Beginnings by Edward Hancock

14 Your Collective Agreement Maternity and Sick Leave Update by Stefanie Tuff

15 Group Insurance Insurance Claims Skyrocket in 2002-03 by Don Ash

16 Living Well

Your Employee Assistance Program by Marie Wall

18 Introducing Our Executive

19 Professional Development Happy New Year!

by Beverley Park

20 Reflections

If I Had My Job to Do Over by Hector M. Earle

22 Money Matters

"Mid-Career" Financial Planning by Pat Hogan

$\mathbf{24} \hspace{0.1 cm} \text{Safe \& Caring Schools} \\$

Predatory Behavior at School: The Educational Content of Bullying by Dr. Wayne Nesbit

26 Hats Off!

Teacher Receives National Scholarship CTF Honours Local Education Leaders

Departments

Up Front	2
On Location News	4
In Memoriam	9
Resources	27
Calendar	back cover

LETTERS

THANK YOU FROM THE JANEWAY

\$1,774,281. THAT WAS THE FINAL 2003 Telethon Tote Board total and your organization has shared in helping us reach that amazing figure. Thank you on behalf of all the Children of Newfoundland and Labrador for your generosity.

The funds that you and many others throughout the province donated will be spent wisely. They will help purchase the equipment that will be used to treat more infants and young children like those whose stories you saw during the Telethon. This year's Champion Child, Brandon Howlett, has been able to receive most of the life-saving treatment that he has needed here at the Janeway. This is because the necessary equipment was in place together with the medical staff needed to treat him. In the future when you view the Telethon and watch more Miracle Stories, you should feel very proud that you have helped to make their treatment possible. You will also have assisted with advancing the important pediatric research that is being undertaken in this province with the funds that were donated.

Everyone connected with the Janeway Children's Health and Rehabilitation Centre is extremely heartened at the vote of support and confidence you have given to them through your donation. It is greatly appreciated.

One of the real pleasures I have as a member of the Janeway Children's Hospital Foundation is to say *Thank You* to all the individuals and organizations who so generously support our hospital and the work they perform.

Tom Kendell Chair Janeway Foundation Board



WHAT DO I WIN?

Each winner, accompanied by a parent/guardian will:

- win a trip to Ottawa, transportation, hotel and meals;
- attend an Awards Ceremony and a cultural evening in Ottawa in February 2004;
- receive a Certificate of Achievement, prizes AND MUCH MORE!

THE CATEGORIES

One winner will be selected from each age group: Ages 9-11, 12-14 and 15-18 from the following categories:

- Best Essay or Short Story in English
- Best Essay or Short Story in French
- Best Artistic Representation

Note: To recognize the 400th Anniversary of the arrival of the first Black man in Canada, Mathieu Da Costa, we will select for a special award, among winning entries and all age groups combined, the best essay or short story submitted in English, and the best essay or short story submitted in French, that celebrate a Black Canadian.

DEADLINE - DECEMBER 5, 2003

Entries accompanied by the Consent Form must be sent to the Canadian Teachers' Federation and postmarked no later than **December 5, 2003.**



Canadian Teachers' Federation

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CLARKE'S BEACH

NLTA Medal winner announced

Stephanie Snow of Clarke's Beach is the winner of the Newfoundland and Labrador Teachers' Association Medal for the Spring Convocation 2003. Stephanie convocated this past May with a Bachelor of Education (Primary/Elementary) from Memorial University of Newfoundland. She completed her teaching internship at Rennies River Elementary in St. John's.



Stephanie Snow accepts her NLTA Medal from NLTA President Fred Douglas.

While at Memorial University, Stephanie was President of the MUN Education Society (2000-02), and a member of the MUN Faculty Council (2001-03). She has been recognized for her academic excellence by being named to the Faculty of Education Dean's List in 2000-01 and 2001-02. Stephanie was also a recipient of the Dr. John M. and Elsa S. Morgan Scholarship from MUN for 2001-02.

GANDER

ArtsSmarts project earns national recognition

A 2002-03 ArtsSmarts project has earned national recognition for a class of fifth graders at Gander Academy. The art project, a three panel mural of the Newfoundland Marten in its old growth boreal forest habitat, is featured along with the students, their

teachers and supporting artist in a video vignette that will be part of the National Park Pavilion of Canada's newest Discovery Centre to be officially opened in Hamilton, Ontario this fall. Jackie Syroteuk of Parks Canada's Calgary office said, "the marten mural is of great interest because it involves arts, culture and the natural environment and provides a wonderfully unique learning experience. Children from Hamilton, other parts of Canada and around the world will learn about this project. Hopefully it will encourage them to protect wildlife and their ecosystems, whether it is in their local, regional, provincial or national park or in their own backyard." It is one of only five projects selected from across Canada.

The Newfoundland Marten project was also showcased at a national ArtsSmarts conference in Alberta last summer. ArtsSmarts coordinator Ken Murphy said, "the project was chosen to represent Newfoundland and Labrador's participation in ArtsSmarts because of the high quality of work completed by the students and because of the way the project was integrated into the existing curriculum." While completing the mural, students worked with science and social studies curriculum materials specifically created for the project by Jim Cornish, their classroom teacher. These resources and ones used in this past year's ArtsSmarts project on the Vikings, are available at Mr. Cornish's website at www.stemnet.nf.ca/CITE/themes.html.



The Marten mural, created by students at Gander Academy, has earned national recognition.



ON LOCATION

CORNER BROOK

Teacher teaches one final lesson

When Ed Sheppard retired from the Math Department at G.C. Rowe Junior High School in Corner Brook last year he had a retirement party – but not the usual retirement party. Like his teaching career, his party involved math – addition to be exact. Instead of the usual retirement gifts, Ed's involved cash donations to the Janeway Child Health Centre. Over \$650 was donated in lieu of gifts for his retirement party.

"I took on this project at the end of my teaching career to teach one final lesson," said Ed. "My retirement wish is to read about someone else doing the same next year."

ST. JOHN'S

Teacher intern attends NLTA Biennial General Meeting

As a prospective educator beginning a new career in the field of education, Pamela Clarke was delighted to have been invited to attend the NLTA Biennial General Meeting last April. In preparation for the event, Beverley Park from the Professional Development Division of the NLTA provided Pamela with a convention package and answered all her inquiries. Upon arrival to the orientation session, Pamela made the acquaintance of several first-time delegates and observers who were equally curious about conference procedures. NLTA Executive Director, Edward Hancock, outlined the upcoming agenda in an informative presentation which equipped Pamela with the necessary knowledge to attend the convention as an active participant.

"Over the course of the four-day convention, I enjoyed many enriching experiences pertaining to areas such as the parliamentary procedures of the NLTA, current issues confronting educators throughout the province of Newfoundland and Labrador, as well as the structural organization of the Association," said Pamela. "I also had the privilege to hear an informative address entitled *The Schools We Need* by Dr. Kenneth Leithwood which focused on suggestions to improve our current education system."

Pamela feels the experience has provided her with invaluable insight into the teaching profession. "I have come to realize the fundamental importance of not only being cognizant of the NLTA and its policies, but being an active participant in the organization." She firmly believes that our teachers as a collective whole would experience more job satisfaction in their careers if they voiced their opinions on a Special Interest Council, became a voting delegate, sat on the Executive Council or simply remained informed about current issues. "I certainly have every intention of becoming a proactive participant in the organization and I encourage all new and existing teachers to consider doing the same," concluded Pamela.

Pamela is currently a Grade 8 French Immersion teacher at Beaconsfield Junior High in St. John's.



Pamela Clarke listens intently at BGM 2003.



the bulletin **(5)** september/october 2003



Kathy Taylor-Rogers

NLTA Staff Changes

The Newfoundland and Labrador Teachers' Association is pleased to welcome Kathy Taylor-Rogers to the replacement position of Employee Assistance Program (EAP) Coordinator. Kathy will be replacing Claudette Coombs during the 2003-04 school year.

Kathy holds a Bachelor of Social Work degree from Memorial University of Newfoundland and is currently working on her Master of Social Work degree. She has over 15 years of experience in a variety of counselling related areas and has completed supplementary training in bereavement intervention, counselling for victims of domestic violence, sexual abuse counselling, suicide intervention, and solution focused therapy.

Kathy previously worked in a replacement position as EAP Coordinator with the NLTA during the 2000-01 school year.

NEWFOUNDLAND & LABRADOR

Megan Jackman



Kayla Shea

FIIa Manuel Award winners announced

The 2003 winners of the Ella Manuel Awards were awarded to Grade 12 students Megan Jackman of Dorset Collegiate, Pilley's Island and Kayla Shea from Fogo Island Central Academy. The two winners were selected from many excellent applications received from high schools around the province.

Both winners are outstanding students, active in school and community affairs. Megan, who was this year's Valedictorian for the graduating class at Dorset Collegiate, is active in figure skating, writing, music, school and municipal affairs. She is planning to pursue a career in medicine. Kayla, who was President of the Student Council at Fogo Island Central Academy, is an avid basketball and volleyball player, an active Army Cadet, and a volunteer for several community organizations. She is also planning to pursue a career in the health care field.

