



**NEW BRUNSWICK ABORIGINAL PEOPLES COUNCIL**

# The Monthly Mailout

**November 2018**



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# A message from Acting Chief, Amanda Le Blanc

Qwey everyone,

Hope everyone is staying warm now that winter has come.

The past month has been busy here at NBAPC as you will see in the monthly mailout.

As you know, NBAPC has standing in The National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG) and we are putting the final touches on the written submission. We will be presenting oral statements on December 14, 2018, watch Facebook for updates on that.

We have also been making headway with MOU with the federal government and have been working with our project manager and a local law professor to ensure we have a strong ask right out of the gate.

We just received notice this week that we have been approved for funding to meet with our members on the impacts of Indian registration. This is in response to the recent Decheneaux case out of QC. We will start this in the new year, so watch for the notices in your area.

That is it for now, until next month!

Woliwon

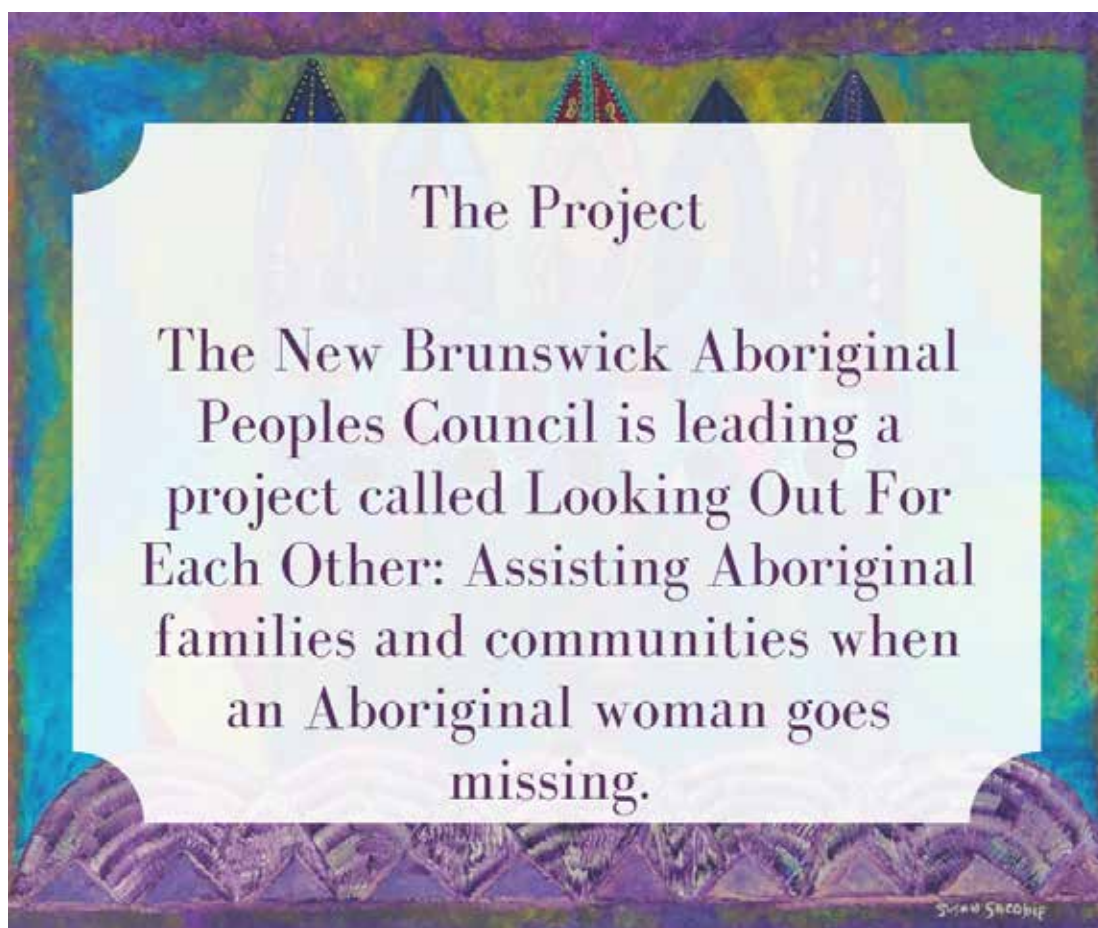
Amanda LeBlanc, Acting President & Chief

# Communication

- The special assembly will be held in January 12<sup>th</sup> 2019 in Miramichi from 11:00 am to 3:00 pm.
- We are happy to introduce the newest members of our team: Calvin Smith as the Project Manager for Membership Matters and Lisa Tudor as the Finance Officer.
- NBAPC head office will be closed for the holidays from Dec. 22, 2018 until January 1, 2019
- Keep an eye on our Facebook page for updates and info such as job vacancies, events happening in town etc.
- If you would like to share with the community your news, events, special occasions etc. we would be happy to share them in the Mal-I-Mic. Email: [communication@nbapc.org](mailto:communication@nbapc.org)

We are running an organic campaign of Facebook familiarizing our audience with our Looking Out For Each Other: Assisting Aboriginal families and communities when an Aboriginal woman goes missing Project.

