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NEWFOUNDLAND AND LABRADOR TEACHERS' ASSOCIATION  
T H E



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# bulletin

TEACHERSCHANGELIVES.CA



The President, Vice-President, Executive Members and Staff of the NLTA would like to extend our best wishes for a safe Holiday Season to all of our members.



# *Up Front* from the President

*Don't sacrifice yourself too much, because if you sacrifice too much there's nothing else you can give, and nobody will care for you. ~ Author Unknown*



As we move towards another Christmas season, I am once again struck by the number of members who reference the degree of exhaustion they feel and how much they need some time to unwind and decompress. We all know the 2020-21 school year has been like no other, and I thank our members for your continued commitment to your students and your profession. However, the increased demands on your time mean the old saying 'June tired in April' has been replaced with 'June tired in November'.

I have continued my practice of visiting schools and speaking directly with our membership at every opportunity. The visits have been structured differently, but the importance of that direct contact remains. A constant message I am hearing is that our membership is glad to be back with our students and our students are glad to be back in school, but there remains an anxiety as to where things will go should a case of COVID-19 happen in our schools. This anxiety, coupled with increased protocols and demands, have created pressures on all of you.

Burning the candle at both ends may make things appear brighter in the short-term, but inevitably it leads to burnout! Recognizing this reality, we all need to take a step back and re-evaluate how we approach things. There are things we can take control of and I urge you to do that.

With this in mind, we all need to evaluate those tasks that we take on. We can only spread ourselves so thin. Extracurricular activities do add value to our schools and our practice as teachers, but are voluntary. During a time like this, relaxing public health precautions in schools is counter-productive. Taking care of our own health and

well-being is vital. To be good to your job you need to be good to your family, and to be good to your family you need to be good to yourself.

The Association will continue to work towards tangible measures that will move the dial on the demands being placed on you. More on that as the year unfolds. I can share that at this juncture we are engaged in negotiating our next collective agreement. If you have not already done so, I would encourage you to view the documents and video presentation that outlines the opening proposals that have been exchanged. These proposals were crafted through the work of the collective bargaining committee and I am thankful for their work. Your Negotiating Team have now taken their work and will use it to move towards attaining the best possible agreement for our membership within the current context we find ourselves in.

In closing, I want to take the opportunity to thank Mr. Steve Brooks for his service to the Association. He has chosen to retire as NLTA Executive Director and I am sure I echo all of your sentiments in wishing him all the best in his future endeavours.

In a few short weeks the Holiday Season will be upon us. I urge each and every one of you to take the time to cherish the time with your families. Use the season to remind yourselves of that which is truly important. Happy Holidays to all of you. My hope is the Season offers you rest and relaxation and we enter 2021 with renewed hope.

Until next time...

## THE bulletin

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Janeway Day February 12, 2021



Coming into this position, I thought I knew a lot about the education system and the role of teachers. I was, after all, a student for many years and have known teachers who made a big impact on me. Now I am a parent to three children - one who just graduated, one who just started junior high and one who is about to set foot inside a school for the very first time as a Kindergarten student. So I knew it all...



However, embarking on the next phase of my career in communications with the NLTA has been an eye opening experience. Teachers are on the front line, they are responsible for so much more than just the education of our children. They are stewards of their mental health, their social well-being, and integration into society. That's a full plate, even without the added layer of a public health emergency.

While it has only been a few weeks since I started, I am so pleased to have heard from NLTA members on concerns important to them and grateful to be entrusted to provide communications advice on what matters to the Association's members.

I hope I can continue to use my professional experience in both the private and public sector to advance those issues that are important to you, our members.

I look forward to continuing to work with you all.

Jennifer

## Education Week 2021

January 17-23

**3Rs: Renew. Refresh. Reconnect.**



More information will be forwarded  
to schools in the coming weeks.

PROVINCIAL/NATIONAL/INTERNATIONAL  
**NEWS**

**NEWFOUNDLAND & LABRADOR**

## Sharing Our Cultures: Program, Projects, Events



Lloydetta Quaiocoe, founder and CEO of Sharing Our Cultures Inc.

Sharing Our Cultures™ (SOC) creates spaces for the voices, cultures, histories, and experiences of all children and youth to be heard, seen, and valued. SOC's program engages high school youth in activities that develop or enhance relevant academic and life skills. These activities culminate in them sharing their cultures with the public and grade 6 students, who are exploring world cultures in their Social Studies curriculum. The SOC program was established in 1999 in St. John's and has expanded to Happy Valley-Goose Bay, Corner Brook, Grand Falls-Windsor, and Gander.

SOC publishes *Cultural Con'txt*, a collection of stories, poems, and drawings by and for grade 6 students. This publication is designed to stimulate conversations about cultural diversity in classrooms and homes. We encourage teachers to submit their students' work for consideration and visit [www.sharingourcultures.com/cultural-contxt](http://www.sharingourcultures.com/cultural-contxt).

SOC offers resources for teachers which support the delivery of several provincial curriculum

outcomes. The Multicultural Classroom Activities project provides experiential learning about diverse cultures for grade 6 students. In addition, teachers can access videos for classroom discussions featuring newcomers who are contributing to the sociocultural and economic development of the province at <http://youtube.com/sharingourcultures>.

SOC is launching an Anti-Racism poster campaign for students in three divisions: Grades 4-6, 7-9, and 10-12. We will accept submissions until January 29, 2021 and posters will be featured on March 21, the United Nations Day for the Elimination of Racial Discrimination.



Multicultural Classroom Activity in a Grade 6 class.

## **DID YOU KNOW**

### **Memorial University's Faculty of Education will turn 100 in 2021?**



Faculty of Education

Celebrations will kick off in the fall of 2021 and will continue until the fall of 2022. To get involved and to stay up to date on all of the exciting events and initiatives planned, follow Memorial's Faculty of Education on Facebook and Twitter! There's something for everyone!

Facebook: <https://www.facebook.com/MemorialEducation>

Twitter: @MUNEducation



## 2020 NLTA Christmas Card Contest Winners Announced

**Hartley Hayes**, a student of teacher Lois Applin at Canon Richards Memorial Academy in Flower's Cove, has been chosen as the winner of the 2020 NLTA Christmas Card Contest. Hartley receives a \$100 cash award and a framed copy of his winning entry. His winning design will appear on the NLTA Christmas card that will be distributed to schools, businesses and other groups this December.

The second place cash prize of \$50 was awarded to **Lila Hickey**, a student of Charleen Healey at St. Francis of Assisi in Outer Cove, and the third place cash prize of \$25 was awarded to **Kallie Hutchings**, a student of Shane Payne at Long Range Academy in Cow Head.



Hartley Hayes' winning design for the 2020 Christmas Card Contest.



Second place winning design by Lila Hickey.



Third place winning design by Kallie Hutchings.

# EVERY CHILD COUNTS EVERY BREAKFAST COUNTS EVERY \$1 COUNTS ...AND YOU COUNT!

To all our Teachers, Principals, Volunteers, and School Staff who have been working diligently to ensure that Kids Eat Smart (KES) Breakfast Clubs are up and running in your school – *our sincerest heartfelt thanks!* We truly understand the challenges experienced in getting back to class, and we continue to be humbled by the fact that you have all come together to ensure that students have access to food at school at no cost to families.



KES Breakfast Clubs are set up to create a warm welcoming environment so that every child is welcome. Because of you, breakfast clubs continue to foster socialization within classroom cohorts with children being able to still enjoy breakfast together. Despite the challenges, the Grab & Go model and Basket delivery model to classrooms has created a positive impact within our school communities. We are seeing an uptake of approximately 80%, which has resulted in increased costs. We want to ensure you that Kids Eat Smart Foundation NL is here to financially support you and that we continue to be here to assist you with the breakfast club in your school.

We look forward to continuing to work together to ensure our children start their days well-nourished and ready to learn. Please continue to follow us on Facebook and Twitter @KidsEatSmartNL and as always, we encourage you to tag us if you post any pictures of your Breakfast Club.

If you would like more information, visit our website at [www.kidseatsmart.ca](http://www.kidseatsmart.ca), or you can contact Celina Stoyles, Executive Director directly, at (877) 722-1996 or email [cstoyles@kidseatsmart.ca](mailto:cstoyles@kidseatsmart.ca).