This is the eighteenth year in which the award has been given in memory of Newfoundland and Labrador writer, broadcaster, peace activist and feminist Ella Manuel. The awards assist young women graduating from high schools around the province in their further education.

Teacher Discount Program

The Teacher Discount Program is still up and running and teachers can expect to see even more businesses and companies throughout Newfoundland and Labrador offering discounts to teachers.

The list of discounts is presently being updated and teachers can expect to have a revised copy of the Teacher Discount Program booklet in coming weeks. The booklet will also be available on the NLTA website for easier access.

Teachers will need an NLTA membership card to take advantage of these discounts. The NLTA is in the process of getting membership cards to new teachers. If you have any questions, please contact the NLTA Communications Officer, Lesley-Ann Browne, Tel: 726-3223 or 1-800-563-3599 (toll free), ext. 228 or labrowne@nlta.nl.ca.

Athletic Federation announces new name and logo at AGM

The Newfoundland and Labrador High School Athletic Federation has changed its name and logo to School Sports Newfoundland and Labrador.

Gerald Wheeler from Gill Memorial School in Musgrave Harbour was elected President of School Sports. "Our new name and logo represents a much more progressive and inclusive organization." We realize that the key to healthy lifestyles starts long before high school and we are trying to do our part by expanding our mandate into the junior high schools, to offer more opportunities for participation for that age group."

Besides Mr. Wheeler, Dennis Lush was elected to the position of Vice President Administration. Phil Griffiths as Vice President Tournaments/Technical and Rosemary Ryan as Vice President Junior High. The following regional directors were elected at their spring regional meeting and will also sit on the board of directors for the Federation: St. John's Region – Joe Wadden, St. Kevin's High, Goulds; Avalon Region – Henry McDonald, Dunne Memorial, St. Mary's; Avalon West Region - Keith Randell, Bishop White All Grade, Port Rexton; Burin Peninsula Region – Gary Higgins, Pearce Junior High, Burin; Central East Region – Steve Harris, Glovertown Academy; Central Region – Paul Butt, Botwood Collegiate; Central West Region - Mike Ball, Elwood High, Deer Lake; Western Region - Vacant; St. Barbe Labrador Region - Carson Froude, Bayview Collegiate, St. Lunaire; Northern – Terry Holmes, Eric G. Lambert School, Churchill Falls.

As well, the organization honored its top student athletes, coaches, sports administrators and schools at its Annual Awards Banquet held in May.

The High School Athletic Federation recognized coaches who had a particularly successful year with the Coach of the Year Award. Ron Blair from Eric G.





Lambert School in Churchill Falls was this year's winner. Within the last year Blair was very successful on a provincial level in a number of sports. He has won backto-back Table Tennis championships, coached both the Badminton team and the Girls Volleyball team to silver medals and won the team sportsmanship award.

Carl Johnson from Baltimore High in Ferryland and Terry Mosher from Queen Elizabeth High in Foxtrap were the runners-up for this award.

The Coaching Service Award is presented to up to three individuals per year. It is awarded based on a coach's success and commitment to high school sports. This year's recipients were Ken Hunt from Elwood High in Deer Lake, and Bob Riche and Ron Noseworthy, both of Bishops College in St. John's.

Ken Hunt has a high school coaching career spanning 30 years. He has been very involved in soccer and wrestling. His wrestling teams in particular have met with great success at the Provincial and Atlantic levels.

Bob Riche is synonymous with basketball at Bishops College. He has been coaching senior boys basketball since 1983, winning numerous medals. He has also hosted the Provincial Boys 4A Basketball Championships on two occasions as well as being the chair of the organizing committee for Hoopla 82 and 94.

Ron Noseworthy has coached high school volleyball for 20 years. He has had seven city championships, eight regional championships, provincial medals and appearances at national tournaments, and Canada Games. In addition, he has been assistant coach of the Memorial Seahawks for 2001.

The Honor Award is presented annually to an individual who has had a long and successful career as a high school coach, convener and sports administrator. Charlie Barker from Elwood High in Deer Lake was recipient. Charlie has been involved in high school sports for an amazing 31 years. His dedication to the sport of basketball has created a dynamic basketball environment in Deer Lake. He has coached both boys and girls teams throughout his career, had developed a junior (Grades 6 - 10) program and has had many successful seasons coaching. For his efforts, he was named High School Coach of the Year in 1992. Ken has been heavily involved in all aspects of basketball, from officials development to convening regional, invitational and provincial tournaments. Finally, he was instrumental in implementing a school policy with respect to the relationship between a student-athlete grades/behaviour and their eligibility for extra-curricular activities.

The Federation honors schools that have had an exceptional year, in combination with strong overall programming with its School of the Year Award. The winners included: 2A School of the Year – Random Island Academy; 3A School of the Year – Baltimore

High, Ferryland; and 4A School of the Year – Carbonear Collegiate. The School Milk Foundation of Newfoundland and Labrador sponsors these awards.

SUDBURY, ONTARIO

Historica 2003 – a summer institute experience

In July 2003, Randy Rodgers, a teacher from Vanier Elementary School in St. John's, and Winston Taylor from St. Andrew's Elementary School in St. John's, had the good fortune of attending the Historica Summer Institute for Teachers of Canadian History. The institute was held on the campus of Laurentian University in Sudbury, Ontario and was called, "Stepping into History, Strategies for Bringing History Alive!"

The focus of the institute was to provide 40 elementary and middle grade school teachers from across Canada with hands-on training in the use of selected programs and activities that integrate history education into their classroom plans. Teachers had the opportunity to share ideas and strategies for making history more interesting and engaging for young people. The culmination of the week-long learning experience was a firsthand look at Historica's National Heritage Fair Program.



Teachers attending classroom sessions at the Summer Institute.

The Historica Heritage Fair Program is an educational initiative that provides an opportunity for students in elementary and secondary schools to explore any aspect of Canadian heritage. Its goal is to create an innovative and captivating learning environment for young people, thereby strengthening their knowledge of the diversity and uniqueness of Canadian Heritage and providing them with the opportunity to develop strong roots in their community and culture.

One hundred and sixty-five students representing all ten provinces and three territories spent a week together in Sudbury sharing culture, stories, and building friendships. As Canadian educators, it was a pleasure to

the bulletin 🕐 september/october 2003

ON LOCATION

witness the development of friendships among these young people. Through the medium of Canadian heritage, they developed new and lasting friendships and also learned about the cultural history of Canada. It was an experience that was shared by the teachers as they worked alongside colleagues from across the country.

The week culminated with presentations of the projects that teachers developed for use in their own classrooms. These projects, and others, are available to all social studies teachers at www.histori.ca.

"The experiences garnered from our time spent at the summer institute will prove to be invaluable," said Winston Taylor. "As we begin a new school year, we will choose innovative teaching strategies and explore ideas to meet curriculum outcomes."

"The host of online resources, strategies, and lesson ideas will help us make learning environments come alive," stated Randy Rodgers, "and will assist us in interacting with other professionals across the country."

OTTAWA



Winston Carter

NLTA past president elected to Canadian Teachers' Federation

NLTA Past President Winston Carter was elected President of the Canadian Teachers' Federation at the CTF Annual General Meeting held in New Brunswick this past July.

Winston will serve as Vice-President of CTF for a year and then assume the role of President-Designate. He officially takes over the position as President of the Canadian Teachers' Federation in July 2005.

In September of this year Winston returned to his position as Principal of Carmenville School Complex after having served as President of the NLTA for 2001-03.

Project Overseas' orientation a resounding success

Forty-two teachers from across Canada helped celebrate the 41st anniversary of Project Overseas at a fourday Orientation course given by the Canadian Teachers' Federation (CTF) in Ottawa, July 2-5.

These Canadian volunteers made up nine teams who spent the summer helping teachers in developing nations in Africa and the Caribbean. The purpose of the Orientation was to provide opportunities for team building as well as information and material vital to the success of the projects.

Teachers who volunteered their time and talents assisted in raising the academic and professional qualifications of teachers in developing countries. In addition to raising the profile of the teacher organization in the developing country, Canadian teachers shared and learned from their host country colleagues.



Project Overseas participants from Newfoundland and Labrador. Betty Hann (left) travelled to St. Vincent and Debbie Williams to Sierra Leone.

Since 1962, 1,676 Canadian teachers have participated in CTF's Project Overseas program, working with 65,000 teachers around the world. The ripple effect of their participation has touched approximately 2.6 million students!

Project Overseas is financed by CTF, its Member organizations, and special grants from the Canadian International Development Agency, and the Wild Rose Foundation (an Alberta Agency for International Development).

The Y Enterprise Centre

would like to thank all those teachers who participated in last year's Create A Logo Competition (Grades 4-6), Market Your Thoughts Competition (Grades 7-9)

and Enterprise Olympics Competition (Grades 10-12). It was through your efforts that we truly had an outstanding response from your students throughout Newfoundland and Labrador. We are looking forward to meeting with and visiting you again this year. Information packages will be sent to schools in early October.

The Centre and the Department of Education would also like to thank its program sponsors – The Newfoundland and Labrador Credit Union, the RBC Royal Bank Financial Group and ACOA for their continued support of our curriculum-related enterprise competitions.

