



SILVER LIGHTS CLUB

NEWFOUNDLAND AND LABRADOR HYDRO
A Nalcor Energy Company

President's Message

Gerry Bowers

Two years or so past Nellie (Sparks at that time) who had previously worked in Treasury with Vern Penney, offered Heather and I and Vern and his wife, Linda, a month in a Florida trailer park, where she and husband, Clarence (Sooley), spend their winters, for \$1000. Unfortunately, Heather was still working so that was the end of that. Heather retired this past June, so last fall I thought I would see if Nellie could refresh the Florida offer. I prepared an e-mail using my ipad and hit the send icon just as an advertisement started on the TV. Nellie responded immediately and said she was in touch with a place for the month of February. I indicated I would like to confirm this arrangement after Vern returned from his moose hunting trip the following week. Nellie shot back that any delay was unacceptable, take it or lose it, the offer was time sensitive, and there was big demand for that month. So I made the executive decision to go, with or without the Penney's. Next, I received banking instructions from Nellie to forward the deposit. All this happened before the commercial on TV finished. I did mention that Nellie worked in Treasury? The following week I nervously approached Vern, and to my relief he was onside with the plan.

February in Florida. We were just 40 minutes south of Tampa and the temperature began with a cool 60 °F but by the end of the month it was a comfortable 75 °F. During the first week there I kept wondering what the

winters were like... but it was winter, it was a new snowbird experience for me. Vern and I were not the only Hydro retirees there. Ed Legg and wife, June, were starting their second winter. Tom Dunn and wife, Joan, were first timers too, scoping out the area to purchase a place. Vern and I offered to interview Tom for this newsletter. I explained that as President and Vern as Treasurer, we could then justify having the Silver Lights club pay for our trip. Tom asked us what was in it for him? I said he would get his name in print in the upcoming newsletter. Vern offered to refund his \$85 lifetime Silver Lights' membership fee. We all had a good laugh after Tom told us where to go.

We drove about an hour to New Port Richie to visit Curt and Brenda (nee Melamed) Wilson. Curt and I worked in Rates and Financial Planning on the secretive eighth floor in Philip Place. Brenda also worked at Hydro, and used the first word processor in Hydro to retype all the documents for a PUB rate hearing. (the Wang Word processor).

Another short trip of about 20 minutes was to St Pete's to visit Pat and Ray Stamp. Pat was our Treasury Secretary/Admin Assistant when Vern, Nellie and I worked in Treasury.

From all those regular full time snowbirds we visited there was one common difference between them and Vern and I. We were on vacation for the month, they were not. When you are away for the winter in the sun and warmth for four to six months at a time it is an alternative lifestyle and you are no longer a tourist.

Maybe I'll see you in Florida next year.

Editor's Message

Janet Calver

As I sit down to write, I look out the window and what do I see? You guessed it snowflakes!! It seems like this winter has been particularly long - and cold. We've survived the January blackouts and brownouts, the Arctic vortex and the killer ice pellets that turned to 3 inches of concrete as they fell in our driveways. Some of us are lucky enough to escape to warmer climates for a few weeks. Most of us though, hunker down and get through the winter, grumbling a fair bit along the way! Now if you're into winter sports, then the past few months have been glorious. Conditions for skidoo-ing, cross country skiing, snow-shoeing, downhill skiing, ice-fishing and even ice skating in Bannerman Park at The Loop, have been ideal some days. And what could be better than sitting in front of a beautiful fire with a cup of tea and a good book while a blizzard rages outside, knowing that you don't have to worry about getting to or from work!! But with every day, spring is getting closer. The days are longer, the sun is warmer and all the major stores are displaying barbecues and lawn furniture side-by-side with snow blowers and bags of salt!

So here we are, with our Spring newsletter. Ken Ball is back with his Out and About column. His article is once again full of great guess-who-I-ran-into stories and anecdotes. But enjoy it while you can - Ken has informed us that this will be his last Out-and-About column. Long before I was editor, Ken had been writing his column and bring-

ing us up-to-date news about fellow retirees and regaling us with stories about growing up in Recontre West. He's taken us back in time to those formative years of Newfoundland and Labrador Hydro and in so doing has brought back a lot of wonderful memories of hard work, long hours, fun times and most of all, co-workers who helped make those memories. Thank-you Ken for your great contribution to the Silver Lights newsletter and for sharing your stories with us. We'll miss you!