Follow the project's page to stay updated with all the news and activities: @LOFEOPProject



Hello,

My name is Calvin Smith, and I'm excited to be working with NBAPC as the Project Manager for Membership Matters. In this role I'll be revisiting the process for Local Membership Clerks bringing in new members, develop new procedure manuals, and modernize our membership software.



After working on a Bachelor of Computer Science at UNB, I led dozens of research projects for NBCC's new Applied Research & Innovation branch. I have worked with industry leaders to provide software solutions for projects in many sectors ranging from augmented and mixed reality, artificial intelligence, content management software, and many more. In my free time, I like to tinker with electronics and build robots, planes and cars.

I look forward to helping NBAPC streamline their process for accepting new members, and help reduce workload on our staff.



My name is Lisa Tudor, I grew up in the maritimes, spending time in both Nova scotia and New Brunswick. I spent the last 15 years in the Northwest Territories working primarily with Indigenous groups and come to NBAPC from holding the office/finance Manager position at FRMC ( Fort Resolution Metis Council). I have a 5 year old daughter who is Chipewyan Dene.

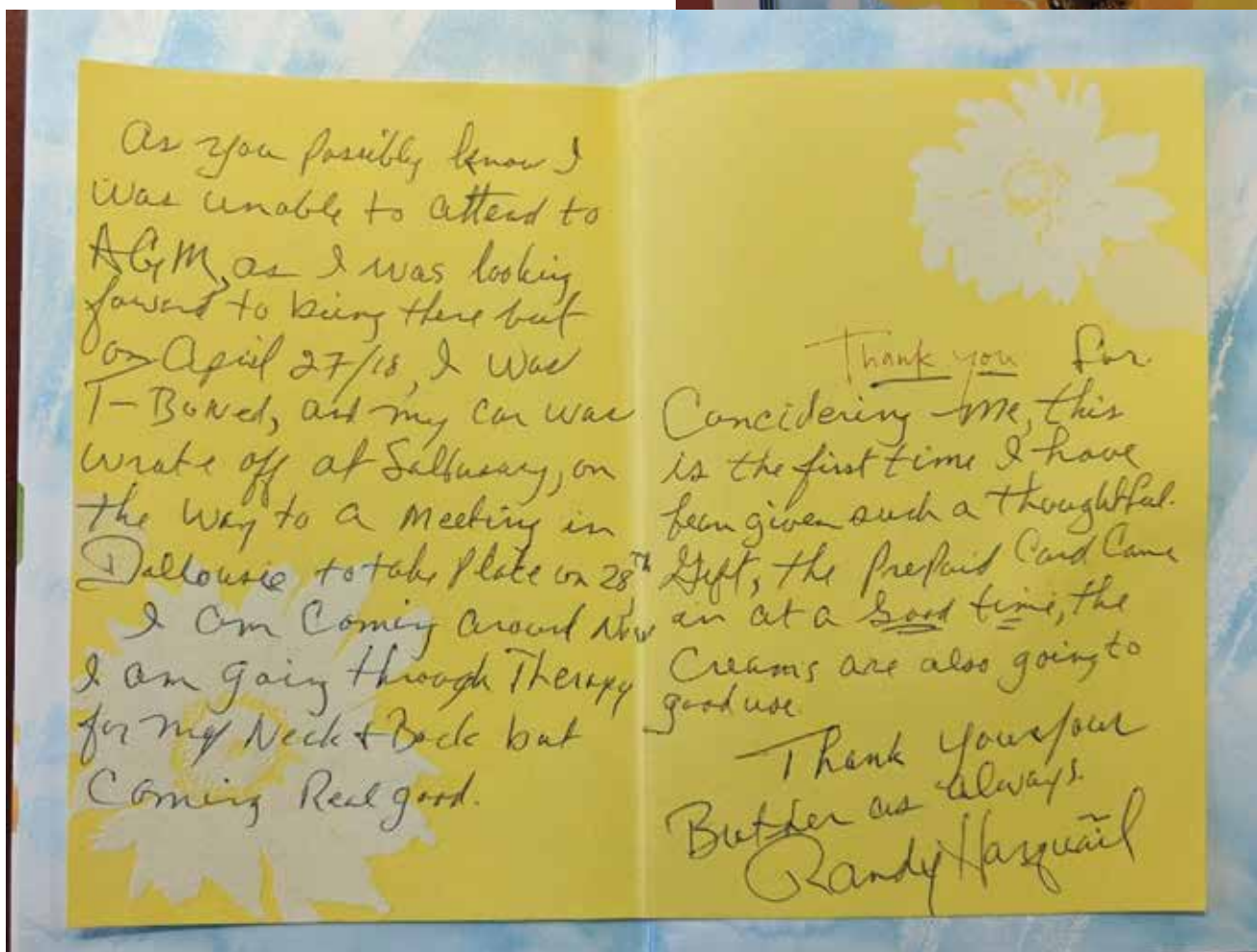
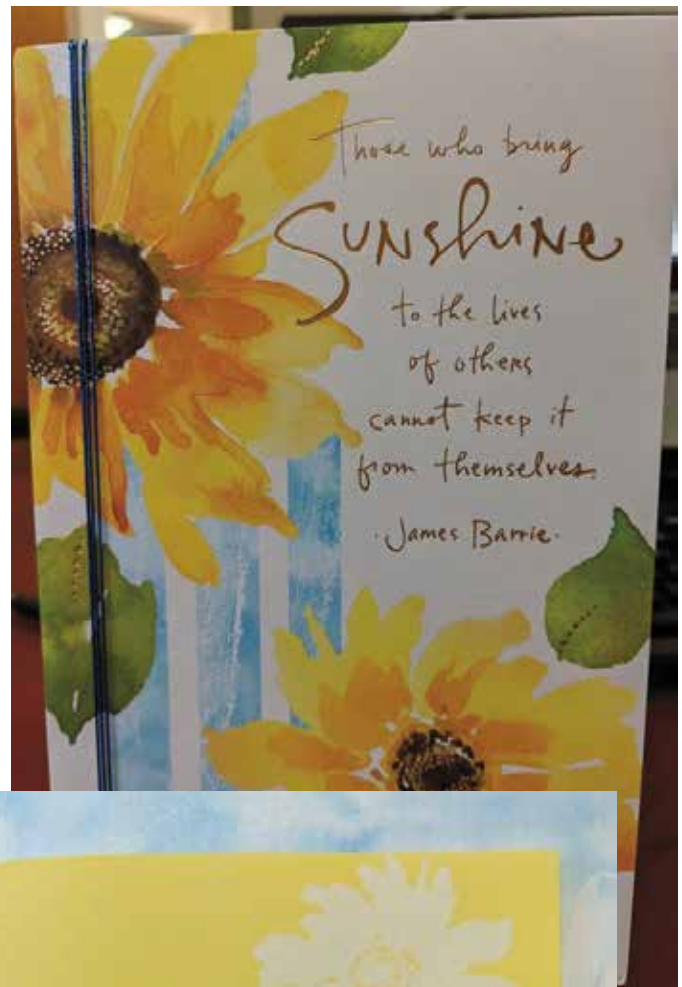
I enjoy traveling and have visited every province and territory in Canada and have travelled to Australia several times as well as through out the US.