We wish you all a very successful year with your students.





september/october 2008

ROBERT E.J. DWYER, 1951-2003

On June 26, 2003, Robert Edward Dwyer passed away at the age of 52. Robert had taught within the Port au Port-Stephenville high school system for the past 29 years.

A friend credits Bob's courage for the inspiration to battle his complex illnesses. He had that kind of impact on those who witnessed his indomitable spirit.

Bob ignored pain and discomfort. He continued teaching for as long as it was humanly possible. Countless students benefitted; they witnessed true dedication to a profession.

He was totally involved in school life and coached sports, ran student council elections, directed school choirs, and organized spirit days. He made school a happy place.

Bob was multi-talented and entertained all with his outrageous imitations of Adolf Hitler, Pope John Paul, and other figures past and present. He was a musician, singer, songwriter, and recording artist. Illness never stopped him from sharing his talent.

Bob loved his family. He cherished every minute with his wife, Noreen, and his children, Allan, Heather, Erin, and Colleen. He continues to live through them.

A man of faith, Bob often sang the hymn, "On Eagles' Wings'. A line from that hymn reads "...and he will raise you up on eagles' wings". If anyone deserves to soar with the eagles, surely it was Robert Edward Dwyer.

(Submitted by Noreen Dwyer)

MARION HOLLOHAN, 1961-2003

On July 27, 2003, with great dignity Marion Hollohan, in the presence of family and friends, courageously succumbed to cancer. Marion's illness was short (37 days) but she faced each day as she lived - with vibrancy, determination and grace. During those days Marion was more concerned about the people she knew and loved than she was for herself. Her upbeat personality, her wonderful sense of humour and love of life provided strength to those closest to her.

Marion was born in Gander. She completed a B.Sc. from St. Francis Xavier University in 1983 and began her teaching career in Goose Bay in the Vocational School system. She taught in Bonavista the following year and in 1986 Marion joined the staff at St. Paul's High School in Gander as a Home Economist. In 1992 she received her B.Ed. from Memorial University and in 2001 Marion completed a Master of Education and Management degree from the University of Aberdeen in Scotland. In 2001 she accepted a position as principal of Hillview Academy in Norris Arm.

Marion enjoyed her teaching career and will be forever remembered for her dedication to the profession. Her passion for learning and respect for life were passed on to her students. She had the ability to awaken joy in creating expression and knowledge. Marion had a deep appreciation and a genuine love for the students entrusted in her care. She taught them skills and instilled a knowledge which enriched their lives and that they will carry with them through life. Marion lived and believed what she taught. Over the years many of her students have remarked that "Ms. Hollohan taught us how to be healthy". She was an inspiration to so many students and colleagues by her own lifelong pursuit of learning and healthy living. To her colleagues she was a team player who unselfishly gave of her time. She was supportive of her colleagues and was enthusiastically committed to a collaborative approach of helping her school achieve success. Marion's teaching expertise was recognized at many levels. She served on curriculum committees within her school district as well as on committees with the Department of Education.

Marion's many friends knew her as a wonderful hostess. It was always a treat to be invited to her Gander home or to her summer sanctuary in Salvage. The center of her home was the kitchen and Marion was in her element preparing beautiful dishes and entertaining her family and friends. Evenings with Marion and Derek were highlighted by gourmet foods and lively conversation.

We extend sympathy to her husband, Derek Webster, her mother, Violet, and all other family members. May they find some small measure of consolation in knowing that their great loss is shared by so many others. Marion will live on in the hearts and memories of all those whose lives she touched.

(Submitted by Anne Manning-Moffitt, Lewisporte-Gander School District office. Gander)



Robert Dwyer



Marion Hollohan



Thoughts on Death, Taxes and Change

by FRED DOUGLAS

Where the another school year and all the changes associated with it. Some of us have new classes or teaching assignments, some of us have new colleagues and/or leaders, while others of us have new schools entirely. It has often been said that there are only two things certain in life – death and taxes. I beg to differ. There is one other thing that none of us escapes, and that is change. Change in communities and societies dictate change in our personal and professional lives. We've all experienced that. Certainly our Association has not been exempt from change as it has grown to adapt to the needs, requests and demands of its members.

One major change to meet the demands of members occurred last year when, for the first time, we elected our president and vice-president by province-wide vote rather than by a handful of delegates at Convention. While there are some "growing pains" in the logistics of the process, it was an overwhelming success operationally. Branch Officers, School Representatives, the Electoral Committee and NLTA staff deserve our recognition and thanks for a job well done. To all candidates I offer my congratulations for campaigns, which were vigorously but fairly and professionally contested. To the teachers of the province I say "thank you" for your participation in the process and for your support. I will do my utmost to be worthy of the confidence you have placed in me.

Another thing which seems to have changed over the years is the way we choose to be involved in our Association as beginning or "early career" teachers. Branch meetings seem to have become less well attended in recent years than previously. Fewer beginning or "early career" teachers choose to become involved. This may be in part, some suggest, because there are other social avenues through which to meet others, less time to attend after school or evening meetings, a better road system to larger, more urban areas, etc. Whatever the reason(s) we have to be ever mindful that the Association belongs to us. It cannot operate in a vacuum and is not a faceless entity at 3 Kenmount Road. We must be involved and take ownership of our Association at the school, branch, committee, and executive levels if we are to remain a strong, vibrant support for teachers. Therefore, I challenge younger teachers to take ownership of their Association; to direct its future as we adapt to the changing needs of the profession.

Certainly the ways in which we are able to deliver professional development and other services to teachers have changed. I urge all teachers to log on to the Virtual Teacher Centre website and peruse its many offerings. The Professional Development Alliance is another very positive change in the way we will be able to deliver services to our members in future. We have been blessed in the recruitment of individuals with the vision and dedication to make such programs possible.

"We must be involved and take ownership of our Association at the school, branch, committee, and executive levels if we are to remain a strong, vibrant support for teachers."

More change is afoot. A provincial election is imminent and may have been already announced by the time this issue of The Bulletin is published. Whichever party is (re)elected there will be essentially a new government with a new mandate. It behooves us as individual citizens, as educators and NLTA members to ask candidates the appropriate questions. Where does your party stand on class size, teacher workload and working conditions, programming, teacher allocation, multi-grading etc.? How will you ensure that your government will place the same emphasis and funding on education as has been placed on health? Will the future of our children be your government's first priority? Rest assured that your Association and your president will be asking these and other questions relating to educational issues of party leaders and officials on your behalf. It is, however, extremely important that these leaders and officials be made aware that NLTA's official position on educational issues is synonymous with the concerns of teachers in the field. To that end, invite candidates into your schools and branch meetings; attend public meetings and ask for a commitment on issues important to education. Ask candidates to share their party's written platform on educational issues and what positive changes their party would implement if (re)elected. Our goal and our theme are "Make education a priority in this election!"

Change, like death and taxes, is a certainty. Our choice is to either embrace it or resist it. If we resist simply to cling to that which is comfortable and familiar, we will likely be isolated and set adrift by the very change we seek to avoid. If we embrace change we seize an opportunity to bend, wield and shape it to our purpose. Our challenge, colleagues, is to embrace the changing demographics and demands of the NLTA's membership and shape it to advance the cause of education and the welfare of teachers in this province.

My sincere best wishes for a happy and successful school year.



2003 Pre-Retirement Seminar

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Name	Please check which session you will be attending:
	Oct. 10-11 – Albatross, Gander
Home Address	Oct. 17-18 – Holiday Inn, Corner Brook
	Discrete Content of the second
	🗆 Nov. 7-8 – Holiday Inn, Stephenville
	🗆 Nov. 14-15 – Holiday Inn, St. John's
Postal Code	🗆 Nov. 21-22 – Holiday Inn, St. John's
Home Telephone	🗆 Nov. 28-29 – Holiday Inn, St. John's
Social Insurance Number	Will your spouse be attending? \Box Yes \Box No
School Name	Name of spouse (if attending)
chool Telephone	Earliest eligibility date for pension
	Have you attended a previous pre-retirement seminar?
	□ Yes □ No
 e: Teachers within two years of retirement (on or before June 2005) 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. 	Melanie Jaster Benefits and Economic Services Division, Neufoundland and Labraday Teachers' Accession

Date Received	Confirmation Sent	Information Package Sent

Beginnings by Edward Hancock



o all our members, welcome back to the beginning of another school year. It is my sincere hope that your summer was relaxing and rejuvenating, however you chose to spend it. For teachers, the Tuesday after Labour Day can be viewed as our 'new year's day' as the start of September marks the end of summer and the beginning of a new school year. And a new school year brings with it new challenges, new opportunities and new chances for success and accomplishment.

The start of a new school year also brings varying degrees of change for many of you. September brings, of course, new students to be taught, perhaps different grades or courses in your teaching assignment, new staff members in your school as familiar faces have retired or transferred, maybe even a new teaching position in a different school. It has often been said that the only constant in life is change. Whether such changes are chosen in some instances or happen to befall us in others, we should always try to embrace change in our professional lives as a means of remaining challenged and engaged in what is happening around us.

"As a teacher who became involved in this organization at a very early stage in his career, I recognize the very positive effect that Association involvement can have on any teacher."