Our regular contributors are back with us again this year: Chris Schwartz from Scotia McLeod, Tom Clift from Exit Reality and Blair Jerrett from LeGrow's Travel. Many thanks to you for taking the time to share your expertise with us. It's much appreciated and enjoyed!

2014 is the 100th anniversary of the beginning of World War I. Our own Royal Newfoundland Regiment played a major role in WWI. In its honour you'll find the first of a three part series on the Trail of the Caribou and a little of the history behind the iconic statue and what it stands for.

We welcome our newest Silver Lights Club members and our latest retirees. Check out our other articles. I'm sure you'll find something of interest!

Thanks again to Amanda from Human Resources and to our Silver Lights Executive. I could never put the newsletter together without your help and support.

Finally, a special thanks to you, our members. You're always an inspiration!

SilverLights News

Out and About with Ken Ball

This is the start of another informative and educational piece of literature that will never be considered anything but useless tripe, but I like doing this so go along with me, it can't hurt. This is the last one you will have to cope with.

I hope you had a good Christmas and New Year's Eve. You know New Year's Eve in Rencontre was what you might call an off night. By that I mean we never had any times at the Lodge, that happened at the Orange Lodge on New Year's Day.

New Year's Eve was a slack time in anticipation of New Year's Day. By slack I mean we still had a gut full of booze, a game of cards, mummering and a feed cooked at somebody's house, so you see why I called it a slack night.

We did however in the middle of our partying pause just before 12 o'clock and go to the church to ring the bell, thus our way of ringing in the New Year. I don't know if we kissed the girls. That I can't recall.

I know you think we lived a backwoods existence in those days but sometimes when I think back I don't know if we were not the best off compared to the Christmas's of today.

I kind of had it in my mind that maybe I wouldn't see any retirees this winter, seeing that they are getting older and with the cold weather and all and what do you know. I saw one of the retired species today!

Pat Broderick

I saw Pat at the Costco Store and believe me we didn't have much time to talk. The shopping carts were descending on us like gulls on a bit of cod liver. What a slew of people! Anyway through the jigs and the reels I managed a few words with Pat.

He retired 8 years ago and is still in fine shape and keeping very active. He is involved with several organizations on a voluntary basis. He likes helping others but emphasised the great need out there for volunteers. Might be a good idea if you are bemoanin' the fact if you have nothing to do to get involved in some voluntary work. Helps keep Pat looking fit.

Pat tried the Florida holiday but wasn't impressed with the heat. You won't have to be concerned about heat for the next 6 months Pat. He also vacationed in Las Vegas and liked that experience. I didn't ask him if he got the chance to try his luck at the tables.

Pat was a Supervisor in the MIS Department in Philip Place.

Libby Power

I saw Libby at the food court in the Avalon Mall the other day. (Now before you start with the eating accusations again I was only passing through.)

Libby was enjoying her lunch but I just had to stop and say hello. You would never get to write an article if you had to watch your manners. It's like shooting turrs - you have very little time to decide. Mind your manners and wait or wade right in and get a yarn going.

Libby is keeping active. Last year, she was down to Las Vegas and Florida as well as vis-

ited family out West. She still meets monthly with her female friends from Hydro. They have breakfast and catch up on all the gossip.

I like Libby's sense of humour. When my wife asked her how long she worked with Hydro Libby said "...34 years. I started when I was 4!"

That may not be so far off. She looks great!

Libby worked with the Construction Division in Hydro Place.

Stu Dicks

Just after talking to Libby Power I saw Stu sitting down outside the dentist's office. He was waiting for his wife who was in getting some dental work done.

I see Stu every month at the Jerry Mark's Breakfast Club get together, but I was surprised to see him there. I sneaked up behind him and made an announcement about Hr. Buffett fog but he knew who the prankster was even before he saw me.

Like two old ex-patriot baymen, we had a yarn about Christmas today as compared to those times back in the outports. I think we both agreed that Christmas is sort of lacking today. Maybe it's because we are getting old and our interests have changed.