I am excited to join the team at NBAPC.



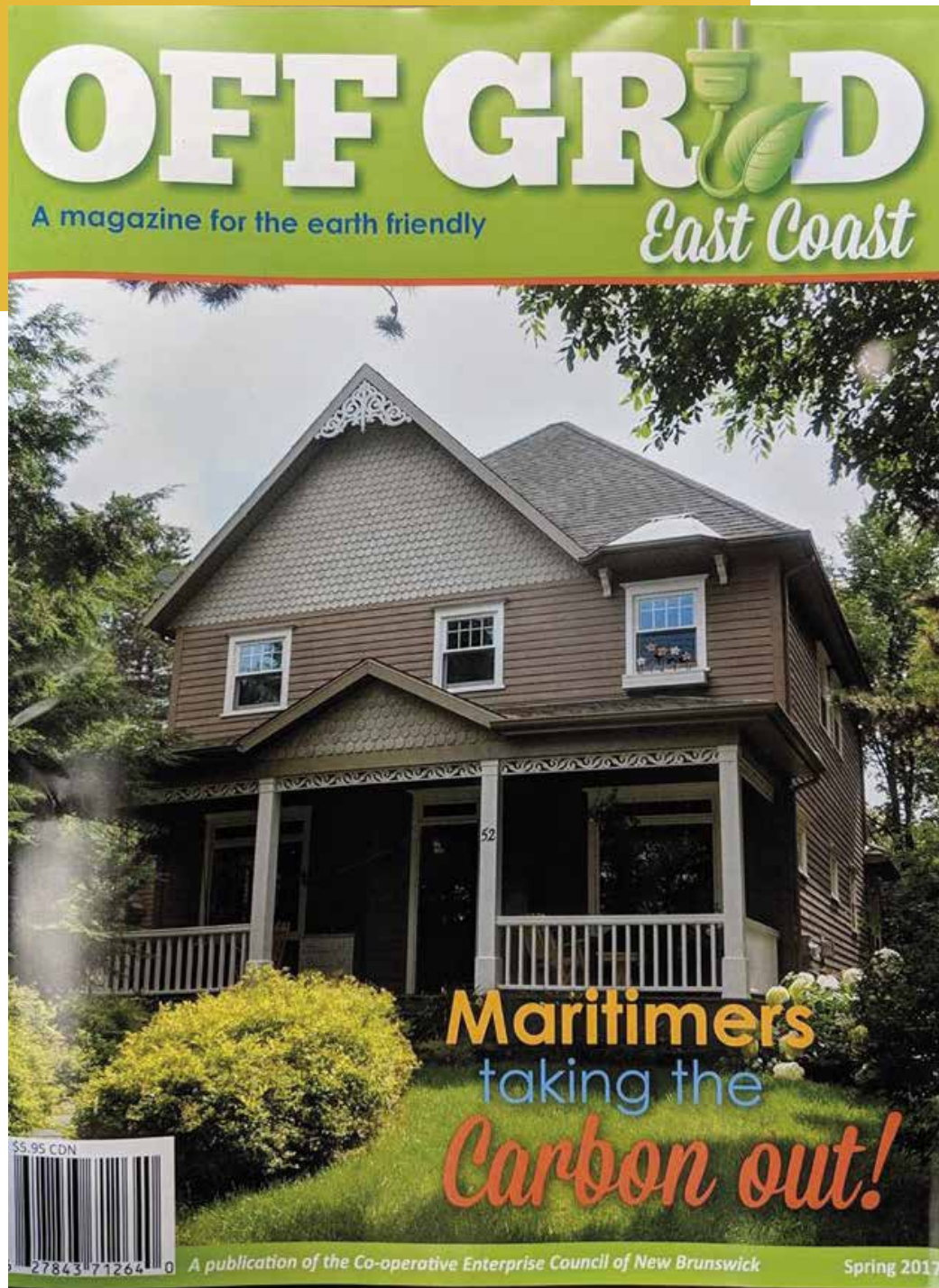


Thanks to  
Randy Harquail  
for this  
beautiful card :)





We have few hard copies if  
you are interested...just swing  
by the office



We got some cute little trick or treaters from Under One Sky this Halloween :)





# ASETS



## **Aboriginal Skills & Employment Training Strategy New Brunswick Aboriginal Peoples Council**

320 St. Mary's St. Fredericton, NB E3A 2S4

Tel: (506) 458-8422 / 1-800-442-9789 Fax: (506) 451-6138

*"Serving the Employment Needs of the Off-Reserve Aboriginal Community"*

### **NOVEMBER IS FINANCIAL LITERACY MONTH**

Financial Literacy Month was created by the Financial Consumer Agency of Canada and occurs in the month of November. During the month various financial businesses and organizations in Canada participate and offer information to people on every aspect of financial planning, fraud, better business practices, senior financial abuse as well as other issues surrounding finances. The goal of Financial Literacy Month is to assist Canadians in being fiscally responsible, obtain their financial goals, manage their debt loads, save for future and participate in investment practices. The theme of Financial Literacy Month is:

### **"Take Charge Of Your Finances: It Pays To Know!"**

If you visit many of the websites for financial institutions, banks and government financial regulation sites you can find many different info sheets, budgeting tools and quizzes. These resources are a great source to tap into in order to start your financial literacy journey or simply brush up on your financial skills. Many sites have tools to help parents teach financial literacy to their children, as well as tools for teens, students, families and also seniors.

The Financial and Consumer Services Commission has many such tools on their website <http://fcnb.ca/financial-literacy.html> and we have included one such budgeting tool from their website that can be particularly useful to students who may be new to money management and need help budgeting the funding they receive from funding agencies, as well as, student loans, bursaries, part-time job income, etc...



# Build a Budget That Works in 3 Easy Steps



**Step 1 - Add up your income:** Include all the money coming in, such as pay cheques, government benefits, spousal or child support and rental income. Treat variable income, such as commissions and tips, as bonus income. Include the funds in your budget, but don't rely on them to pay your regular expenses.