The changes and challenges confronting education will continue to engage your Association's efforts this coming year as it carries out its role as an advocate for, and representative of, teachers. Your new President, Vice-President and Provincial Executive met in mid-August after officially taking office on August 1 and spent time determining the Association's priorities for the coming year. You will be receiving more detail on those discussions in upcoming editions of Executive Notes and other NLTA publications. One of the priorities, of course, will be negotiating a collective agreement to replace the one that will expire on August 31, 2004. It seems like only yesterday (actually it was the spring of 2002) that teachers were voting on the last agreement. Your Collective Bargaining Committee has been busy since last winter soliciting and analyzing input from teachers as a set of opening proposals are prepared for the upcoming talks. Teachers will, of course, be kept informed of progress as the process unfolds.

As this new year begins, all members are urged once again to consider their role in maintaining a strong and viable organization. This Association has a mandate to serve as the representative of teachers in contract negotiations and as the spokesperson for teachers on educational issues. Involvement in your organization at any level - be it school representative, branch executive, branch president, an NLTA committee (branch or provincial), or provincial executive – can be very rewarding personally and professionally. As a teacher who became involved in this organization at a very early stage in his career, I recognize the very positive effect that Association involvement can have on any teacher. Further, the increased involvement and activity of any one individual member can only make this organization stronger.

Let us head into this new school year united and ready to assist one another in meeting whatever challenges are brought our way. Your staff team at the NLTA Office remain committed to providing you with the best possible levels of service and representation throughout the coming year. If you need assistance, we are only a phone call away.

Best wishes for a successful year.





Maternity and Sick Leave Update

by Stefanie Tuff

A some readers may recall, there was an article in the January/February 2003 edition of *The Bulletin* on the right of natural mothers to access paid sick leave benefits for a certain period of time following childbirth. This article will provide a brief update on the issue and to get the necessary information out to new teachers and those who might not have read the earlier article.

Pursuant to Article 17 of the Provincial Collective Agreement (Article 28 of the Labrador West Collective Agreement), teachers are entitled to a period of up to 39 weeks of unpaid maternity/adoption/parental leave. For birth mothers, the normal practice had been to commence maternity leave as of the date of the baby's birth, then claim Employment Insurance (EI) maternity benefits for the first 15 weeks of leave and EI parental benefits for the rest of the period of leave (EI parental benefits may be used by either parent or split between them, up to a combined maximum of 35 weeks of benefits). The distinction between EI maternity and parental benefits is that the 15 weeks of maternity benefits are only available to natural mothers as they are intended to provide a specific period of time to allow for physical recovery from pregnancy and childbirth. Pregnant women who are unable to work due to illness, whether the illness is pregnancy related or not, may access their paid sick leave prior to commencing maternity leave or EI sickness benefits.

Judicial and arbitration decisions in other Canadian jurisdictions, however, have indicated that birth mothers are entitled to access any regular paid sick leave benefits available to them through their employment for a certain period of time following delivery. In Brooks v. Canada Safeway (1989), the Supreme Court of Canada ruled that pregnancy and childbirth provide "a perfectly legitimate health-related reason for not working and as such should be compensated" by the employer's short term disability or paid sick leave plan. In Ontario Secondary School Teachers' Federation, District 34 v. Essex County Board of Education (1998), the Ontario Court of Appeal followed this reasoning and held that the provisions of a collective agreement prohibiting sick benefits for a period of time surrounding childbirth were discriminatory. The arbitrator in another case involving an Ontario school board went so far as to rule that birth mothers should be entitled to an automatic six week period of paid sick leave following delivery without the necessity of medical proof of illness.

In light of these decisions, the NLTA has taken the position that any teacher who gives birth is entitled to access paid sick leave for a certain period of time following the delivery of her baby, providing she has the necessary sick leave credits available. This position was communicated to teachers in The Bulletin earlier this year. Teachers who wish to avail of this option were advised that, when making their initial request for maternity leave, they should inform their school boards that they plan to avail of paid sick leave for a period of time following the birth and that a medical note for this period will be provided. Despite an initial negative response from some school districts, our experience has been mainly positive. Since this past spring, the response from school boards to these requests has been fairly consistent: teachers are being advised that, if they have the necessary medical documentation at the time, a period of paid sick leave following delivery will be approved.

Of course, it is up to each individual teacher to decide if she wants to take advantage of this option. From a financial perspective, a period of sick leave at full pay is more attractive than EI benefits. However, teachers who are at an early stage in their careers or who otherwise do not have a lot of sick leave credits available, may feel it is more important to save their sick days in case of future illness. If you have any questions regarding this issue or require assistance in relation to a maternity/sick leave request, please contact an Administrative Officer in the Benefits and Economic Services Division at 726-3223 or 1-800-563-3599.

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



Insurance Claims Skyrocket in 2002-03

by DON ASH



A nalysis of claims in the NLTA Basic Life and Health Insurance plans indicate more bad news on the horizon for teachers and the NLTA Group Insurance Plan. Despite significant premium increases in both the Life and Health plans in recent years, the amount of claims continues to outpace the premium generated.

In the Basic Life plan during the 2002-03 school year, \$1,760,330 was collected in premium, while \$1,947,000 in claims was paid directly to teacher beneficiaries. When expenses are included, a deficit in the range of \$480,000 is expected.

In the Health plan during the 2002-03 school year, claims for prescription drugs skyrocketed and accounted for approximately 85% of the \$11,852,842 in claims. The paid claims for 2001-02 were \$9,626,105 - a 23% increase in teacher claims in one year. Preliminary analysis indicates a deficit of approximately \$600,000 is expected in the Health plan for the 2002-03 school year.

Teachers own the NLTA Group Insurance plan which is run by a Board of Trustees comprised of six active and one retired teacher. As the owners of the plan, teachers are responsible to pay the resulting deficits. Fortunately, a Group Insurance Trust Fund, established from surpluses (in the 80's and early 90's) exists and can cover these current deficits. However, this Trust Fund is rapidly being depleted and will not be able to sustain such continued deficits.

Indications are that claims will continue to escalate. Trustees will be forced to raise premiums significantly during the next renewal in April 2004 to cover the anticipated increases in claims. It is important to note that the fee structure for the insurance underwriter, ManuLife Financial, and the fee structure for the plan administrator, Johnson Incorporated, has remained constant and not increased.

So, what is driving these claims?

In the Basic Life plan, the answer is clear. An aging teacher population (active and retired), coupled with increased stress, has led to an increase in the number of deaths and poor claims experience.

In the Health plan, an aging teacher population using newer, more expensive prescription drugs, and the general use of greater quantities of prescription drugs by more people is driving claims up. Direct advertising by the pharmaceutical companies is also creating increased demand for the newer expensive drugs. The resulting pressure being placed on the Health Insurance plan is illustrated by the 2002-03 loss ratio for the retired group, which shows that for every \$1.00 paid in premium, approximately \$1.35 is paid out in claims and expenses. The NLTA Health plan provides exceptional prescription drug coverage for teachers with catastrophic needs. Last year in drug claims alone, there were three teachers with over \$30,000 in payouts, 11 teachers with between \$20,000 and \$30,000 in payouts and 32 teachers with between \$10,000 and \$20,000 in payouts. These claimants typically have catastrophic illnesses, and their lives are being sustained or enhanced by these breakthrough medications. Without this level of coverage, these teachers would experience significant financial pressure in addition to their already difficult health circumstances.

The NLTA Health plan, especially the prescription drug component, is superb and of utmost protection to teachers. However, it will require continued premium increases to sustain this level of protection. The alternative is the reduction of benefits for teachers. NLTA Group Insurance Trustees believe this alternative is unacceptable to teachers and will continue to attempt to maintain current benefits, albeit with increased premiums.

Don Ash is the Staff Consultant for the NLTA Group Insurance Program and is an Administrative Officer in the Benefits and Economic Services Division at the NLTA. LIVING WELL



Your Employee Assistance Program

by MARIE WALL

ave you ever had a time when you felt it would have been useful to have someone objective to speak with? Or do you remember a time when a colleague needed more help than you could offer and you wished you knew someone to call? Many teachers do not realize there is a program that can be of assistance to them or their colleagues. It was for these reasons that the Employee Assistance Program (EAP) for Teachers was developed. This program has been in existence since 1986 and its mandate is twofold - to support teachers (including counselling referrals), and Wellness Promotion, a pro-active measure to encourage health and well-being. Thousands of teachers have benefited from this program over the years either through individual contact or through one of its many workshops which have been conducted throughout the province.

"Whether a teacher is troubled by financial strains, addictions, overwhelming stress or adjustment to a new workload, the EAP is a resouce to aid in finding the supports necessary to make adjustments in one's life."

The EAP is beneficial to teachers when they require assistance in maintaining or regaining their health. The Program was developed for teachers due to concern for people needing assistance for personal or professional issues. Initially the focus was on workplace issues that were interfering with a teacher's ability to perform their classroom duties. This expanded over the years to include all life issues that directly or indirectly influence a teacher's ability to perform their work. Whether a teacher is troubled by financial strains, addictions, overwhelming stress or adjustment to a new workload, the EAP is a resource to aid in finding the supports necessary to make adjustments in one's life. It is clear that personal concerns and difficulties that go unaddressed can have a negative impact on the teacher and consequently, on the classroom. Knowing there are supports in place to assist a teacher if an issue arises is very useful, whether it is for yourself or a colleague. Your EAP is a resource made available to you and it is a service essential to the continuing health of our educators.