The topic of power outages came up but only in passing.

Stu is having trouble with his eyes and doesn't drive any more but other than that he's in great shape.

Stu was Vice President of Human Resources

Max Taylor

At the January breakfast meeting of the Jerry Mark's Breakfast Club, we had a sur-

prise breakfast guest. Barry Taylor showed up with his brother, Max.

Max is in town on private business and took the time to come visit some of his old friends and acquaintances.

I had a chance to get his attention for a few minutes, which was not easy because everyone wanted to say "Hi" or meet him for the first time.

Max is retired and living in Milltown.

He recently sold his boat, his pride and joy for 25 years, but has since started building model boats to keep himself busy. This is a great pastime especially if you have the talent for boat building like Max.

It was really good to see him after 20 plus years and he still looks in great shape.

Max worked in the Mechanical Maintenance Department at the Bay d'Espoir Generating Plant.

Bryce Noble

I was over to the Village Mall the day it opened after the power blackout and water damage. Like most people I was looking for deals. Unfortunately there were no more deals than what was normally there. Bummer, another waste of time until I ran into Bryce.

I had not seen him for about a year and like the other encounter we were both going about our business. I did however have a brief conversation with him.

Bryce is finally retired after jobbing around since he left Hydro. He spent some time with Ameria and a short time with Hydro in Labrador. So now that's all out of his system he is enjoying retirement.

What I did not know was the number of lo-

cations and supervisors he had at Hydro. He worked on the West coast with Guy Roy, on the Northern Peninsula with Paul O'Leary, in Bishop's Falls with Lloyd Fudge, in St. John's with Fred Martin and finally with Tom Vatcher in St. John's. I'm not sure but I think he told me he also reported to Darren Moore at Bishop's Falls. I would hazard a guess that in there somewhere is a yarn if I had a chance to sit down with Bryce.

He looks in tip top shape

Bryce was the senior supervisor for Distribution Maintenance.

Hughie Butler

Just before I ran into Bryce Noble, I saw Hughie. He spent Christmas in Ontario with his son and family.

He is still trying to find out what made him sick and why he lost weight. The doctors still have not found out the cause. He is endeavouring to put back the weight but it's very slow going.

Hughie worked very closely with Central Stores and made occasional trips with the Stores Staff to do inventory counts. We all wish him well.

Howard Oldford

Like the old saying goes, "It never rains but it pours". Today I saw Bryce, Hughie and Howard.

I see Howard every month at breakfast with the boys but occasionally I will run into him at one of the malls. We always have a little yarn. Today we got right involved in politics. That's always good for a few laughs.

Howard is keeping well and is looking forward to caring for his grandchild while his son is away on vacation. I wonder who will

change the most dirty diapers, the grandfather or grandmother?

Anyway Howard ol' man good luck with the babysitting?

Jerry Deering

I went to visit my friend, Sam Stickland today and had a wonderful surprise - Jerry Deering was sitting there yarning with Sam. Of course I didn't know him but after introductions his features came back and it was no trouble recognizing him then. I had not seen Jerry for years.

We had a good yarn talking about old times and retirees that I had not heard of in years.

Some of the news was sad. I did not know Harley House had died.

Jerry worked with the Distribution Line Crew in the early years and had helped build pole lines in a lot of isolated areas. There are not too many places along the system that he has not visited.

He knows so many retirees, living and dead, that I know, and it was wonderful talking to him.

Jerry told me about some of the boarding houses he had during the early years. In one place when they sat down to supper, they each had one bullbird (Icebird) on their plate. For any of you that don't know, a bullbird is about the size of a robin. Quite a meal for a hard working lineman! At another house they sat down and the lady of the house brought them a bowl of soup. One of the crew said "Man this is a good place, were starting off with soup". Soup was their supper!

Jerry keeps active rabbit catching and turr hunting in the winter. He had been out turr

hunting the day before I talked to him.

Besides other locations, Jerry was a Lineworker A in Whitbourne.

Sam and I both enjoyed talking to Jerry. It brought back such good memories.

Donna Coates

I ran into Donna the other day at the Avalon Mall. Donna is retired but is back working in her old department at Hydro for a while.