## BGM RESOLUTION UPDATE

During the 2019 BGM the following resolution was debated and carried:

*“That the NLTA explore the positive and negative consequences of having the NLTA President and Vice-President serve longer terms, rather than the current two-year term. Once findings are produced they are to be presented to the NLTA membership.”*

The resolution was referred to the NLTA Electoral Committee for actioning. Provincial Executive reviewed the work of the Committee at its September 25, 2020 meeting. As per the direction of the resolution, the following information is being provided to the membership.

Based upon a consideration of the positive and negative consequences of having the NLTA President and Vice-President serve terms longer than two years, the following consequences have been identified:

### Positive

A longer term could:

- allow more time for the President to acquire skills which they may not be required to have in their role as a teacher.
- provide the President more time to establish working relationships with elected government officials, which can take time to foster.
- provide the President more time to develop useful relationships with members of the media.
- provide for greater continuity of leadership at the Provincial Executive Council.
- result in an increase membership identification, comfort with the President.

### Negative

A longer term could:

- result in complacency by the President on membership issues.
- result in less interest and fewer opportunities for leadership change and renewal.
- The current terms for the President and Vice-president coincide with the terms of office for the Provincial Executive Council. Increasing or changing the terms of office for President and Vice-President could result in vacancies on Provincial Executive, should Executive members run for either office.
- A longer term of office may create tax issues for office holders who temporarily relocate to St. John's and maintain a home elsewhere in the province. According to Revenue Canada, housing subsidies may not be considered temporary if provided for more than two years at a time.



## NLTA STAFF CHANGES

In light of recent staff retirements, resignations and reassignments, the NLTA is pleased to announce the following staff appointments:

### STEFANIE TUFF

Stefanie Tuff has been appointed to the position of **Executive Director**, effective January 4, 2021.

### BOB JOHNSTON

Bob Johnston has been appointed to the position of **Administrative Officer, Programs and Services**, effective August 24, 2020.

### DARLENE JOHNSON

Darlene Johnson has been appointed to a one-year term position of **Administrative Officer, Programs and Services**, effective August 24, 2020.

### JENNIFER TULK

Jennifer Tulk has been appointed to the position of **Communications Officer**, effective October 8, 2020.

### JESSICA CAREW

Jessica Carew has been appointed to the position of **Receptionist/Clerk: Corporate Services/Communications** effective August 4, 2020.

### SAMANTHA LEE

Samantha Lee has been appointed to the position of **Executive Assistant, Governance**, effective September 1, 2020.



The NLTA would like to congratulate the following staff members on their recent retirements:

### GEORGE TUCKER

George Tucker, Administrative Officer, Programs and Services, retired from the NLTA on August 31, 2020 following a 14-year career with the Association and a 40-year career in the education field.

### JOANN RUSSELL

Joann Russell, Executive Assistant, Governance, retired from the NLTA on August 31, 2020 following a 22-year career with the Association.

## NLTA Active Special Interest Councils



- Council of Special Services (COSS)
- Health Education Council
- Math/Science Council
- Music Council (MSIC)
- NL Counsellors' & Psychologists' Association (NLCPA)
- Physical Education Council (PESIC)
- School Administrators Council (SAC)
- Second Language Council
- Small Schools Council
- Speech Language Pathologists
- Teacher Librarians Newfoundland Labrador (TL-NL)
- Technology Education Council (TESIC)
- English Language Arts (7-12) **NEW\***  
Alison Edwards (alisonedwards@nlesd.ca)
- LGBTQ2SIA+ **NEW\***  
Trevor Taylor (trevortaylor@nlesd.ca) and  
Emily Sopkowe (esopkowe@csfptnl.ca)

\*To join or for more info contact above.



# Final Thoughts and Thank Yous

by STEVE BROOKS

When you approach retirement or make plans to take on new challenges, it is normal to take a moment to reflect upon where you are and how you got there. As I consider my career in the Newfoundland and Labrador public education system, I am surprised by two things – the scope of opportunity it has provided to me and the just how quickly thirty years goes by.

I can recall how challenging it was to begin a teaching career in 1990, as the school districts were small and the opportunities few and far between. How excited was I to get my first term appointment at Hampden Academy as a term replacement teacher, taking responsibility for ten different courses and subjects, most of which I had no background or training. It was during these six months that I came to appreciate the difference a supportive administration and staff of helpful colleagues could make to a young and inexperienced teacher.

I can also remember how excited I was when I finally got my first permanent position at Elwood High School in Deer Lake teaching Religious Education, Democracy, Newfoundland Culture and Vocational Math and how disappointed I was to be declared redundant at the end of that year. It was through this experience that I became more interested in the Collective Agreement and learned to value the rights I had as a teacher. While in Deer Lake, I became involved with my Association, serving on the Branch Executive and volunteering for NLTA committees. I can still remember the provincial celebrations for the NLTA 100 year anniversary.

When my career took me, in the mid 90s, to another small school district as the principal at Bishop White All Grade School in Port Rexton, I continued my Branch involvement with the NLTA as I began to learn and understand better how the collegial model of leadership is actually the best model. It was at Bishop White that I came to see how teachers' professional judgement does not need to look exactly the same from classroom to classroom and that when given the freedom to be creative, teachers

will accomplish amazing things. When we see our teachers as the geese that lay the golden eggs and we choose to nurture them as opposed to burning them out, schools become safe, happy places in which children thrive. I saw this in action on even a larger scale as principal of Discovery Collegiate.

I have also had the good fortune to serve six years in the roles of Associate Assistant Director and Senior Education Officer with both the Vista School District and the Eastern School District. It was in this role that I experienced first-hand the professionalism of NLTA staff and how important it was to engage meaningfully with the NLTA to resolve issues rather than waiting for grievances to be filed. As an employer representative I understood that it is unproductive and unwise to force your employees through unnecessary and stressful dispute resolution processes. Compassionate management does not equate to weak management; in fact, the exact opposite is true.

The professionalism I experienced in dealing with NLTA staff eventually drew me to apply for an Administrative Officer position in 2008, which I was fortunate enough to be successful in attaining. Since that time, I have had the privilege to represent hundreds of teachers individually and since 2013, as Assistant Executive Director and 2016 as Executive Director, all the membership through collective bargaining, pension reform and ongoing lobbying efforts. In that time we have seen the Teachers' Pension Plan go from 67% funded to over 107% funded. We have seen the advent of new rights and positions established under the collective agreements, such as family leave, report card preparation, teacher dedicated professional development time, seniority transfer rights, hiring transparency, Department Head for Student Support Services, to name a few.

Over the course of this career I have had the opportunity to learn from great teachers and great school administrators. I have had the opportunity to work with a focused and professional Provincial Executive and NLTA Presidents who have given voice to the concerns of teachers. I have been blessed to have worked with great teams and I have made many friends along the way.

If I were to leave one bit of advice, it would be this. Be involved in your Association, appreciate that the NLTA is stronger when you lend your collective voices to its message, and do not blame the only institution that speaks for teachers for the failures of those in position of power.

Thanks to everyone for your best wishes and all of your support over the years.

.....  
*Steve Brooks is Executive Director of the NLTA.*





## Congratulations to our NL Teachers

# 2020 Prime Minister's Award Winners

Two outstanding teachers from Newfoundland and Labrador have been honoured for their remarkable achievements in education by the Prime Minister's Awards for Teaching Excellence and Teaching Excellence in STEM.

**Ashleigh Hudson**, a French Immersion teacher at Vanier Elementary in St. John's, has been awarded a 2020 Prime Minister's Award for Teaching Excellence Certificate of Excellence.

For Ashleigh, teaching is not just about thinking outside the box. It's about figuring out how to make the box, why making the box is important and what else the box could be used for. As a result, teachers and classes in all grades quickly pick up new teaching methods or technology she introduces.

As a French Immersion teacher, Ashleigh seeks to create as rich a learning environment as possible, since she not only has to cover the curriculum but also introduce a new language and the culture and history associated with it. To that end, she takes her students' learning out of the books and into their hands.

**Paul King**, a Physics and Science teacher at Mount Pearl Senior High, has been awarded a 2020 Prime Minister's Award for Teaching Excellence in STEM Certificate of Achievement.