**Step 2 - Add up your expenses and payments:** Include all money going out each month.

- **Fixed expenses** – Bills that are the same every month, like mortgage and car payments.
- **Variable expenses** – Spending that may change every month, like groceries and entertainment.
- **Irregular expenses** – Bills that come up infrequently, like vehicle registration or property tax bills.
- **Debt payments** – Prioritize paying down debt by paying more than the minimum payment. You'll be debt free quicker and pay less interest.
- **Savings** – Pay yourself first by putting money into your savings before spending. Treat it like a bill and you'll be on your way to having an emergency fund to help with unexpected expenses. A good starting point is 10% of your income.

**Step 3 - Add 'em up:** Subtract your total monthly expenses and payments from your total monthly income. Your budget will balance when your income and expenses are the same. If you have more expenses than income, it's time to review your budget and cut back.



**FINANCIAL AND  
CONSUMER SERVICES  
COMMISSION**

regulation • education • protection

## Contact us

### Financial and Consumer Services Commission

Toll Free: 1 866 933-2222  
Facsimile: 1 506 658-3059  
[info@fcnb.ca](mailto:info@fcnb.ca)

85 Charlotte Street,  
Suite 300  
Saint John, NB  
E2L 2J2

[fcnb.ca](http://fcnb.ca)



#spendsmart







Income	Budget Amount	Actual Spent
Monthly Pay (after taxes)		
Alimony or Child Support		
Other Income		
<b>TOTAL</b>		
<b>Difference (+/-)</b>		



Savings/Contributions	Budget Amount	Actual Spent
Personal Savings		
RRSP		
RESP		
TFSA		
Other		
<b>TOTAL</b>		
<b>Difference (+/-)</b>		



Housing Expenses	Budget Amount	Actual Spent
Mortgage/Rent		
Property Tax		
Home/Rent Insurance		
Condo Fees		
Electricity		
Gas/Heating		
Water/Sewage		
Telephone		
TV		
Internet		
Other		
<b>TOTAL</b>		
<b>Difference (+/-)</b>		



Personal Expenses	Budget Amount	Actual Spent
Groceries		
Cell Phone		
Entertainment		
Gifts		
Clothing		
Charity		
Vacation		
Dry Cleaning/Laundry		
Personal Grooming		
Furniture		
Bank Fees		
Dentist		
Optometrist		
Medicines		
Child Care		
Child's School Fees		
Child's Lunch Money		
Child's School Supplies		
Child's Extra-curricular Activities		
Child's Allowance		
Other		
Other		
Other		
<b>TOTAL</b>		
<b>Difference (+/-)</b>		




Debt/Loan Payments	Budget Amount	Actual Spent
Credit Card		
Line of Credit/Loan		
Legal Fees		
Alimony or Child Support		
Other		
<b>TOTAL</b>		
<b>Difference (+/-)</b>		









 Transportation Expenses	Budget Amount	Actual Spent
Car Payment		
Auto Insurance		
Gas		
Parking Costs		
Public Transit Costs		
Other		
<b>TOTAL</b>		
<b>Difference (+/-)</b>		

 Balances	Month Beginning	Month Ending
Chequing Account		
Savings Account		
RRSP		
RESP		
Credit Card		
Line of Credit/Loan		
Other		
Other		

 Add It Up	Budget Amount	Actual Amount	Difference (+/-)
Total Monthly Income			
Total Monthly Expenses			
<b>Difference (+/-)</b>			

The “How much should I budget?” section of your budget tells you what percentage of your income you should spend on certain categories, including housing, transportation, personal expenses, debt repayment and savings. It also tells you how much you are actually spending in those categories. Use this guide to see where you should cut back and where you should be spending more.

 How much should I budget? Where should I cut back?						
Category	My Amount	÷	My Income	=	My %	Recommended % of Income
Transportation 		÷		=		15%
Housing 		÷		=		35%
Savings 		÷		=		10%
Debt 		÷		=		15%
Personal Expenses 		÷		=		25%
<b>Total</b>		÷		=		<b>100%</b>





### Money Saving Tips

- Set up a bill schedule or automatic payments to avoid late fees.
- Bundle services and negotiate better rates. Get rid of services or memberships you don't use.
- Write a list before you go shopping – and stick to it.
- Use unit pricing to compare costs at the grocery store.
- Bring your lunch to work.
- Cutback on expensive entertainment, like movies and dinner dates. Check with your tourism office for free entertainment in your area.
- Be green! Turn off the lights when you leave the room, and get a home energy audit to make sure your home is energy efficient.

### Budgeting Tips

**Know your spending habits:** If you're not sure how much you spend in a category, make a realistic estimate about your spending by looking at bank statements, receipts and credit card statements.

**Be detailed:** Keep track of all your expenses – even the small ones can add up in a month! Compare your actual spending to your budget. This can help you easily spot areas where you may have under- or over-estimated your spending.

**Adapt your budget:** Spending habits and income can change throughout the year. Be flexible and adapt your monthly budget to fit your financial situation.