Donna has spent some time in Florida since her retirement but prefers the cruises. She also visits some family out West.

Man, whatever Donna is doing agrees with her. She looks great and it's easy to see she's enjoying her work/retirement.

Donna is Ed Legge's sister. Ed is known throughout the Hydro system.

Donna worked and is working in the Treasury Department.

David Fogwill

I was at the Avalon Mall Food Court the other day and my former boss came and sat down for a yarn. I have seen Dave a couple of times already this year, once at the Jerry Mark's Breakfast Club and before that, at the Mall again. It's becoming my favourite hangout.

Dave is doing good after his hip replacement surgery and is hopping around like a 16 year old. He has lost a little weight and is ship shape.

Dave told us in detail about his cruise to the Mediterranean and how interesting he finds the history of those countries he visited. He always was a history buff.

He visits his son in Ottawa and tries to visit the Museums when he has the chance.

The last time I was talking to David he was working part time on some Engineering project but I was so interested in his report of the cruise that I forgot to ask him if he's working now. That's my problem - I can't walk and chew gum at the same time.

When David gave up his Engineering work at Hydro, he took over as Manager of Materials Management and Purchasing.

We did not row once about stock numbers during our whole yarn. I guess we're both mellowing.

Good to see you David.

Les Chafe

I had the pleasure of bumping into another retiree the other day. As most always, it was at the Avalon Mall Food Court. It was a while since I saw Les and it was especially good that we had a few minutes to talk.

Les is looking great and is enjoying his retirement. He had a part time job for a while but now he's concentrating on his retirement.

He has done the down South thing but I gather that's not his priority.

He occasionally sees other retirees, namely John Crummey, Buyer, Richard Morrissey, Telecontrol Specialist and Lester Mercer, Accounts Gen. Eng. & Telecontrol. It's good to hear about fellow retirees and to know that they are doing OK.

Les worked in Plant Ledger with Fred Brown and later with Aubrey Hill.

Lewis Crummey

I saw Lou the other day at, where else, the Avalon Mall. It was great to see him again and to see that he looked so well.

Lou is still involved with the Masonic Lodge and the Shriners. That night he was

going to band practice.

If there is one retiree that I am impressed with it is Lou and how upbeat he is. I always feel good when I talk to him.

Keep plugging along Lou ol' man, and hopefully one of those days you'll get out to breakfast with us.

Just to Keep in Touch

During the Christmas Season, I called a few old retired Hydro buddies. I spoke to Jerry Wells, Safety & Training Supervisor, Bay d'Espoir, Harry Elliott, Front Line Supervisor Central Transmission Crew, Aubrey Green, Diesel Plant Operator, Francois and Bruce Regular, Purchasing Supervisor, Bishop's Falls. Thank God they are doing very well. They have busy schedules doing the things that interest them. Some are working and some are taking it easy like most of us now that we are retired. Of course Harry is the exception. He is still heavily involved with his woods contracting business. He has 4 woods trucks on the road hauling logs to the saw mill and to Bowater's in Corner Brook. He employs 3 of his sons in the operation.

I spoke to Allan Parson, Traffic Officer, Materials Management Department and Diane Morris, Human Resources Department, St. John's. They are both well and keeping busy. Al is back skating now that his thumb is better

I called Hughie Butler, Materials Control Clerk, the other day because I had not seen him in a couple of months, but he assures me he is on the road to recovery even though the weight is still not going on very fast and his energy is low. Hopefully now that spring is

only 4 or 5 months away, he will start to feel better and get his energy back.

I saw John Foley at Jasmine's Restaurant the other evening. John looks great and assures me everything is fine with him. Unlike a lot of retirees, John does not have a part time job nor does he intend to. We only had a few minutes talking from one table to the next but I got some news on old acquaintances from the Whitbourne area. John was the Sr. Supervisor of P&C Maintenance for the Whitbourne area.

I saw Louis Clarke at the Avalon Mall. Louis looks great and is planning for another cruise in April and two more in October. I've lost count of the cruises Louis has been on but if all goes as planned I believe the total cruises for him will be twenty-two. Not too bad!