Paul opens the world to his students, whether he's helping them build underwater robots or apply to a national STEM program. However, his commitment to youth goes beyond science and his school's walls. Besides serving on school councils and committees, and acting as a branch president of the NLTA, he has coached school and community sports teams.

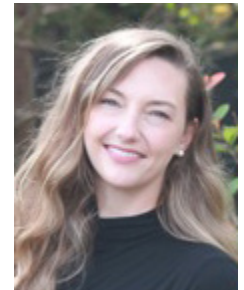
Paul challenges students to think critically, to take responsibility for their own learning, and to avoid taking the easy way out. With a hands-on approach to student learning, his robotics team designs and builds a new underwater vehicle each year.

The Prime Minister's Awards for Teaching Excellence have honoured exceptional elementary and secondary school teachers in all disciplines since 1994, with over 1,600 teachers honoured to date. Teaching Excellence Awards recipients are honoured for their remarkable achievements in education and for their commitment to preparing their students for a digital and innovation-based economy. The Teaching Excellence in STEM Awards honour outstanding Science, Technology, Engineering, and Mathematics teachers that help develop the culture of innovation Canada needs today, and in the future.

Recipients of the award receive a certificate from the Prime Minister, promotion of their best teaching practices and national recognition for their contribution to excellence in education in Canada

Nomination packages for the 2021 Prime Minister's Awards must be submitted to the Prime Minister's Awards program office by **January 12, 2021**. More information is available at [www.ic.gc.ca/eic/site/pmte-ppmee.nsf/eng/home](http://www.ic.gc.ca/eic/site/pmte-ppmee.nsf/eng/home)

(Information for this article was obtained from the Prime Minister's Awards program website.)



Ashleigh Hudson



Paul King

## NLTA EXIT SURVEY

Do you know of a colleague who recently left the teaching profession?

We want to know why.

Survey participation is voluntary and confidential.

Visit [my.nlta.ca/ExitSurvey](http://my.nlta.ca/ExitSurvey)





# The Collective Bargaining Process

by STEFANIE TUFF

As NLTA members would be aware from recent Association communications, the collective bargaining process for new Provincial and Labrador West Collective Agreements has begun. Information about the progress of negotiations will be communicated in subsequent Bargaining Briefs as things proceed. However, it is timely now to provide an overview of the process so that members have that understanding to set the context for future communications.

The process for NLTA collective bargaining is governed by provincial legislation – the *Teachers’ Collective Bargaining Act* (“the Act”). The table below provides a flow-chart depiction of the process established in the Act, and the information provided in this article on the status of negotiations is current up to the date of submission.

The term of the current Provincial and Labrador West Collective Agreements ended on August 31, 2020. The opening proposals for negotiations on the Provincial Collective Agreement were initially

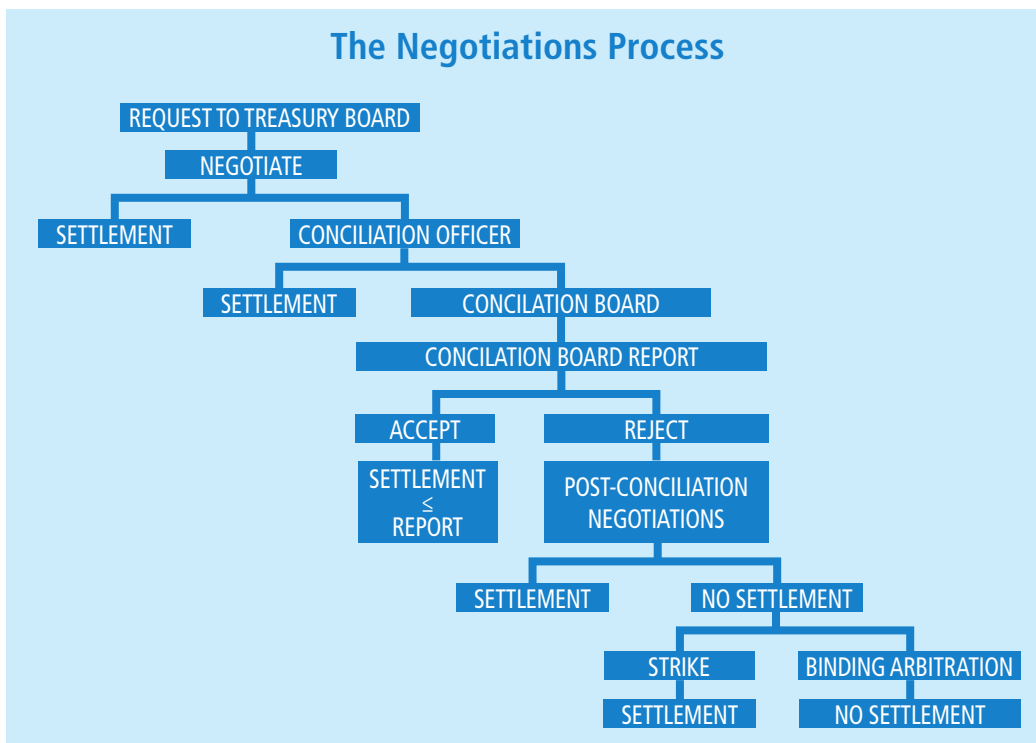
approved by Provincial Executive in March 2020, with some revisions made in September 2020. NLTA served notice to open negotiations for both Agreements on June 15, 2020. Pursuant to Article 43 of the Provincial Collective Agreement (Labrador West Article 3), the Agreements in place remain in full force and effect until such time as new agreements are negotiated.

The exchange of opening proposals between the employer and the provincial NLTA negotiating teams took place on September 29, 2020. As per Association policy, a document containing the details of both the government and Association opening packages was subsequently prepared and provided to members, along with a video presentation to provide further details and explanation. Unfortunately, due to COVID-19 and ongoing Public Health restrictions, the usual practice of sharing this information at in-person Branch meetings was not possible. Further dates for the continuation of provincial bargaining are being explored. The opening proposals for Labrador West

collective bargaining were approved by Provincial Executive at their September 2020 meeting. A date for the exchange of opening packages between the NLTA Labrador West and employer negotiating teams has not yet been scheduled.

As you can see from the flow-chart, we are still at a very early stage in the bargaining process. The Association is committed to using the process, including seeking timely access to a conciliation officer and conciliation board, in order to achieve the best possible negotiated agreement for all members in the current context. Your negotiating teams work diligently to this end, and they are:

**Provincial Negotiating Team:**  
 • **Trent Langdon** (Chairperson)  
 – NLTA Vice-President • **Stefanie Tuff** (Chief Negotiator) – NLTA



Assistant Executive Director • **Craig Hicks** – NLTA Provincial Executive Member • **Stephanie Drover-Edmunds** – Guidance/IRT, Holy Redeemer Elementary, Spaniard's Bay • **Christina Pike** – Principal, Macdonald Drive Junior High, St. John's • **Kim Crocker** – Replacement Teacher, Holy Family Elementary, Chapel Arm • **Paul May** – DHH Itinerant, NLESD Western Region, Corner Brook • **Amanda Gibson** – Senior High English/IRT, Mealy Mountain Collegiate, Happy Valley-Goose Bay • **Russell Stockley** – Kindergarten Teacher, Phoenix Academy, Carmanville • **Christine Lilly** – Teaching and Learning Assistant, St. Andrew's Elementary, St. John's • **John Veitch** – Staff Consultant – NLTA Administrative Officer

**Labrador West Negotiating Team:**

• **Amanda Downey** – Chairperson, Labrador West Branch President • **John Veitch** – Chief Negotiator, NLTA Administrative Officer • **Trudy Noel** – French Immersion Teacher, Menihek High School • **Sandy Crowley** – Speech Language Pathologist, K-12 • **Matthew White** – Junior High Social Studies/ Science Teacher, Menihek High School • **Jennifer Best-Butler** – Grade 2 Teacher, A.P. Low Primary • **Vanessa Wall** – Phys. Ed. Teacher, A.P. Low Primary