The EAP for Teachers is a confidential program that provides counselling support throughout the province through assessment, referral, and financial assistance. We refer teachers to local counsellors to provide the counselling service they request and we provide financial aid for payment of the professional fees. Teachers have available \$2,000 for counselling service over the lifetime of their career. For each session the program will pay 50% of the fee up to a maximum of \$40. For teachers who have to travel to attain services, the program provides a travel allowance of 5.6¢/km. For teachers who live in small centres that may not have private counselling services available, phone counselling is made available through the two EAP coordinators, at no cost to the teacher.

It is believed that being a service devoted solely to the aid of teachers experiencing trouble is not enough. The Wellness Promotion is a key component to this program in promoting health and awareness of balanced living in a pro-active manner essential to the continued health of teachers. This component of the program was implemented eight years ago and is responsible for providing workshops, developing materials and creating awareness of the issues, which are important to teachers' health. As you know, a teacher's focus is on children, lessons and all the concerns and duties in the school community. The emphasis of the Wellness Program is health promotion to encourage teachers to take stock of themselves and foster decisions and action to develop healthy habits in various aspects of their personal and professional life.

There is a lot of concern about stress, about where it comes from and what to do with it. While stress is a



given, learning to manage the stressors and cope with stress in a healthy manner is very important. Balance in the demands of work and home life is of utmost concern for all of us. As an employee there are responsibilities to the employer, yet we have to meet our obligations to our families and community. Creating a healthy balance of work and home, therefore, is a prerequisite to healthy living. Taking care of both is possible. It takes awareness and commitment. Wellness Promotion works to develop the awareness and create strategies to find a healthy balance in life, one that is essential to us both personally and professionally.

Your EAP is continuing to grow. Strategies are being considered on how to reach more teachers in a meaningful way. We have been participating in the School District Conferences, having already worked with approximately 150 teachers during the first week of September. Over the next two months we will participate in four more such conferences. Other activities that we are developing are enhancing the EAP information on the NLTA website, creating ways to promote wellness as an ongoing part of the culture of teaching, and finding ways to have an ongoing presence in teachers' lives. Our hope is that our working together will help you make decisions early, which will inform you about how you proceed throughout the year in creating a healthy balance. Our aim is to encourage positive teacher health, both mental and physical.

The EAP for Teachers is a tri-party program. The NLTA, the Department of Education and the School Boards Association are all partners in this program and support its continued success. In its creation, parties saw the wisdom in having a program available to teachers to provide support and promote health and wellness. There are two coordinators who work with teachers throughout the province. If you would like further information or if you have any suggestions or comments, please feel free to contact us. We would like to have your input. You may reach us at 726-3223 or 1-800-563-3599 (toll free) – Marie Wall (ext. 265) or Kathy Taylor-Rogers (ext. 242).

INTRODUCING OUR EXECUTIVE





Fred Douglas, President

Fred was elected to the Presidency of the Newfoundland and Labrador Teachers' Association in May of 2003. He is the first President to be elected in a province-wide vote of teachers rather than by a vote of delegates at BGM. Fred has taught for 28 years and is currently on leave from his position as English teacher at Marystown Central High School.

He was Vice-President of the NLTA for 2001-03 and in this position was also a Table Officer and a member of the Board of Directors of the Canadian Teachers' Federation. He has been a member of the Provincial Executive Council of NLTA for nine years and has chaired numerous committees including Collective Bargaining, Negotiating, Group Insurance, Workload, Investment and Finance and Property.

As President, Fred represents the Association on numerous boards and with various liaison groups. Nationally, he serves on the Board of Directors of the Canadian Teachers' Federation. Provincially, he represents the NLTA in liaison meetings with organizations such as the Department of Education, Newfoundland and Labrador School Boards Association, the Newfoundland and Labrador Association of Directors of Education, Memorial University of Newfoundland, and the Newfoundland and Labrador Federation of School Councils. As well, he chairs the Table Officers' Committee of the Association.

Fred has also represented the Association at the annual general meetings of the Canadian Teachers' Federation and at meetings of the Conference of Atlantic Provinces' Teachers Organizations (CAPTO).



Kevin Foley, Vice-President

Kevin was elected as Vice- President of the Newfoundland and Labrador Teachers' Association in May of 2003. He is the first Vice-President to be elected in a province-wide vote of teachers rather than by a vote of delegates at BGM and is the first teacher from the Labrador portion of the province to hold this position. He has taught for over 25 years and is currently teaching at Mealy Mountain Collegiate in Goose Bay, Labrador.

Kevin has been a member of the Provincial Executive Council of the NLTA for seven years and has chaired numerous committees including Teacher Certification, Benefits and Economic Services, and Equity Issues in Education. He has been a member of various NLTA standing committees, is currently serving on the Collective Bargaining Committee, and will chair the negotiating team in the next round of collective bargaining.

As the NLTA Vice-President, Kevin acts as one of the Table Officers of the Provincial Executive, and performs the duties of President if required.

Kevin also represents the Association at meetings of the Conference of Atlantic Provinces' Teachers Organizations (CAPTO) and has represented the Association at the annual general meetings of the Canadian Teachers' Federation across the country.

Our next issue of The Bulletin will feature two other members of Provincial Executive.

Happy New Year!

by BEVERLEY PARK

here's a myth that New Year's Day is January 1. But anyone associated with schools knows that the real new year is the first day of the school year. Like January 1, it's a time for new beginnings and resolutions and it brings with it a feeling of possibilities and wonder. Despite having dozens of half-used "left-over" pens and pencils in the bottom of bookbags and attaché cases, we always get new ones. There are new "school haircuts" and new "school clothes", and on that first day our notebooks are the neatest they will ever be. Now filled only with possibility, a few weeks or months into the year these same blank pages may have mud stains and coffee stains, ink blots and erasures. They may be filled with a child's first Kindergarten scribbles or elementary social studies or high school physics notes. (They may even hold some "not-so-secret" love notes to a classmate!) They will become artifacts of school life... some of them to re-surface years later as the source of some rather nostalgic trips to "Remember when we...".

And if the blank pages of notebooks hold promise, there is incomparably more promise in the people that carry them... the students and teachers. We all come a little wider-eyed than usual on that first day... even those of us who have many "new years" behind us.

Of course teachers arrive early to prepare for the new year. They always say how the empty classrooms look so big and the school corridors are eerily quiet. It isn't really "school" without the students. They look at the empty desks and empty walls and imagine all the magic that could happen over the next ten months. "Some future great scientist or artist or teacher could be in that seat in that row... right there... and I can be the teacher that inspires that greatness!"

Even returning students see their school as if for the first time. They see with different eyes... eyes that have new perspectives from having grown up over two months, with minds that are enriched with the experience of summer and bodies that are taller and leaner and browner. Some of the "kids" have turned into young men and women. Some of the young men and women have matured and are looking at this new year as the beginning of the end of school and a transition to their future. Then there's a special group – those who are going to school for the very first time. For them, everything associated with that first day is intensified. The experience is a series of conflicting feelings – excitement and fear, anticipation and anxiety, promise mixed with risk. Some of these first-timers are five years old – and some are closer to 25! The similarities between Kindergarten students and beginning teachers are quite amazing. They share the wonder, the joy, the ability to be surprised and the need to be supported. May they never lose it!

Let's make a new year's resolution, all of us – teachers, students, and parents. Reflect on our teaching; reflect on our learning. Share information and resources. Welcome newcomers; welcome those returning. Seek help; give help. Teach each other; learn from each other. Let us each do our part to make our classrooms and our schools inviting places.

As a teacher and friend of mine often reminds me, "we need to take care of one another."

Happy New Year!

Beverley Park is an Administrative Officer in the Professional Development Division at the NLTA.

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If I Had My Job to Do Over

by HECTOR M. EARLE

A short while ago, a friend of mine asked the proverbial question that many teachers my age often get – "How many years do you have left?" It must have been my greying, receding hairline that prompted this young man's question. Assuming that he meant how many years I have left before retirement, I informed him that I was entering my 29th year and could go after next school year but most likely, I'll choose my 30 and out, if all goes well. He then asked me if I would do it all over again? Without going into detail, I assured the gentleman I'd probably choose teaching again as a career but perhaps would do things a little differently next time around. Indeed, questions like these can prompt one to reflect on one's career.

Someone once said that teaching is like running in a marathon - you have to know how to pace yourself if you are going to finish the race. There is a temptation for us, as teachers, to try to do too much, too soon and too often. It's just the nature of the beast. After all, we are professionals and so what if we burn the candle at both ends as long as we get the job done. Agree? Well, not exactly. Changing times and changing agendas have placed increasing demands on teachers. If we don't learn to cope, the results can have a tremendous amount of negative impact on our lives. The old saying, "an ounce of prevention is worth a pound of cure", certainly holds true regarding how teachers can pace themselves for the long run. Back to my friend's question – "If I had my job to do all over again?" Looking back, I probably would not make a lot of wholesale changes. However, I can find six broad practices that I could have focused on more that would have helped me arrive near the finish line with a little more gas left in the tank.