**Plan ahead:** Account for irregular or annual expenses in your monthly budget. Add up the total costs of all irregular expenses you pay in a year, and divide by 12. Set the money aside in a separate bank account so it doesn't get spent until it is needed.

**Automate your savings:** Set up an automatic transfer to your savings account every time you get paid so you aren't tempted to overspend.



## **Premier's Council on Disabilities**

**Please join us as we are observing the United Nations  
International Day of Persons with Disabilities**

**Speaker:** Jim Kyte, former NHL player.

**Where:** Delta Fredericton, 225 Woodstock Rd.

**When:** Monday December 3<sup>rd</sup>, from 1:00pm – 3:00pm

Jim Kyte was the National Hockey League's first legally deaf player. Since his retirement, he was a columnist for the Ottawa Citizen and has been very active in charitable causes. We are pleased to announce him as our guest speaker.



# NBAPC

## Natural Resources

NBAPC Natural Resources Program is pleased to announce that it has established a partnership with the Inner Bay of Fundy (IBoF) Atlantic Salmon Conservation and Recovery Team. The IBoF populations of Atlantic Salmon are reported to have inhabited approximately 50 rivers which drain into the inner bay of Fundy in both New Brunswick and Nova Scotia. The populations of IBoF Atlantic Salmon face multiple threats in the marine and freshwater environments of both provinces; however, the decline of IBoF Salmon is not well understood. IBoF Salmon are currently assessed as an endangered species under Schedule 1 of the Species at Risk Act and its populations are currently maintained by the Conservation and Recovery Team members through various projects, such as Live Gene Bank programs.

The IBoF Atlantic Salmon Conservation and Recovery Team has worked collaboratively to establish strategies and approaches needed to the species' recovery with the goal to re-establish wild, self-sustaining populations. NBAPC will be working with the Team and its members to help incorporate Traditional Knowledge and scientific information to support various new and ongoing projects.



## WHAT IS WALKING IN HER MOCCASINS

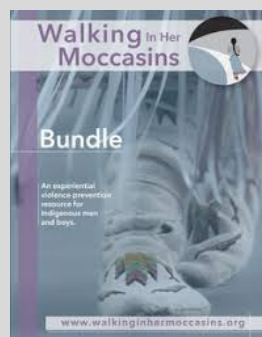
An initiative to engage Indigenous men and boys, to enhance their capacity to both respond and prevent violence against Indigenous women and girls.

## THE GOAL

Re-establishing traditional relationships and emphasizing the importance of women and girls in Indigenous cultures. Providing tools and resources to Indigenous men and boys to be able to create a safe environment for women and girls.



## THE BUNDLE



The Bundle is a resource to address violence against Indigenous women and girls and to empower Indigenous men and boys with the knowledge and support they need to contribute to a better safer environment for Indigenous women and girls. Create your website and start your online t-shirt business.

<https://walkinginhermoccasins.org/>



# Canada Education Savings Program Newsletter

## Bulletin d'information du Programme canadien pour l'épargne-études



### **Bienvenue au premier numéro du Bulletin d'information du Programme canadien pour l'épargne-études**

Les gens se demandent souvent à quel moment il vaut mieux commencer à mettre de l'argent de côté en prévision des études postsecondaires d'un enfant. La vérité est que les bonnes habitudes en matière d'épargne commencent tôt.

Plus tôt l'argent est versé dans un régime enregistré d'épargne-études (REEE), plus grande est la capacité de bénéficier du Bon d'études canadien (BEC) et de la Subvention canadienne pour l'épargne-études (SCEE), et d'accumuler des gains.

La Semaine de l'épargne-études, qui aura lieu du 18 au 24 novembre 2018, offre aux organismes situés partout au Canada l'occasion de s'adresser aux particuliers et de leur faire comprendre l'importance d'épargner tôt en prévision des études postsecondaires d'un enfant. Ce premier numéro du Bulletin du Programme canadien pour l'épargne-études a pour objet de vous orienter vers les outils et les ressources de la page de Ressources relatives aux incitatifs à l'épargne-études, qui ont été conçus pour vous aider à transmettre ces renseignements au sein de votre communauté.

Merci de nous aider à promouvoir les incitatifs à l'épargne-études et à accroître le taux d'adhésion au BEC. Nous avons accompli beaucoup de choses ensemble et, avec votre soutien, nous pouvons continuer de rendre les études postsecondaires des enfants plus abordables.

Passez une excellente Semaine de l'épargne-études!

## **Consultez la page en ligne du Réseau des champions du Bon d'études canadien**

Vous trouverez sur la page de Ressources relatives aux incitatifs à l'épargne-études des outils et des ressources qui vous permettront de vous renseigner sur les incitatifs à l'épargne-études et d'en faire la promotion. Participez aux discussions, posez des questions et faites part de vos idées ou de vos publications.