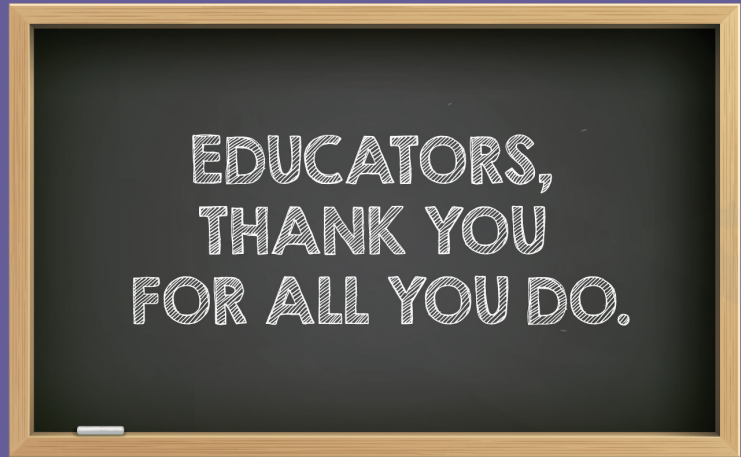
**Members of the Employer Negotiating Team:**

• **Erin Delaney** – Chief Negotiator, Staff Relations Specialist, Treasury Board Secretariat • **Brian Evans** – ADM, Department of Education • **Tracy Stamp** – Comptroller, Department of Education • **Kim Christianson** – Directrice générale, CSFP • **Ed Walsh** – Associate Director, NLESD • **Wayne Lee** – Trustee, NLESD • **John George** – Trustee, NLESD

In accordance with NLTA policy, it is the role of the Negotiating Team to recommend a tentative agreement to Provincial Executive, who have the authority to approve the holding of a provincial ratification vote. Executive formulates the ballot question, which must be approved by Joint Council before a ratification vote is held.

NLTA will continue to keep the membership apprised of ongoing developments in collective agreement negotiations through regular Bargaining Briefs and alerts as necessary. It is important for NLTA members to stay informed and support their Association when called upon to demonstrate the collective voice of the membership by engaging in any future calls to action from the President.

.....  
*Stefanie Tuff is Assistant Executive Director of the NLTA.*



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# Upgrading Teaching Certification/ Applying for Educational Leave

by JOHN VEITCH

## Upgrading Teaching Certification

Teachers are remunerated for their work based on the negotiated salary scales in the Provincial and Labrador West Collective Agreements. Upgrading one's certification level is a means by which a teacher can increase their salary, depending on their specific education profile. For example, by working towards and completing a Master's degree, you may be eligible to move from fifth to sixth grade or from sixth to seventh grade.

Teachers who intend to upgrade their teaching certificate must get **prior** written approval of their upgrade plan from the Registrar of Teachers. In this province, approved Memorial University programs are considered the base standard for the assessment of programs from other institutions. This usually means that the Registrar will evaluate programs from other universities as compared to the requirements at Memorial University. A Master's degree is not necessarily guaranteed to be accepted for upgrading purposes. A teacher planning to pursue further studies, including programs at Memorial University or any other institution, should contact the Registrar of Teachers well in advance of beginning their program of study to ensure that it meets the requirements for upgrading. To request upgrading of a teaching certificate, you must apply to Teacher Certification, complete the application for upgrading and pay the required fees.

As well, some teachers may be eligible for an increase in steps on the salary scale based on previous teaching experience outside the province. To have your previous teaching experience assessed, you must have your former employer(s) complete the appropriate form and submit it directly to the Registrar of Teachers. The Registrar will evaluate this experience and then provide confirmation of any approved service to Teachers' Payroll for salary adjustments.

Further details and the required forms for upgrading and outside service approval are available on the Teacher Certification website: [www.gov.nl.ca/education/k12/teaching/certification/](http://www.gov.nl.ca/education/k12/teaching/certification/).

## Educational Leave

Paid educational leave may be an option for teachers looking to pursue personal and professional goals and to attain higher levels of certification. Both the Provincial and Labrador West Collective Agreements provide access to paid educational leave for eligible members. Leave granted is paid at 80% of the teacher's current salary. Application for paid educational leave is made to the school districts. The deadline to apply for leave in the 2021-22 school year is January 8, 2021 for the NLESD and January 15, 2021 for the CSFP. You can access the application forms on the NLTA website.

Once all applications are received, they are ranked according to the districts' priorities. The districts forward all the leave requests, along with their identified priorities, to the Provincial Selection Committee, which includes representatives from the Department of Education, the NLTA and the school boards. The committee typically meets in late February or early March to choose the applicants for granted leaves during the following school year. The selection process is detailed on the application form. While no one factor determines whether an applicant will be granted leave, district priority rankings are strongly considered.

Teachers may also apply for unpaid educational leave under the collective agreements. Accessing RRSP funds may be an option for those considering a period of unpaid educational leave through the Life Long Learning Plan – this may be something you wish to discuss with your financial advisor. This program allows for interest-free borrowing from your RRSPs, subject to repayment over a set period of time.

**F**urther information about these topics can be obtained by contacting an administrative officer in Programs and Services at the NLTA at 726-3223 or toll-free at 1-800-563-3599 or by e-mail at [mail@nlta.nl.ca](mailto:mail@nlta.nl.ca).

*John Veitch is an Administrative Officer in Programs and Services with the NLTA, [jveitch@nlta.nl.ca](mailto:jveitch@nlta.nl.ca).*





# Basic Critical Illness

by DARRIN PIKE



Permanent, Replacement and Contract Teachers are automatically enrolled in Basic Critical Illness coverage at a current cost of less than \$2.00 per pay period. This benefit provides a \$10,000 payment to a teacher who is diagnosed with one of 31 different

illnesses. Common illnesses such as cancer, stroke, heart attack, and multiple sclerosis, which are all included, are prevalent amongst Newfoundlanders and Labradorians.

Illnesses or conditions covered under this benefit:

Alzheimer's disease	Liver failure
Aortic surgery	Loss of independent existence
Aplastic anemia	Loss of limbs
Bacterial meningitis	Loss of speech
Benign brain tumour	Major burns (severe)
Blindness (loss of sight of both eyes)	Major organ failure (on waiting list)
Coma	Major organ transplant
Coronary bypass	Motor neuron disease
Deafness (loss of hearing in both ears)	Muscular dystrophy
Dilated cardiomyopathy	Multiple sclerosis
Fulminant viral hepatitis	Paralysis
Heart attack (myocardial infarction)	Parkinson's disease
Heart valve replacement	Primary pulmonary hypertension
HIV infection (occupationally-acquired infection)	Progressive Systemic Sclerosis
Kidney failure	Stroke (cerebrovascular accident)
Life-threatening cancer	

My sense from talking to teachers is that there is a lack of awareness about this comprehensive benefit; therefore, if you hear of a colleague being diagnosed with a "critical" illness, please encourage them to contact someone at the NLTA or Johnson Inc. It is very important to notify Johnson Inc. within 30 days of the event as claims beyond one year of an event are not eligible for consideration.

It is also important to note that members should consider additional Voluntary Critical Illness. With the onset of a critical illness there is often the need to purchase equipment, modify a home or travel to access specialized treatment. These costs can easily run into the tens of thousands of dollars. This additional coverage may be purchased beyond the Basic \$10,000 coverage for members or coverage for a spouse or a dependent child. Up to \$50,000 of Voluntary Critical Illness is available to the eligible

member and spouse without the provision of medical evidence.

There is a 24 month Pre-Existing Conditions limitation clause and insureds must survive at least 30 days after the Critical Illness event to be eligible for payment consideration.

Most teachers also have Basic AD&D coverage, which includes a \$2,000 critical illness benefit they might also be entitled to receive. Some members' home insurance may also carry a critical illness benefit. All these benefits are one-time tax-free payments which are not tied to any documented expenses – they are simply paid out directly to qualifying claimants and can provide a source of additional financial support in the event of a critical illness diagnosis.

.....  
Darrin Pike is an Administrative Officer in Programs and Services with the NLTA, [dpike@nlta.nl.ca](mailto:dpike@nlta.nl.ca).