Set more realistic goals

Earlier in my career I thought I had a lot to prove and bit off more than I could chew. I quickly realized that I was on the fast track to burnout and had to set goals that were realistic and doable. By realistic I mean that there must be a reasonable chance that you will actually be able to accomplish that goal. This requires setting priorities and learning to say no to extra demands and expectations. In practical terms, this means that you have to work out a list of specific goals that you can aim for on a given day, a given month – even for the year. The key word is "specific" – possible goals that are well defined in which you have time to complete.

Cherish my breaks

How many of us are guilty of working through recess and lunch breaks while gulping down our food and rushing back to work. This is a mistake and not only wears you out, but is bad for the digestion. Lunch breaks should serve as an emotional breather that allow us to relax, "take five" and get a little psychological distance from particular problems. This means making our staff rooms safe havens instead of a like a stock market atmosphere. Our breaks should be ideal opportunities (when we're not on supervision) for emotional recharging and renewal instead of catching up on paperwork, making phone calls, or doing some other chores. Granted, sometimes it is necessary, but try not to make it a practice. It is far better to take advantage of these breaks and really get away from the pressures and demands of your work. I wish I had done this more.

Take things less personally

There is a tendency for some of us to react to negative comments as if they were personal insults. Nothing can be more exhausting than taking things too personally. When things get too intense, try to stand back and look at the situation in more abstract and intellectual terms. By "objectifying" the situation you are less likely to get emotionally entangled in it. A good sense of humor can help in these situations too. It took me a long time before I learned this one.

Know limitations

Knowing your limitations and learning from your mistakes is far better than agonizing over flaws and failures. Mistakes and setbacks will come but the important thing



is to close the gate to failures and disappointments of the past – then move on. In the long run you'll end up a better teacher. In other words, excel in your own strengths and as the old song says, "Do what you do well".

Leave problems at school

This one is easier said than done but it's essential if you are in this business for the long haul. Bringing home school problems can be hazardous for your home life and bad for your relationships with family and friends. To cope with this problem, you should think of work and home as two different environments and recognize that a special transition is needed to get from one to the other. You have to select some activity that will allow you to unwind, relax and leave the job behind before getting involved with family and friends. For me, it was exercise, especially the long walk around the beach with my dog. I think the next time around I'll choose a school far from home and use the drive as an unwinding time before arriving home. Oops, bad idea. I forget about the gas expense and the ice and snow.

Find a balance

Resist the temptation to be that one-dimensional individual where teaching is your whole life. Realize that you have a life of your own and that there is more to it than work. It's a sign of trouble if your non-working hours are just that – an absence of work rather than a presence of something else. When your whole life is your work and little else, then your whole life is likely to fall apart when your career ends. The lesson to be learned is the importance of a rich and varied private life to complement the public one.

In hindsight, these are admittedly good intentions but in reality, they would be difficult to maintain over the course of 30 years. After nearly three decades as an educator, I have learned that change does not automatically guarantee success and happiness. As stated earlier, the important thing is to make your own expectations realistic and be prepared for mistakes and setbacks. Nevertheless, well-planned changes can be a positive step in personal growth and should be considered critical to the process of taking stock of oneself in order to go the distance and become that teacher you were meant to be.

Now if only I could have said this to my friend. He is planning to become a teacher. I'll see him tomorrow and tell him that experience is a hard teacher – it gives you the test first and the lesson after.

Hector M. Earle is a Grade 7 teacher at Riverwood Academy in Wings Point, NL.





"Mid-Career" Financial Planning

by PAT HOGAN

A ll of us, at various stages in our personal and working lives, have differing financial concerns. As young employees, we struggle with basic money management and budgeting, insurance protection, debt reduction, and the intricacies of arranging financing for a home and a car. As seasoned workers approaching retirement we are concerned with building up our RRSPs, planning to assist our children with higher education, paying off our mortgage and retiring.

At "mid- career", financial planning may include all of these issues and more. Let's consider seven topics of interest.

Money Management

The goal is to set up a simple, user-friendly, low-maintenance banking and budget system that saves you work and runs efficiently with minimal monitoring. Some basic strategies:

• Arrange direct payroll deposit of your bi-weekly cheques to your bank account.

• Arrange with your bank to divide your payroll deposit... one part goes to a chequing account to service monthly regular expenses; the remainder goes to a savings account to service 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 bank account to eliminate a lot of unnecessary work and wasted time.

• Arrange to have some automatic payments paid early in the month and others paid later in the month. Hint: A smoother cash flow results if both these sub-totals are approximately equal (corresponding to your equalized payroll coming in).

Your Budget

• Step 1: Estimate all your annual variable irregular expenses (e.g. annual vacation, Christmas expenses, auto repairs, clothes, home improvements, leisure/hobbies, gifts, tuition/courses, investments (e.g., RRSPs,

RESPs), vet expenses, medical/dental out-of-pocket expenses, entertainment costs, special savings, a reserve for safety, etc.). These irregular (and hard to predict) expenses occur at different, and sometimes unexpected, times of the year. Nevertheless, we know they will occur and plan to save on a regular basis to meet them. • Step 2: Take the total of all these expenses and divide by 12. This monthly amount becomes the first item in preparing your operating monthly budget. Note: This is where budgets often break down... by failing to account for annual "unknown" irregular expenses!

• Step 3: Do up a written budget listing all of your monthly fixed regular expenses. A balanced budget will show your total monthly expenses equal your net takehome pay. (after taxes, CPP, EI, all insurance payments, union dues, etc. have been deducted at source).

Debt

Pay down all your "bad" debt as soon as possible. This means credit card (18 %?) debt or store card (28 %?) debt that carries exorbitantly high interest costs. Unless and until "bad" debt is under control, goal setting and investing is quite futile and financial planning is hampered. Resolve to pay off credit card balances in full by the due date. Did you know that credit card interest costs are calculated on the full balance back to the statement date regardless of partial payments made. Destroy unwanted credit cards.

A Will

Regardless of your marital status, and especially if you are in a common-law or same-sex relationship, estate planning (including a will) is essential. If you are married with children you owe it to your loved ones to visit your lawyer and have a proper will drafted. Items like naming a guardian for your children and directions in the event of a common disaster are critical, not to mention spelling out financial care provisions. The cost of a will is minimal compared to its value, which is incalculable!



Financial "housekeeping"

Take the time to check on a few important details...

• Check to see if there is "Joint Tenancy" holding status to your house, cottage, cars, bank accounts, safety deposit box, etc. In the event of your death, they accrue automatically (with immediate access) under the survivorship rule to the other... and this avoids a potential costly legal hassle and delay at a critical time. · Check to ensure you have named a specific "Designated Beneficiary" to your various life insurance policies, your pension plan, your RRSP's, etc. Naming a secondary beneficiary, in the case of a common disaster, is also wise.

Insurance Review

Some employers offer attractive group plans, sometimes cost-shared and available through payroll deduction. Insurance is all about mitigating financial risk if the worst should happen. While some hazards are of low probability to occur, they can be of critical financial severity if they do occur, e.g. death of a "breadwinner", disability through accident or sickness that also cripples your income flow, a personal liability lawsuit, loss of a home by fire, major medical costs sustained outside of Canada, catastrophic drug costs, liability for an auto accident. Any worthwhile financial review should consider various insurance products - life insurance, disability, homeowner, auto, medical, dental insurance policies - which are the solutions to these critical problems. Note: Disability or "salary continuation" insurance, to pick up where "sick leave" ends, is important.

Surprisingly, the likelihood of collecting benefits from disability insurance is statistically high. E.g., during their working lives, 45% of a cohort of 40 year olds will suffer disabilities exceeding 90 days, in fact, averaging 3.1 years. Contrast this with the likelihood of collecting on your fire insurance, which nearly everyone buys without question.

Some Income Tax Strategies

 Check your tax deductions at source. Is too much or too little being deducted each payday? The goal, by the time taxes must be filed (April 30), is to owe \$0 and to have \$0 refund. While a refund is nice to receive, it actually represents a return of an interest-free loan you have generously advanced to the government.

• If you are both working, the higher-income partner pays the regular household expenses. This will free up some of the income of the lower-income partner to invest so that any income earned will be taxed at a lower rate.

 Use an RRSP. Make the maximum possible contribution. The investment income is not taxed until the funds are withdrawn at retirement, so the compound growth is sheltered inside the RRSP and you get an immediate tax deduction at the time of contribution. There is no better tax break. Can't contribute this year? Don't worry! Your "contribution room" can be carried forward indefinitely for future use (the sooner, the better).

• Consider a Spousal RRSP to put retirement funds into the hands of the lower-income partner - where it will save you tax. In an ideal world, both of you would have equal incomes in retirement.

• Getting a tax refund? Your first priority would be to pay down "bad" debts that you owe; next priority would be to repay any RRSP loan you may have taken out; and lastly, use your refund to contribute to next year's RRSP.

 Seek professional advice on an appropriate diversified asset mix for your RRSP (based on your objectives, tolerance for risk, time frame, comfort level, etc.)