Louis was the Accounts Payable Supervisor in the St. John's office.

I saw Don Tuff at the Food Court in the Avalon Mall. He looks terrific and can always be relied on for a yarn. He keeps busy but finds the time to attend most of the Jerry Mark's Club breakfasts.

Don was Transportation Supervisor in St. John's office.

Old Foolishness

Have you ever crossed the Arctic Circle by sea? I was in the Coast Guard and sailed on the C.M.S "John A. MacDonald" when we crossed the Circle in 1961 & '62. Take it from me there are many more entertaining things a young person can do in August.

The day the Circle is crossed is a time for a party. I don't know if party is the appropriate word.

The day started with King and Queen Neptune coming aboard. In our case, the Royalties were our Bosun and one of our Quartermasters. Two hard cases, so you knew the party would be different. Neptune had a group of Royal Guards that rounded up Ship's crew who had not crossed the Circle before.

We were taken to the Flight Deck for initiation.

There was a set of stockades set up on the deck and a big cauldron of hot porridge with a large wooden spoon to feed it to the new crew. There was also a garden size rubber hose with running salt artice water.

The initiation was conducted as follows: You were taken by the Guards in front of King and Queen Neptune where you were questioned as to your status regarding having crossed the Circle before. When it was determined that you were a genuine recruit you were taken to the stockades and clamped in. The hose was placed in your back pocket and turned on. It brought your eyes open when that cold artice water struck your posterior. There was no way you could escape this torture. Next a spoonful of porridge was scooped up and was topped with castor oil and a peppermint knob. It was not uncommon to see people throw up on the flight deck when this concoction was jammed into their mouths. There was no escaping; You had to swallow. I have never appreciated hot porridge since that day!

You were then taken from the stockade and had the privilege to watch your shipmates initiated. Unknown to you, this was not the complete routine. You were taken below and

your head was shaved. When this final indignity was inflicted, you were given a glass of Pusser Rum and all things were well until you looked into the mirror the next morning when you were getting ready to go holystoning or painting.

How To Write Saying Few Words

The other night I was watching an old movie, "The Battle of Britain".

When the Battle had been won, Prime Minister Winston Churchill thanked the Royal Air Force pilots in this way

"Never in the field of human conflice was so much owed by so many to so few."

Man, I wish I could condense and sum up like that, then my pieces would be much shorter and much more interesting.

I must try that.

Rules From the Man Side

- Men are not mind readers.
- "Yes" and "No" are perfectly acceptable answers to almost every question.
- If you think you're fat you probably are. Don't ask us.
- If it itches it will be scratched. We do that.
- Whenever possible please say what you have to during commercials.
- I am in shape. Round is a shape.

A Homemade Newfie Joke

Jim was visiting his old friend George. The two had been dory mates for years and had

fished the Grand Banks together. George was dying.

George: "Jim we were together when we swamped our dory coming alongside the schooner weren't we?"

Jim: "Yes ol'man we was."

George: "We were together when we got lost in the fog and the schooner didn't pick us up for two days?"

Jim: "Yes Jarge I was there wid you."

George: "Jim was it you fishing with me when the stage blowed down and we lost 20 quintals of salt fish?"

Jim: "Yes boy that was I."

George: "Jim I think you brings me bad luck."

A Note From the Past

The following is a telegram sent by Bill Dyer to Henry Green, Sr. Diesel Plant Operator, Francois in June 1969:

One of the following people should be contacted for an emergency trouble call after regular office hours or on weekends. Mr. Cecil Cole 489-5209 Grand Falls, Mr. Robert Diamond 259-6352 Bishop's Falls, Mr. Angus Buckle 489-3110 Grand Falls, Mr. Kevin McCarthy 489-5808 Grand Falls or Mr. William Dyer 489-5979 Grand Falls. I hope some of those names bring back memories.

This being my last piece for the bulletin I want to leave you with this thought (not my words):

We don't stop playing because we grow old.

We grow old because we stop playing.

So, keep putting on your own socks in the morning unless you want your back to seize up. (my words)

Keep your oars in the water. Good luck!

25 Year Club

Unfortunately, we were unable to get a list of the employees who have reached their silver (25 years) anniversary working for Hydro. We hope to have that information for our next newsletter.