Cette page peut être consultée par tous les utilisateurs inscrits de GCcollab, un outil de réseautage social gratuit et ouvert qui est hébergé par le gouvernement du Canada.

Créez un profil sur GCcollab et consultez la page de Ressources relatives aux incitatifs à l'épargne-études.



[Consultez la page du groupe](#)

La Semaine de l'épargne-études aura lieu du 18 au 24 novembre 2018. Prenez part aux activités et partagez l'enthousiasme sur les médias sociaux!



## Le saviez-vous?

L'année 2018 marque le 20<sup>e</sup> anniversaire de la Subvention canadienne pour l'épargne-études (SCEE). Depuis 1998, environ 6,04 millions d'enfants ont reçu 11,5 milliards de dollars au titre de la SCEE pour rendre leurs études postsecondaires plus accessibles.

[Pour en savoir plus au sujet de la SCEE](#)

## Vous organisez un événement d'inscription au BEC?

Cliquez sur les icônes ci-dessous pour accéder aux différents outils qui se trouvent sur la page des ressources :



### **Trousse d'organisation d'un événement d'inscription au BEC**

Accédez au guide d'organisation d'un événement d'inscription, aux fiches d'information imprimables, aux brochures et à d'autres ressources.



### **Calendrier interactif des événements**

Partagez les renseignements relatifs à votre événement et renseignez-vous au sujet des possibilités de formation.



### **Forum de discussion**

Communiquez et collaborez avec d'autres champions du BEC partout au pays.



### **Ressources de la communauté**

Téléchargez et partagez vos propres pages et ressources à l'intention de la communauté.

## **Le saviez-vous?**



Chaque année, de plus en plus de personnes se servent d'un REEE pour épargner en prévision des études postsecondaires d'un enfant. Cela s'observe particulièrement chez les particuliers à revenu moyen et à faible revenu. En 2017, 4,67 milliards de dollars ont été versés dans des REEE.

[Pour en savoir plus, consultez le Rapport statistique annuel](#)

## **Le Mois de la littératie financière**

La Semaine de l'épargne-études a lieu dans le cadre du Mois de la littératie financière (MLF). Au cours du MLF, des fournisseurs de services en éducation



financière partout au Canada organisent divers événements et activités pour aider les Canadiens à améliorer leurs connaissances et leur confiance en matière de finances. Cliquez sur le bouton ci-dessous pour afficher le calendrier des événements du MLF.

[Calendrier des événements du MLF](#)

## **Une autre façon de participer : se porter volontaire pour produire la déclaration de revenus de certaines personnes dans votre communauté**

### **Un message de l'Agence du revenu du Canada au sujet du Programme communautaire des bénévoles en matière d'impôt :**

Veiller à ce que les Canadiens puissent obtenir les prestations auxquelles ils ont droit est une priorité absolue de l'Agence du revenu du Canada. Une initiative mise en œuvre à l'appui de cette priorité est le Programme communautaire des bénévoles en matière d'impôt (PCBMI), un partenariat établi entre l'Agence et des organismes communautaires. Ce programme offre des services gratuits de préparation de déclaration de revenus pour les particuliers et les familles admissibles, et permet ainsi d'atténuer certains obstacles et défis auxquels plusieurs sont confrontés au moment de produire leur déclaration de revenus. Il cible un large éventail de Canadiens, notamment les personnes âgées, les Autochtones, les jeunes, les nouveaux arrivants, les personnes handicapées et les bénéficiaires de l'aide sociale. L'an dernier, plus de 17 500 bénévoles du programme ont aidé à préparer plus de 785 000 déclarations de revenus, aidant ainsi des centaines de milliers de personnes partout au pays.

En produisant leur déclaration de revenus, les Canadiens à faible revenu peuvent améliorer leur situation financière en accédant aux nombreux crédits et prestations qu'offrent les gouvernements fédéral et provinciaux. Cela peut contribuer à améliorer considérablement la situation des Canadiens vulnérables, notamment ceux qui sont sans abri ou en situation de logement précaire. Dans certains cas, des prestations comme l'allocation canadienne pour enfants peuvent représenter plus de la moitié du revenu annuel d'un particulier. Pour les parents à faible revenu

subvenant aux besoins de leurs enfants, cela peut faire la différence entre avoir un logement ou ne pas en avoir.

Le PCBMI est un excellent exemple de collaboration entre l'Agence et des organismes communautaires d'un océan à l'autre.

Cliquez sur le lien ci-dessous pour savoir comment devenir bénévole ou pour trouver un organisme communautaire participant dans votre région.