# HELP IS HERE...

**JOHNSON** 

Manage Your Personal  
Insurance Policy

**LOGIN**



This past spring Group Insurance Managers launched a new website to provide members easy access to information on the NLTA Group Insurance program. The website is an excellent source of information on all insurance programs available to members. The NLTA insurance program includes a wide range of coverage options. The basic plan which is cost shared with government includes Health, Life and Accident Insurance. Most active members also have Dental, Long Term Disability and Critical Illness. Retired members have access to the same program active teachers can avail of with the exception of Basic Critical Illness and Long Term Disability. There

are additional coverages which can be accessed for members, spouses and in some cases dependents. These programs include Voluntary Life, Voluntary Accidental Death and Dismemberment, Voluntary Critical Illness and Travel. The new website provides quick overviews to these benefits as well as details about each of the coverages. The site also provides annual updates on coverage changes as well as any rate changes. Please check out our website at

<https://groupinsurance.nlta.ca>.



# Changes to Johnson Insurance Website Coming Soon

Johnson Insurance is in the process of updating and improving their current Members Only website. The new site will provide a more modern/efficient user experience and enhanced security features. The updated version will be called "My Insurance".

No action is required now, and Johnson Insurance will provide updates prior to the new site being launched. However, once the new site launches, NLTA Members will need to register for a new username and password.

To review coverages, Members can visit the NLTA group insurance website at <https://groupinsurance.nlta.ca/> or a member can visit [www.johnson.ca](http://www.johnson.ca) and follow the instructions to review coverages.

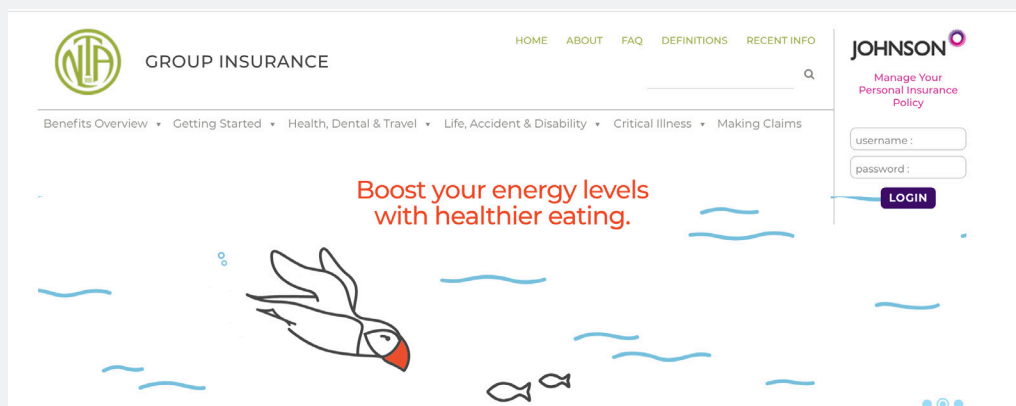
Once logged in, a member can securely review personal information for their benefit plan including; coverage details, premium amounts, beneficiary designations and access to communications from Johnson Inc. Other highlights of the site include

the ability to submit claims online, review claims history and determine the next eligible claim date for items such as dental visits or glasses.

If a teacher is using health/dental premium as part of their medical expense deductions to claim on their income tax, the website allows teachers to print their own income tax letters directly from the site.

Teachers who have home and auto insurance with Johnson Insurance can also view information related to limits and deductibles, coverage, policy numbers, vehicle description and identification numbers, policy dates, and all drivers insured under a given policy. The Johnson.ca website also allows teachers to enter and monitor home and car claims, and it provides policyholders with some recommended coverages that they may need for their own protection.

*Johnson Insurance is a trademark of Johnson Inc. ("JI"), a licensed insurance intermediary.*





# The Cost of Caring

by KENDA RIGGS

**“Being a teacher is a stressful job, but teachers are now responsible for a lot more things than just providing an education.”**

*(Trauma Informed Care, May 2019)*

Teachers genuinely care about their students’ overall health and well-being. Besides teaching to meet the learning needs of the students in their classrooms, teachers are professionals who mentor and nurture providing comfort and reassurance when students are emotionally upset, physically ill, or needing guidance from an adult who is there to listen and care. When students come to school coping with trauma from maltreatment, family violence, grief and loss, medical procedures, bullying, addictions, family difficulties and/or living in care, teachers are often the people who become directly aware of the traumas some students bring to the classroom, and may also become directly exposed to the same trauma story as their students. The physical and psychological impacts on the teacher who bears witness to the traumas experienced by a child or youth in their classrooms can be profound.

Secondary traumatic stress is the emotional duress that results when an individual hears about the first-hand trauma experiences of another (The National Child Traumatic Stress Network, 2020). Figley (1995) describes secondary traumatic stress as the stress resulting from helping or wanting to help a traumatized or suffering person, which he labels as ‘the cost of caring’. For teachers, secondary traumatic stress can occur in the form of a trauma reaction when hearing about or witnessing the trauma suffered by a child or youth. However, the risk of experiencing secondary traumatic stress is higher if you have your own unresolved personal traumas, are exposed to children and youth with multiple traumas, or if you do not have adequate training to deal with trauma disclosures. This knowledge and awareness are extremely important because research tells us that repeated exposure to secondary traumatic stress can lead to compassion fatigue, which can ultimately lead to teacher burnout.

## The Trauma Reaction – Signs of Secondary Traumatic Stress

Repeated exposure to multiple trauma stories of children and youth or the same trauma story repeatedly from one young person, is immensely stressful and can result in chronic stress. When stress becomes chronic and intense, it can impact our physical and mental health detrimentally. Chronic

stress can weaken our immune system which can make us more susceptible to illness and disease. Chronic stress affects the brain, as increased levels of the stress hormone cortisol are produced, which in turn impacts the hippocampus (memory), amygdala (emotions) and prefrontal cortex (thinking). Neuroimaging of the brain has shown that chronic stress can shrink the prefrontal cortex, making the area of the brain responsible for planning, judgement and reasoning smaller and increase the size of the amygdala, causing this area of the brain to remain on alert, in fight-or-flight mode. Therefore, when teachers are chronically stressed, they may not be able to think clearly and may forget certain information that they have known for years, because the amygdala is almost always activated.

As a teacher, you may be aware that secondary traumatic stress is present in your life, or you may not be. Many times, teachers continue on autopilot until something physical or psychological happens that makes them realize something is just not right. Often, teachers are unable to name exactly what is happening to them and may have kept these thoughts and feelings to themselves. It is essential to always be mindful of signs and symptoms that may indicate that secondary traumatic stress is present in your life.

Some common symptoms of secondary traumatic stress include: intrusive thoughts picturing the student’s trauma(s); exhaustion, physical ailments, and pain; hypervigilance to noises, sirens, loud voices, a door closing; feeling unsettled throughout the day and night; insomnia, nightmares, waking up and not being able to get back to sleep; irritability, agitation, sadness that comes and goes; inability to concentrate or difficulty making decisions; increased anxiety about the safety of a student, yourself, or a person you care about; feeling detached from others, including students, colleagues, and loved ones; and/or feelings of professional inadequacy.

## ACEs and Trauma Informed Care

Adverse Childhood Experiences (ACEs) are defined as traumatic and stressful experiences that occur in child and adolescent years, and include living with physical abuse, sexual abuse, emotional abuse, emotional neglect, physical neglect, mental illness, sub-



stance abuse, separation/divorce, domestic violence, incarceration, and/or living in foster care (Felitti et al., 1998). There can be long term effects of experiencing ACEs, and from this research, we know that ACEs occurring in childhood have a significant influence on the health and well-being of adults. The Centers for Disease Control and Prevention (CDC) found that over 50% of adults have reported experiencing at least one adverse childhood experience (Harris, 2020). The research is important for understanding chronic stress and teachers because we know that secondary traumatic stress can happen to *any* teacher who is repeatedly exposed to the trauma stories experienced by their students. However, we also know that there are many teachers who experienced abuse, neglect, and household challenges when they were young, resulting in one or more ACEs, which may be retriggered by the trauma stories of the students in their classroom.