The Last Word

When it comes to financial matters, each person (early, mid or late-career) is unique. A single person's financial issues are different from those of a common-law or same-sex couple. A single parent's concerns differ from an individual or couple caring for a disabled child or an elderly parent. A Certified Financial Planner (CFP) is professionally trained to assist each of these individuals design a workable plan in writing that spells out personal goals and the strategies to be used to meet their particular needs.

Pat Hogan BA, B.Ed., M.Ed. is a retired principal/teacher, a Financial Security Advisor, and a Certified Financial Planner. Inquiries are welcome, with no obligation, at Facey Financial Planning & Consulting, Tel: 709-754-2143 or email: hogan@roadrunner.nf.net.





Predatory Behavior at School The Educational Content of Bullying

by DR. WAYNE NESBIT

School is a time of powerlessness. Attendance is mandatory, even if you have to run a daily gauntlet of cruelty. – Jan Wong, The Globe and Mail, 1997. Is bullying more frequent in today's "increasingly violent" active on does its high profile relate to active

violent" society, or does its high profile relate to society's increasing concern with human rights? It is difficult to provide a definitive answer. Certainly there is no shortage of examples to attest to its shocking prevalence – Canada, Scandinavia, England, Japan, United States, the Netherlands – endless expressions of interpersonal aggression.

It seems reasonable to assume that bullying associated with school life, while in some ways unique, is a specific facet of a much larger social issue encompassing physical, psychological and sexual violence – a narrowing of focus within a larger framework of human mistreatment.

Bullying incidents are not by accident. Bullies select the most vulnerable as their victims ensuring a one-way exercise of power. As a Newfoundland and Labrador junior high teacher dramatically described the process, "They smell the blood. They know the kids that they can bother. They know who is vulnerable – who will cry and who will show fear."

The term "school phobic" is regularly applied when children refuse to go to school. But often, this label is both misleading and inappropriate. Although a phobia such as school phobia is classified as an irrational fear, there are many aspects of schooling where a fear reaction is not an irrational response, such as when bullying, intimidation and ridicule are highly probable.

Despite the conventional belief that bullying is exclusively a male form of behaviour, this is not an accurate portrayal. Many females inflict great stress and pain into the lives of their peers even though the nature of the damage is often unique and gender specific. Frequently, in a more convert and insidious manner, female bullies employ an "exclusion scenario" characterized by rejection and psychological injury. The effects of emotional bullying are every bit as devastating as that of physical attack – just as destructive, leaving indelible scars. It is worth noting that a much more blatant and violent dimension has recently crept into female bullying blurring traditionally defined male-female stereotypical differences.

Roger Tredre (1998) reported that a recent survey conducted by *The Observer* identified bullying as the main reason for British children skipping school. More specifically, it was the main concern of 69 percent of 7 to 14 year-olds interviewed in the survey.

As noted by Joanne Oakley, who works as a therapist with bullied children in Essex, England, the child who is bullied goes through a traumatic process "equivalent to that of an adult having a mental breakdown" (*Personal Communication*, April 12, 1996). Often they withdraw into a reclusive shell, refusing food and sleeping only with difficulty. It is difficult to exaggerate the psychological damage that results when a child is pressured to enter "a living nightmare."

Space does not allow for even a cursory review of the many worthwhile programs that focus upon creating change within bullies and within victims. Suffice to say that such approaches (which in many instances utilize peers as facilitators of changes) have a growing reputation and can be implemented with surprising efficiency.

In the long-term struggle against bullying, **prevention** is the key ingredient. The school must demonstrate leadership in establishing a climate which is intolerant of bullying. An integral part of raising student awareness is the establishment of a whole school policy with a clear delineation of what is expected from students.

Socialization skill programs are viewed as beneficial to all children, particularly those with poor models of interpersonal interaction at home. Maines and Robinson (1991) contend that the "emergence of empathy is a complex step in social and emotional development and it is upon these feelings that kind and unselfish behavior are based."



A very powerful clement in the bullying prevention formula is the school curriculum. Topics such as empathy, co-operation, respect and sustaining relationships are particularly suited to courses in Drama, Language Arts, Religion and Family Living. Various strands of curriculum are fertile for anti-bullying links. A focus on bullying can be perpetuated through cross-curricular thematic units as well as through individual curriculum areas. Curriculum inclusions and adjuncts, whether formally structured or spontaneously teacher generated, can be employed to discourage bullying and engender empathy.

Based upon the writer's 1999 research, a number of things to think about when attempting to confront bullying in the classroom are offered below:

12 Anti-Bullying Thoughts to Keep in Mind

• A secure school environment is a functional prerequisite to academic achievement. Bullying is a serious issue. Its effects range from absenteeism to suicide in the most severe instances. In every form – physical, psychological, sexual – indelible scars endure.

• Bullying is not by accident. Bullies are not interested in a fair fight. They prey on vulnerability.

• Many children become bullies through an acculturation process that begins before they enter school. When parents bully, a new generation of bullies is being created.

• The media is rife with glorified bullies who use counter-aggression packaged as "justifiable violence." These powerful negative models must be addressed through education.

• The worst advice to a victim is to "sort it out for yourself." Adult involvement and support must not be denied. Victims were chosen as victims on the basis of their vulnerability!

• Peer influence is powerful. Students must share a role in bullying prevention and intervention. The silent majority of non-bullied students must be enlisted.

• Don't "bully the bully" – it licenses such behavior. The antecedent to changing a bully's behavior is the cultivation of empathetic thinking, not punishment. Punishment does not empower. Rather, have bullies "own their behavior." Evaluate bullying events within a framework of just consequences.

• With great clarity, principals must send out an unyielding message of intolerance for bullying. A line in the sand – a message of "Respect and Protect." If a child discloses that he/she has been bullied, it must be taken seriously and acted upon immediately. As important, it must appear to all that it is taken seriously and acted upon!

• An atmosphere which permits no tolerance for bullying must replace case-by-case crisis management as the major intervention. Prevention is linked to a whole-school approach with a clearly defined behavior code. In the long-term struggle, it is the most crucial anti-bullying element.

• The welfare of bullied children is the responsibility of all adults – from bus driver to principal. Turning a blind eye to bullying is in itself an endorsement. To walk by is to condone it.

• Sometimes teachers serve as negative role models for potential bullies through their attitudes and behavior toward students. Our behavior must not endorse bullying.

• It is all about sensitizing the less sensitive and desensitizing the overly sensitive.

A half-hearted school policy is about as effective as no policy at all. The menacing issue of bullying requires a massive grassroots effort.

Dr. Wayne Nesbit is a member of the Safe and Caring Schools Committee, Newfoundland and Labrador Department of Education. References for this article are available upon request. HATS OFF!



Greg O'Leary



Kathy LeGrow



Brian Shortall

Teacher Receives National Scholarship

Greg O'Leary, a senior high English teacher at Bishop's College in St. John's, has been awarded a Canada Graduate Scholarship from the Social Sciences and Humanities Research Council of Canada (SSHRC).

The national award is valued at \$17,500 per academic year. It is also the first year for this particular SSHRC scholarship, which makes it extra special in many regards. This SSHRC competition involves a three tiered, rigorous evaluation of a student's graduate and undergraduate record. Students must first apply to their department/faculty. If an applicant is deemed the top student within the department, the application is sent forward to the university's School of Graduate Studies. If the student is selected as a top student within the overall School of Graduate Studies at the university, the application is forwarded to the national level of the competition in Ottawa. Greg, a former recipient of MUN's Medal for Academic Excellence in Secondary Education, posted an A+ average at the graduate level to help garner this prestigious award.

While SSHRC places its greatest emphasis on a student's academic history in the determination of such awards, it also judges a candidate's potential to publish within a chosen field. An article by Greg and Professor Peter Trifonas, entitled *Looking Awry: Toward a New Ethics of Curriculum*, has been accepted for publication in the *Journal of Curriculum Theorizing*. Another article Greg co-authored has been used as a course reading in Memorial University's Faculty of Education.

Greg is pursuing a Master of Arts in Curriculum with a specialization in English from the University of Toronto – OISE/UT. Prior to his graduate work at the University of Toronto, Greg completed an honours degree in English and a Bachelor of Education degree from MUN. Having finished the eight required graduate courses for his MA over the past year, he is presently on leave again this term to work on his thesis. SSHRC scholarships are intended to aid students carrying out advanced research at the graduate level. Greg's thesis involves assessing some of the history and theory of English Studies in Newfoundland, a study that has never been fully broached or "never put into print", according to Bill Barker, President of King's College and outgoing Department Head of English at Memorial University.

"I was thrilled when I received the news from the Social Sciences and Humanities Research Council of Canada," said Greg. "It has been an incredible year to say the least".

CTF Honours Local Education Leaders

The Canadian Teachers' Federation honored education leaders at its Annual General Meeting in New Brunswick this past July.

Kathy LeGrow was recipient of the Canadian Teachers' Federation Public Education Advocacy Award.

On the national scene, Kathy has been a Director of the Canadian School Boards Association (CSBA) since 1993, served as President of CSBA (1999-2000) and is currently Past President.

On the provincial scene, Kathy has served on the Board of Directors of the Newfoundland and Labrador School Boards Association, including President from 1994-96. She served as a member of the Government Advisory Committee on the Implementation of the Williams Royal Commission Report on Education from 1993-95. Kathy was also a member of the Liaison Committee with the NLTA, and the Newfoundland and Labrador Association of Directors of Education.