[Visitez le site de l'ARC](#)

**Si vous souhaitez devenir un champion du BEC ou si vous avez des questions ou des suggestions, veuillez envoyer un courriel à l'équipe de Sensibilisation du Programme canadien pour l'épargne-études.**

[Contactez-nous](#)



## **Welcome to the first edition of the Canada Education Savings Program newsletter**

People often wonder how soon they should start setting money aside for a child's education after high school. The simple truth is that good saving habits start early.

The earlier that money is contributed into a Registered Education Savings Plan (RESP), the greater the ability to maximize the benefits of the Canada Learning Bond, and the Canada Education Savings Grant, and to accumulate earnings.

Education Savings Week (ESW), which takes place from November 18 – 24, 2018, provides an opportunity for organizations across Canada to connect with individuals and communicate the importance of saving early for a child's education after high school. This inaugural edition of the Canada Education Savings Program newsletter is focused on directing you to tools and resources on the Education Savings Incentives Resource Page that have been developed to help you convey these messages within your community.

Thank you all for your ongoing help to promote the education savings incentives, and to increase take-up of the CLB. We have accomplished a great deal together and with your support, we can continue to help make post-secondary education more affordable for children.

Have a great Education Savings Week!

## **Connect with the CLB Champions' Network online**

Tools and resources to help you learn about and promote the Canada education savings incentives are available on the Education Savings Incentives Resource Page. Join the discussions, ask questions, and share your ideas or publications.

This page can be accessed by anyone who is a registered user on the GCcollab site, which is a free, open source, social networking tool hosted by the Government of Canada.

Create a profile on GCcollab and join the Education Savings Incentives Resource Page.

[Visit the group](#)



Education Savings Week is November 18 - 24, 2018.  
Get involved and be sure to share the excitement on social media!



## Did you know?

2018 marks the 20th anniversary of the Canada Education Savings Grant (CESG). Since 1998, approximately 6.04 million children have received 11.5 billion dollars in CESG to help make post-secondary education more accessible.

[More on the CESG](#)

## Planning a CLB Sign-up Event?

Click on the icons below to access the following tools on the Resource Page:



### CLB Sign-up Event in a box

Access the Sign-up Event guide, printable fact sheets, brochures and more



### Interactive events calendar

Share your event information and find out about training opportunities





### **Group discussion board**

Engage and collaborate with other CLB Champions across Canada



### **Community resources**

Upload and share your own pages and resources with the community

## **Did you know?**



Each year, more people are using RESPs to save for the PSE of a child. This is particularly true for individuals of middle- and low-income families. In 2017 there was \$4.67 billion contributed into RESPs.

[Read more in the 2016 Annual Statistical Review](#)

## **Financial Literacy Month**



Education Savings Week is part of Financial Literacy Month (FLM). During FLM, financial education providers across Canada organize various events and activities to help Canadians improve their financial knowledge and confidence. Use the button below to view the FLM events calendar.

[FLM Events Calendar](#)

## **Another way to get involved: Volunteer to do taxes for people in your community**

**A message from the Canada Revenue Agency (CRA) about the Community Volunteer Income Tax Program:**

Ensuring that Canadians are able to access the benefits to which they are entitled is a key priority for the Canada Revenue Agency (CRA). One initiative that supports this priority is the Community Volunteer Income Tax Program (CVITP), which is a partnership between the CRA and community organizations. The CVITP provides free tax preparation services for eligible individuals and families, and helps mitigate some of

the barriers and challenges that many experience when filing taxes. The CVITP serves a diverse range of Canadians, including seniors, Indigenous persons, youth, newcomers, persons with disabilities, and social assistance recipients. Last year, more than 17,500 CVITP volunteers helped prepare over 785,000 tax returns, helping hundreds of thousands of people in communities across the country.

Filing a tax return provides low-income Canadians with the opportunity to improve their finances by giving them access to an array of federal and provincial benefits and credits. These benefits can make a significant difference for vulnerable Canadians, including those experiencing homelessness or housing insecurity. In some cases, benefits like the Canada Child Benefit (CCB) can make up more than half of an individual's annual income—and for low-income parents providing for their children, this can make the difference between being housed or unhoused.

The CVITP is a great example of collaboration between the CRA and community organizations from coast to coast to coast.

Click below to find out how to become a volunteer, or to find a participating community organization in your area.

[Visit the CRA site](#)

**If you are interested in becoming a CLB Champion, or have additional questions or suggestions please email the Canada Education Savings Program (CESP) Outreach Team.**

[Contact Us](#)

[Canada Education Savings Program](#)

Employment and Social Development Canada. 200 Montcalm, Gatineau, Quebec

[unsubscribe / se désabonner](#)

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