In more recent years, there is focus on a trauma-informed care approach, which assumes that a teacher is more likely than not to have a history of at least one trauma, and recognition of the impact that ACEs may have in a teacher's life. When any teacher is exposed, often repeatedly, to the trauma stories of students which may result in secondary traumatic stress, it is important to embrace a trauma-informed approach to the care of that teacher no matter what the teacher's earlier life experiences may be. Emphasis is on recognizing and responding to the impact of the current traumatic stress on the teacher who works with the children and youth who have experienced trauma. It is particularly important to recognize that trauma impacts every single individual in a different manner. Therefore, when coping with secondary traumatic stress, trauma-informed care takes an empathic approach, shifting the focus from 'what's wrong with you?' to 'what happened to you?'. This is significant because it changes the conversation with a goal of collectively supporting the teacher who is coping with secondary traumatic stress.

### What Can Be Done to Help Teachers Experiencing Secondary Traumatic Stress?

While acknowledging and naming secondary traumatic stress among teachers, it is also important to highlight the good news. The human brain has plasticity, and the ability to heal from the impacts of chronic stress. When we become aware of, recognize, and seek help for secondary traumatic stress in our lives, new neural pathways can re-form in the brain, and the brain and body can recover from chronic stress. Neuroimaging studies have shown that with intervention and support, the amygdala part of our

brain can shrink, allowing for more control over emotions when stress occurs, and the pre-frontal cortex can get thicker. Hence, there is a lot of focus on stress-reducing strategies like mindfulness and meditation, with an essential component of trauma-informed care practice being self-care. The research shows that benefits include improvements to self-awareness, mental concentration, and emotion regulation.

It is critical for schools and school districts to recognize the impacts of secondary traumatic stress on teachers. Starting the conversation is important but continuing the conversation must also be a priority. The more teachers talk about secondary traumatic stress with a goal of acknowledging and recognizing it exists, the sooner they will feel empowered to reach out for the help they need. With increasing class sizes, growing complexity in class composition, and mental health needs of children and youth on the rise, there are more demands on teachers than ever before. This means a higher risk of secondary traumatic stress for teachers. Embracing trauma-informed care for teachers means believing in the value of this approach; providing a culture of staff wellness; and creating a safe physical, social, and emotional environment whereby every teacher feels empowered to speak out about themselves or in support of a colleague experiencing secondary traumatic stress. This will be important to increase resiliency as a collective staff group rather than an individual feeling like they are coping with secondary traumatic stress alone.

With the current global pandemic, COVID-19 has brought additional stress for many teachers. Some teachers may have found COVID-19 exacerbated pre-existing conditions, like anxiety and depression. For others, even those with pre-existing conditions, the transition back to school may have been a welcome return to a familiar routine. It is the same for students returning to school – some may have experienced significant stress and trauma before and during this pandemic, and others may have been wishing to have structure, routine, and socialization back in their lives. What we do know is teachers are the ones who are there for all of their students. Supporting them in this important role means that we need to be talking about secondary traumatic stress and trauma informed care for teachers more now than ever.

If you feel you may be experiencing secondary traumatic stress, please reach out to your EAP Coordinators for support and help with starting your healing journey.

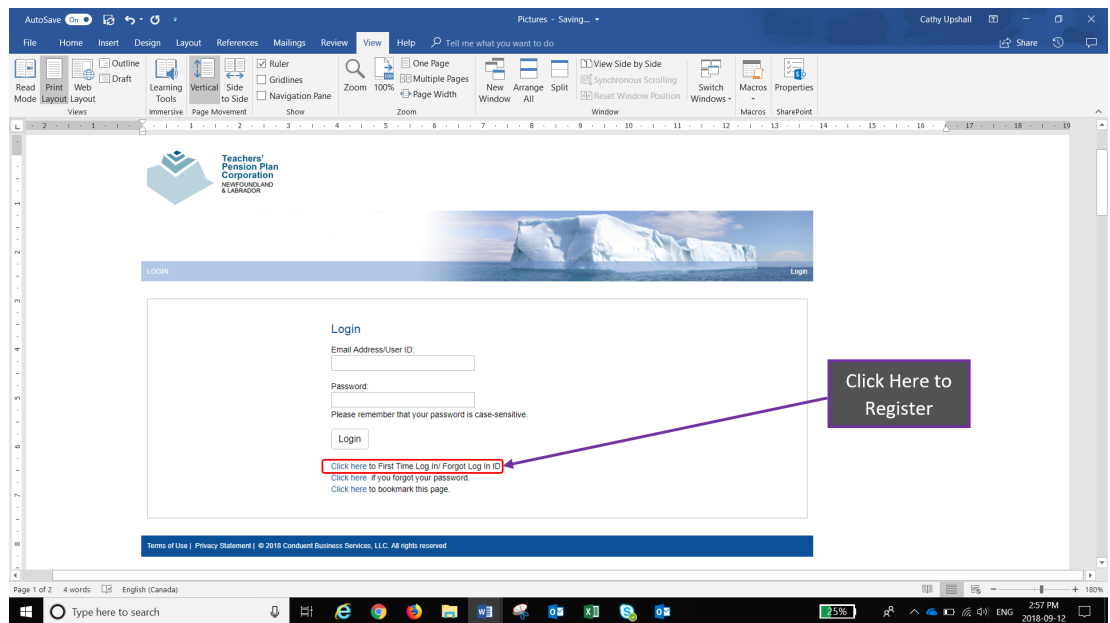
.....  
Kenda Riggs is a Coordinator with the Employee Assistance Program for Teachers. For confidential assistance contact Kenda Riggs (ext. 265) or Gail Carroll (ext. 242).

**“It is important to be aware that any person who works with children or youth is at risk of secondary traumatic stress.”**

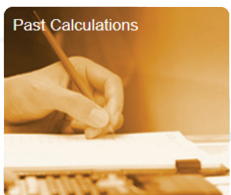


# Member Self Service Portal Helping You Achieve Your Retirement Goals

by BRENDA HANSFORD



## Retirement Modelling



How many years of pensionable service do I have? When can I retire? What will my monthly pension be? Do I need to save more in RRSPs? Do you have questions such as these? For suggestions and answers, visit the Teachers' Pension Plan Corporation (TPPC) website where you can access the Teachers' Pension Plan Member Self Service (MSS) Portal. It is a secure, web-based application designed to provide members with enhanced online services available to you any time. The TPPC Pension Administration team is available to assist you in accessing and using the MSS Portal. It is very easy to use and extremely helpful to keep in view your retirement goals, in all stages of your career.

### Accessing the MSS Portal

- The MSS Portal is accessed via the 'Members' page on the TPPC website [www.tppcnl.ca](http://www.tppcnl.ca)
- The MSS Portal 'Login' page contains a link to Register for first time users

- You will need your SIN and Employee ID to register
- The Employee ID can be found on your cheque stub with the label "**Employee No**"
- You will be prompted to create a password and set up security questions in case your password is forgotten

### Data Security and Privacy

- Compliant with applicable TPPC policies covering privacy, data protection, and security
- Registration requires data that uniquely identifies the member
- Login requires a username and password
- Web-based so no data is on your computer/device unless you download it
- Calculations and data saved can only be viewed by the member
- Session will timeout after 15 minutes of inactivity

**Personal Information**

- Provides you with access to your personal data including service history
- Presents a view to your annual benefit statements
- Provides access to your beneficiary information on file and ability to update
- Offers links to relevant and useful websites

**Retirement Modeling**

- An easy-to-use and powerful tool to help plan for your retirement
- **Retirement Milestones** – provides dates and information on when you can retire
- **Defined Benefit Retirement Estimates** – provides estimates of your monthly pension before and after you turn 65, at a range of retirement ages and milestone dates
- **Retirement Planning** – allows you to include all sources of savings/income/expenses at several retirement ages and milestone dates
- Retirement readiness score is provided with suggestions on how to improve it, if necessary
- **Past Calculations** – provides access to past retirement benefit calculations you have performed during previous sessions

**Documents and Info**

- Provides you with the ability to securely submit documents to TPPC
- Allows TPPC to provide documents to you securely through your portal
- Delivers faster response time as uploads are immediate
- Provides you with the ability to view any shared documents at any time
- Particularly useful with requests to purchase past service and pension applications

**How Do I Contact Support?**

- Email: [memberservices@tppcnl.ca](mailto:memberservices@tppcnl.ca)
- Phone: **Local:** 709-793-8772
- **Toll Free:** 1-833-345-8772

*Brenda Hansford is Director of Finance & Pension Administration at the Teachers' Pension Plan Corporation.*

PAID ADVERTISEMENT

**SAVE ENERGY TO WIN \$2,500 In Chapters Gift Cards**

Get your students into energy efficiency with the takeCHARGE School Contest!