The CTF Public Education Advocacy Award was established in 2000 to recognize non-teachers who have made major contributions to public education, to focus public attention on public education and to strengthen relationships between public education and other sectors, and between teachers and their partners in public education.

Brian Shortall was recipient of one of four CTF Special Recognition Awards.

Brian served as President of the NTA in 1979-81. During his tenure as NTA President, he served on the CTF Board of Directors and was elected as a Vice-President of CTF in 1981, and went on to become President of the Canadian Teachers' Federation from 1983-85. Brian was involved in many international activities during his time at CTF. He also served as a director of the Canadian Education Association from 1984-86. From 1989-96 he was Superintendent of the Roman Catholic School Board for St. John's. He was named Director of Education and Chief Executive Officer of the Avalon East School District, the largest school district in the province, and continues in this position today.

The CTF Special Recognition Awards are presented to any person who has given meritorious service to education and/or the teaching profession at the interprovincial/territorial, national or international level.



RESOURCES

OLYMPIC RESOURCE KIT

The Olympic Games will return to Athens, Greece in 2004, and the Canadian Olympic Committee invites teachers across the country to celebrate Olympic themes in their classroom. The Olympic Education Program links information about the Olympic Games and Olympic values to the curriculum for students in Grades 4 to 6. The program includes:

• Olympic Resource Kit: "Canada at the 2004 Olympic/Paralympic Games in Athens" – a multi-disciplinary curriculum guide focusing on Olympic themes geared to students in Grades 4 to 6;

• Canadian Olympic Values Education – a poster featuring three in-classroom activities celebrating Olympic values;

• Canadian Olympic School Challenge – invites schools to compete in-depth classroom activities themed around the seven Olympic values.

Detailed information regarding these Education programs can be found at www.olympic.ca.

"REACHING OUT" SCHIZOPHRENIA RESOURCE

Reaching Out is a complete, easy-to-teach education program specifically created for Canadian youth. It consists of a 20-minute video featuring young men and women with schizophrenia and how they cope with their illness. The program includes a comprehensive resource kit for teachers, counsellors, parents, coaches, etc.

Requests for *Reaching Out* kits can be made by e-mail, fax or phone. Download the order form by clicking on Reaching Out at www.schizophrenia.ca. E-mail school and contact information directly to info@schizophrenia.ca, Fax: 905-415-2337, Tel: 1-888-SSC-HOPE (1-888-772-4673). Both English and French resource kit materials and the English version of the video can easily be downloaded at www.schizophrenia.ca.



Would you like to assist teachers in a developing country? Are you interested in learning more about global education issues? Can you see yourself volunteering in Africa, Asia, or the Caribbean?

If yes, Project Overseas (PO) might be for you!

Each year about 50 Canadian teachers are chosen to volunteer on CTF's Project Overseas. On PO, Canadian teachers give their time and talent to offer professional development in-service programs in partnership with teacher organizations in developing countries. Based on requests from CTF's partners overseas, teams of Canadian teachers are formed in January and in-service projects take place in July and August.

CTF needs English and French-speaking Canadian teachers at the primary, elementary, and secondary levels who are interested in volunteering to offer in-services in a wide range of subjects in countries throughout Africa, Asia, and the Caribbean.

Application criteria include:

- membership in a provincial or territorial teacher organization which sponsors PO and is a member of CTF;
- an appropriate teacher's certificate;
- at least five years teaching experience in Canada;
- Canadian citizenship;
- excellent health.

PO is a volunteer experience. Administrative, travel and living expenses are borne by CTE provincial and territorial teachers' organizations (which are CTF members), CIDA, and the Wild Rose Foundation. No salaries or honoraria are paid to participants in PO and the sponsors do not cover costs associated with substitute teachers or release time.

TO APPLY:

Further information and application forms are available from: Newfoundland and Labrador Teachers' Association 3 Kenmount Road, St. John's, NL A1B 1W1
Tel: 726-3223 or 1-800-563-3599 (toll free in province)
Fax: 726-4302 or 1-877-711-6582 (toll free in province)

Deadline date for applications: November 15, 2003

CTF's INTERNATIONAL PROGRAMS – TOGETHER WE MAKE A DIFFERENCE!



PHYSICAL EDUCATION SIC CONFERENCE

October 16-18, 2003 St. John's Campus, Memorial University. Expand & Explore – Practical, relevant concurrent sessions, keynote speaker, panel forum, banquet and awards. For information contact Mark Jones, Tel: 709-722-3790 or

Sharon Brophy, Tel: 709-754-3155.

EASTERN HORIZONS CONFERENCE October 16-18, 2003

Delta St. John's Hotel and Conference Centre. Co-sponsored by the NLTA Learning **Resources Council and the Eastern Horizons** Literacy Group, this year's conference will again celebrate the best of Canadian children's literature. Teachers, librarians, parents and young people will have the opportunity to see and hear some of the best Canadian children's and young adult authors and illustrators, along with prominent educators from the region who successfully incorporate the works of these creators into their teaching. Eastern Horizons will also facilitate author visits to schools, public libraries and other public venues. For further information and registration, visit the conference website at www.stemnet.nf.ca/easternhorizons/.

MODERN LANGUAGES SIC CONFERENCE

October 23-24, 2003 Holiday Inn, Stephenville. For further information contact President, Denise Francis, Tel: 709-643-9525, Fax: 709-643-5044, e-mail: fdfrancis@nf.sympatico.ca or any Executive member of the Modern Languages Special Interest Council.

NEWFOUNDLAND & LABRADOR ASSOCIATION FOR COMMUNITY LIVING 2003 CONFERENCE AND AGM October 23-25, 2003

Labrador City/Wabush. Theme: Community Inclusion: The Heart of Newfoundland and Labrador. This year's conference is being hosted by the Labrador West Association for Community Living. Sessions will address current issues and will be of interest to persons with developmental disabilities and their families, volunteers, educators, Health and Community Services, Human Resources and Employment, Employment, Residential, and Career Development Staff. Keynote Speakers: Al and Vickie Etmanski, Co-founders of Planned Lifetime Advocacy Network (PLAN) and Co-ordinators of the Philia Dialogue on Citizenship. Other speakers include Judge Lloyd Wicks, Child and Youth Advocate and Dr. Nena K. Sandoval, Clinical Sexologist. For further information and registration contact Darlene Nash, NLACL Provincial Office, Tel: 722-0790 or toll free 1-800-701-8511 or email: nlacl@nfld.com.

NEWFOUNDLAND & LABRADOR COUNSELLORS' AND PSYCHOLOGISTS' ASSOCIATION CONFERENCE AND AGM October 28-30, 2003

Glynmill Inn, Corner Brook. With a focus this year on "The Child", the conference opens with a keynote address by Judge Lloyd Wicks. Child and Youth Advocate for Newfoundland and Labrador. Concurrent sessions will focus on child-related issues which will be of particular interest to counsellors, psychologists, social workers and other professionals in the field. There will be a focus on career-related issues which will be of particular interest to high school counsellors and human resources development officers. There is also a session around criteria documentation issues which many psychologists and counsellors have expressed a need for. For information contact Chris Cooper. Tel: 709-647-3381 (school) or 709-643-3659 (home) or via e-mail at nlcpapresident@stemnet.nf.ca.

PRIMARY/ELEMENTARY SIC CONFERENCE

April 29-30, 2004

Hotel Marystown and Sacred Heart Elementary, Marystown. Call for Presenters – If you have a topic you would like to share or know of someone with skills/information that would be of interest to primary and elementary teachers, contact Theresa Jarvis at tjarvis@bpsb.nf.ca. For further information contact Clyde Jackman, Tel: 709-279-2870, Fax: 709-279-2177 or e-mail: cjackman@bpsb.nf.ca.

OPENING THE DOORS TO A WORLD

This is the theme for **WORLD TEACHER'S DAY** October 5, 2003

This theme focuses on the local, national and international scenes of teacher activities. Whether bringing a global perspective to canadian classrooms, working together on common issues, or partnering for new education opportunities in developing countries, teachers are opening doors to tomorrow.

Dates to Remember

October 2003

Oct 3-4	School Rep Seminars,
	Grand Falls-Windsor
Oct 9-10	Pre-Retirement Seminar,
	Grand Falls-Windsor
Oct 16	Deadline: PD Fund
	applications
Oct 16-17	Pre-Retirement Seminar,
	Gander
Oct. 17-18	NLTA Executive Meeting
Oct 23-24	Pre-Retirement Seminar,
	Corner Brook
Oct 24-25	School Rep Seminars,
	Corner Brook, St. John's
Oct 30-31	Pre-Retirement Seminar,
	St. John's

November 2003

Nov 6-7	Pre-Retirement Seminar,
	Stephenville
Nov 13-14	Pre-Retirement Seminar,
	St. John's
Nov 13	NLTA Executive Meeting
Nov 14-15	Joint Council Meeting
Nov 15	Deadline: Project Overseas
	Applications
Nov 15	Department Deadline:
	Teacher Exchange applications
	to Australia, Britain and USA
Nov 17-18	Pre-Retirement Seminar,
	St. John's