**Contest Details**  
**Two Contests:** Grades K-6 and 7-12  
**To enter:** Create a short video, book, song, poster, artwork or whatever you like about saving energy. Get Creative!\*

**Prize:** Chapters Gift Cards  
 K-6 | Valued \$2,500 for your class.  
 7-12 | Valued \$500/student† and \$2,500 for your school.

**Deadline to Enter**  
 K-6 | Friday, January 29, 2021 by 4 PM  
 7-12 | Friday, February 26, 2021 by 4 PM

Visit [TakeChargeNL.ca](http://TakeChargeNL.ca) for contest details.

\*takeCHARGE encourages you to follow public health guidelines when creating your entry. † up to 4 students/entry

**takeCHARGE!** [TakeChargeNL.ca](http://TakeChargeNL.ca)

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As a teacher, you care for your students. We at NLCU, applaud all that you do, so consider this bundle of special offers a “Care Package” of sorts. You can benefit from any one or all of these special rates.

**NLCU**

\* Annual Percentage Rate (APR) means the cost of borrowing for a loan expressed as an interest rate. It includes all interest and non-interest charges associated with the loan. Rates subject to change without notice. All loans and rates subject to credit approval.



# OF SPECIAL INTEREST...

## NLTA MUSIC SPECIAL INTEREST COUNCIL 2020 AWARD WINNERS

The NLTA Music Special Interest Council is pleased to announce their 2020 award recipients, who were honoured at the Council's 2020 virtual conference on October 30, 2020.

### **CMEA Honorary Life Member Award: DR. KI ADAMS**

Awarded to one individual each year to recognize their outstanding contribution to music education in Canada.



**Dr. Ki Adams**, a native of Birmingham, Alabama, is Honorary Research Professor at Memorial University of Newfoundland. In addition to a graduate degree in organ (Northwestern University) and doctoral studies in education (University of Wisconsin-Madison), Ki holds specialist diploma programs in both the Kodály method of music education (University of Calgary) and Orff- Schulwerk (Hamline University).

In 1974, Ki and his wife, Janice, moved from the USA to Canada for a teaching adventure in Newfoundland and Labrador. They never returned. Instead, like many others who come to the island for a visit, they decided to stay. Ki was the first music teacher at Eugene Vaters Academy/Collegiate, an all-grade school in St. John's. There he developed a comprehensive K-12 classroom/ choral program with award-winning choirs, including the only high school SATB choir in the city at the time. After 13 years teaching, Ki became Music Consultant with the provincial Department of Education where he worked with music teachers across the island to design and implement the music education curriculum for the province. After 8 years in this position, he accepted a tenure-track position in Memorial University's Faculty of Education, cross-appointed to the School of Music. For the past 25 years, Ki has taught graduate/ undergraduate courses in music education and organ.

Throughout the past 46 years, music education has permeated Ki's full-circle career: from teaching K-12 students in a public school to developing pedagogical strategies/resources for delivering the prescribed music curriculum to students to preparing teacher-musicians for professional music education careers of their own. Keenly aware of the impact and power of professional organizations, Ki has held executive positions with provincial, national, and international music education organizations, including the Music Special Interest Council of the NLTA, Canadian Music Educators' Association (CMEA), Choral Canada, Kodály Society of Canada, and the International Kodály Society. He is currently a board member for the International Federation of Choral

Music (IFCM) and President of the World Youth Choir Foundation. Passionate about celebrating choral music and bringing choirs and singers to Newfoundland and Labrador, Ki was an Artistic Director for Festival 500: Sharing the Voice and Co-Director of the Phenomenon of Singing Symposia. He is Founding Co-Director of The Singing Network, a collective for generating and producing a series of voice-singing-choral experiences ranging from workshops, seminars, master-classes, and dialogues to the biennial International Symposium on Singing and Song. He is Music Director and Organist at St. Thomas' Anglican Church in St. John's.

Ki's contribution to the Canadian music education landscape is demonstrated on four levels: local, provincial, national, and international. His involvement and influence at the local level are observed through his exemplary teaching, his effective conducting, and his tireless committee work. At the provincial level, Ki has been a curriculum developer, a teaching mentor, and an instructional leader working to nurture and grow the extraordinary music education tradition in Newfoundland and Labrador. Nationally, through his numerous leadership roles in Canadian music education organizations, Ki has shared his vision for building the Canadian music education community and has worked with educational colleagues throughout the country to achieve shared goals. Internationally, Ki has been an outstanding ambassador for Canada's exceptional music education programs, scholarship, and research, including Canadian choirs and choral composers. Simultaneously, he has used his professional contacts and relationships in the international choral and music education communities to bring countless world-renowned educators, composers, choirs, and conductors to Canada.

### **Jamie Wilkinson Memorial Award: LEIGH ANN RYAN**

Presented annually to a teacher in this province who exhibits a passion for music, demonstrates perseverance, musically inspires her/his music students and who takes great pride in her/his school music program and endeavors to encourage young musicians to enjoy all that music offers.



**Leigh Ann Ryan** teaches music at Beachy Cove Elementary School in Portugal Cove-St. Philip's, is Artistic Director of the NL Deaf Choir, and is the Eastern Representative for the NLTA MSIC. While growing up in Corner Brook, she was involved in many music ensembles and was inspired by a few dedicated teachers to pursue a life in the arts.



Leigh Ann completed her B.Mus. in Music Education at the University of Prince Edward Island, B.Mus.Ed. at MUN, and M.A. in Musicology at the University of Ottawa. She has spent time in chamber groups, concert bands, theatre companies, on councils, and has spent years giving private music instruction.

Leigh Ann is passionate about her work with the NL Deaf Choir, believing that music is for everyone. She is dedicated to helping her students and communities experience music by finding their own voices both individually and collectively, however that may look.

**CMEA Builders Award:**

**ANDREW MERCER & SUSANNE O'KEEFE**

The Builders Awards seek to recognize those who advance music education in any Canadian province, through building community or establishing significant collaborative efforts.



For over 20 years **Andrew Mercer** has been exploring new ideas in online music education. Since 2002 he has been teaching music to CDLI students throughout Newfoundland and Labrador entirely over the Internet. Andrew's work can be found in Canadian Music Educator, Popular Science, The Wall Street Journal, CNN, as well as the ISME Conference, TEDx, MTNA National Conference, NAMM, and MENC.



**Susanne O'Keefe** currently teaches grades K-6 music at St. Edward's School in Conception Bay South. She has 29 years experience in the music classroom having taught grades ranging from kindergarten to grade 8. Susanne is always looking for new ways to deliver the outcomes to her students, particularly finding ways to use technology to help deliver the curriculum.

**CMEA Builders Award for Newer Teachers: KRISTIAN BUTT**



**Kristian Butt** is a graduate from Memorial University School of Music and Music Education studying voice under the direction of Dr. Jane Leibel. She is currently working as a K-6 Music Specialist in Springdale, NL. Kristian was the Newfoundland Soprano representative of the National Youth Choir of Canada in

2014, 2016 and 2017 and was the Tour Manager in 2018. Kristian has sung in many choirs including the PCNSO, MUN Chamber and Festival Choir and Projekt Chamber Voices. A lover of choral conducting, Kristian has worked with many choirs in the city including Stella's Circle Inclusion Choir, Cara Choir, Atlantic Boychoir, and

Lauda Choir. Outside of music, Kristian is a social entrepreneur who has worked with the Centre for Social Enterprise, Stella's Circle and the Boys and Girls Clubs of St. John's. Kristian is currently continuing her education at Memorial and hopes to complete a Masters in Counselling Psychology in the future.

**Heather MacDonald Memorial Award: ALISON CLARKE**

The Heather MacDonald Memorial Scholarship is awarded annually to an outstanding Music Education intern.



**Alison Clarke**, from Burin, is currently completing a Bachelor of Music Education degree and a minor in French at Memorial University. In May 2019, she received a Bachelor of Music Degree (Honours) with a major in Piano Performance. Recognized for her academic accomplishments, Alison was most recently awarded the Clyde and Dorothy Bonnell Bursary, the Roger Skinner/Music NL Memorial Award in Music, the Carl Morrissey Bursary, and the Mrs. H. B. Young Memorial Scholarship.

Alison strives to be a well-rounded musician by being involved in the local music community. She enjoys accompanying for musicians and dancers, playing in chamber music groups, and singing in the Quintessential Vocal Ensemble. She holds a keen interest in live piano accompaniment for ballet classes and has participated in ballet accompaniment workshops with pianists Craig Wingrove and David Troya.

Presently, Alison is completing her internship at Holy Spirit High School in Conception Bay South with music teacher Ms. Mary Brennan.

**If you have any questions re**

**the NLTA Special Interest Councils, contact:**

Ian Crewe, Administrative Officer, Programs & Services, NLTA  
Tel: 726-3223 or toll-free at 1-800-563-3599, ext. 232  
icrewe@nlta.nl.ca;

# Are You Thinking About Retiring?

## INFORMATION YOU NEED TO KNOW

**U**nder the *Teachers' Pensions Act*, a teacher is eligible for pension benefit:

- (a) At age 60, with at least five years of pensionable service. **Note:** teachers who retire **prior to age 60** with between 5 and 24 years of pensionable service will not be eligible for a pension until the month following their 62nd birthday.
- (b) At age 55 or after, with at least 25 years of pensionable service.
- (c) After completing 30 years of worked service\* (or 29.5 years by June), regardless of age.
- (d) After completing 29 years of worked service (or 28.5 years by June) and at least 30 years of pensionable service. Pension will be reduced based on the number of months a teacher will be retired prior to reaching age 55. Reduction ceases after age 55.
- (e) At age 55, with between 5 and 24.4 years of pension service, an actuarially reduced pension can be payable.

(\*worked service refers to all pensionable service, except university study buy-back that was purchased prior to 1991.)

Regardless of which retirement eligibility trigger applies, **pension is only payable in the month following resignation and application for a pension.** For example, a teacher who retires effective June 30 and a teacher who retires effective June 5 will both be eligible to start receiving a pension in July. This holds true no matter when or in which month a teacher chooses to retire.

### Access to Pension Estimator

Teachers have access to a pension estimator through the Teachers' Pension Plan Corporation website at [www.tppcnl.ca](http://www.tppcnl.ca).

### Checklist for Retiring Teachers

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

- Apply to the NLTA to attend a pre-retirement seminar up to two years prior to your year of retirement;
- Confirm the eligible date of your retirement with the TPPC at the pre-retirement seminar or by contacting the TPPC directly.
- Submit your resignation to the School Board (**do not** resign until eligibility has been confirmed): one month notice is required if retirement is to occur anytime prior to Christmas; three months notice (March 31<sup>st</sup>) is required if retirement is to occur after Christmas. If you are retiring at the end of the school year, it's imperative that you submit your resignation and paperwork before the end of June.

Otherwise, you will not be eligible for your pension until at least **August 1**. Applications can no longer be backdated. This is a Canada Revenue Agency (CRA) regulation.

- Apply for pension by completing and submitting the appropriate "Teachers' Pension" application prior to the effective date of your resignation.
- Complete and submit the "Direct Deposit" form to the TPPC if there is a change to your current "Direct Deposit" information.
- Apply for severance pay (if applicable) by completing the "Severance Payment Request" form.
- Confirm/consult with Johnson Inc. on Group Insurance coverage: 1-800-563-1528. Arrange for deductions to come out of your pension. It's vital to do this immediately so that your coverage **does not lapse**. If you wait more than 31 days, the Group Insurance benefit carriers could require you to have a medical. Depending on the outcome of the medical, they could refuse to cover you.
- Consider joining the Retired Teachers' Association by completing the application form and submitting it to the NLTA.
- Consider seeking personal financial advice regarding financial decisions related to retirement.
- Keep your mind active and your body healthy. Enjoy life!

### Changes Effective Upon Retirement

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

*Any questions or comments can be directed to Deana Hatcher, Administrative Officer in Programs and Services at the NLTA at [dhatcher@nlta.nl.ca](mailto:dhatcher@nlta.nl.ca), Tel: 726-3223 or 1-800-563-3599, ext. 270.*

# NEWS & EVENTS

For a full list of conferences and professional development opportunities, visit the NLTA website at [www.nlta.nl.ca/pd\\_opportunities/](http://www.nlta.nl.ca/pd_opportunities/)

## Dates to Remember

### December 2020

- Dec 4-5 NLTA Provincial Executive Meeting
- Dec 14-18 Province-wide Election for NLTA Vice-President
- Dec 17 **Deadline:** PD Fund applications

### January 2021

- Jan 15 **Deadline:** Receipt of nominations for Barnes, Bancroft, Allan Bishop and Special Recognition Awards
- Jan 17-23 Education Week
- Jan 21 **Deadline:** PD Fund applications
- Jan 29-30 NLTA Provincial Executive Meeting

### February 2021

- Feb 12 Janeway Day in the Schools
- Feb 18 **Deadline:** PD Fund applications

## 2021 Convention Deadlines

### January 7, 2021

Proposed changes, amendments or repeal of NLTA By-Laws to be actioned by Convention must be presented in writing to the NLTA.

### February 7, 2021

- All nominations for Provincial Executive for publication in the Convention issue of *The Bulletin* must be postmarked or hand delivered to the NLTA Office.
- Names of elected delegates and alternates to Convention should be forwarded to the NLTA Office for printing in the Convention issue of *The Bulletin*.
- Resolutions to Convention must be received at the NLTA Office.

### March 8-12, 2021

Mailing of Convention issue of *The Bulletin*.

### April 7-9, 2021

Biennial General Meeting.

### April 8, 2021

Final deadline for receipt of nominations for Provincial Executive.

**BGM information can be found on the main page of the NLTA website at [www.nlta.nl.ca](http://www.nlta.nl.ca)**

## APPLYING FOR EDUCATIONAL LEAVE?

Applications for Educational Leave for the 2021-22 School Year are available on the NLTA website at [www.nlta.nl.ca](http://www.nlta.nl.ca).

Application is made to the District. District deadlines are as follows:

**NLESD:** January 8, 2021

**CSFP:** January 15, 2021

## NLTA CHRISTMAS HOURS

Please be advised that the NLTA building will be **CLOSED** from **December 24<sup>th</sup> to January 3<sup>rd</sup>** (inclusive) to allow staff to enjoy the holiday season. The office will reopen on January 4, 2021.



## Call for Nominations NLTA Awards 2020-21

Each year your Association honours several of its members with four prestigious awards:

**Bancroft Award**

**Barnes Award**

**Allan Bishop Award**

**Special Recognition Award**

If you feel that someone within your school qualifies for nomination for one of the awards for the 2020-21 school year, please contact your school representative who will forward the name and information on this person to your branch president or the appropriate special interest council president.

All nominations must be completed on the NLTA website at [www.nlta.nl.ca](http://www.nlta.nl.ca) and must be submitted by January 15th in order to be considered.

INVEST IN OUR KIDS  
**JANEWAY DAY 2021**  
CARING AND SHARING FOR THE JANEWAY  
**FEBRUARY 12, 2021**

EVERY YEAR, JANEWAY DAY IN THE SCHOOLS PROVIDES AN OPPORTUNITY FOR STUDENTS AND TEACHERS TO HELP OTHER CHILDREN. SINCE 1986 STUDENTS AND TEACHERS HAVE DONATED MORE THAN **\$1,222,875** TO THE JANEWAY.

**HERE'S HOW TO PARTICIPATE IN JANEWAY DAY 2021:**  
ASK STUDENTS AND TEACHERS TO FOREGO THE EQUIVALENT OF RECESS MONIES FOR ONE DAY. THAT'S THEIR DONATION TO THE JANEWAY.



NLTA President Dean Ingram makes a presentation on behalf of teachers and students of the province at The Janeway Telethon 2020.



A PROJECT OF THE NEWFOUNDLAND AND  
LABRADOR TEACHERS' ASSOCIATION