Disability Tax Credit: Are You Eligible?

The Newfoundland and Labrador Public Sector Pensioners' Association asked to have this information about the Disability Tax Credit included in newsletters.

Did you know that the Canada Revenue Agency has made provisions for you to claim a disability tax credit on your income tax return if you meet the eligibility criteria? The Disability Tax Credit is a non-refundable tax credit which is used to reduce income tax payable on your income tax and benefit return. While the form is quite detailed, if approved, the disability tax credit can have a significant impact on the amount of a re-

fund you might be eligible to receive. Individuals, who have a severe and prolonged impairment in physical or mental functions, or someone acting on their behalf, can apply and with medical certification, you may be eligible. If you have an impairment that dates back in time, CRA will consider retro-active payments in accordance with their policies. For more information, contact CRA at 1-800-959-8281 or www.cra.gc.ca/forms

Silver Lights Financial Statements - 2013

Balance Sheet

Dec 31, 2013

Assets

Cash in Bank	1974.89
Accrued Interest Receivable	106.64
Other Assets:	
Term Deposits	<u>28000.00</u>
Total Cash and Other Assets	<u>30081.53</u>

Liabilities

Fund Balance:

Balance Beginning of Year	28323.04
Current Net Income (Loss)	<u>1758.49</u>
Balance End of Year	<u>30081.53</u>

Income & Disbursements For Period Jan 1 to Dec 31, 2013

Income:

Computer Sales	4000.00
Contribution Income	
Fees for Events Attendance	1050.00
Interest Income	343.46
Membership Fees	<u>240.00</u>
Total Income	<u>5633.46</u>

Disbursements:

Bank Charges	
Donations	
Events Expense:	
Christmas Parade	209.09
Highway Cleanup	484.41
Safe Driving Session	34.20
Socials	575.30
Summer Outing - Twillingate	<u>2571.97</u>
Meetings and Conferences	
Newsletter	
Office Expense	
Total Disbursements	<u>3874.97</u>
Income over (under) Disbursements	<u>1758.49</u>

Upcoming Events

Team Gushue Highway Cleanup

Date: Wednesday, May 14, 2014, 8:00 AM

Spring must really be here when we start talking about the Team Gushue Highway cleanup. Once again this year, the Silver Lights Executive are pleased to announce that Gerard Piercey and his staff are going to help us out with the cleanup by volunteering their time and muscle-power! The executive are most appreciative. Any and all volunteers are most welcome. The cleanup takes a couple of hours in the morning. Volunteers meet in the Hydro Place front lobby at 8:00 AM and review safety procedures. Armed with gloves and garbage bags they set off to their designated areas. Transportation to and from the highway is provided as are the cleanup supplies. After returning to Hydro Place, all volunteers are treated to lunch in the cafeteria. I think everyone who participates would agree that it's a great bit of fun and leaves you with a fine feeling of accomplishment. Think about joining us. For more information, please contact Silver Lights at 737-1378 or Email us at silverlights@nlh.nl.ca. (NOTE: Should the event be cancelled on the 14th due to rain, it will go ahead on Thursday, May 15th, 2014 at 8:00 AM.) Let's hope the snow is gone for this!

Fall Trip

Silver Lights will be organizing another trip this year to Woody Island Resort, Septem-

ber 11 and 12 (2 days, 1 night). Included in the package: *return boat transportation from Garden Cove to Woody Island, accommodations (based on double occupancy), a boat tour, whale watching, use of row boats, paddle boat, horseshoes and much more. All-you-can-eat meals and snacks are included and the evening meal is served with a complimentary glass of wine. On Day One, guests are free to enjoy hiking, bird watching, beach combing, catching fish off the wharf, and chats with local fishermen. You can explore sandy beaches, isolated coves, the "Store Loft" Museum, old cemeteries, crumbling ruins, and participate in numerous other out-port activities. At night, you can enjoy live entertainment and a traditional Newfoundland party, light up a bonfire, or just curl up in front of the fireplace or sit on one of our patios to view the moonlight shimmering on the harbor, listen to waves as they lap gently on the shore or watch the twinkle of a million stars which are so visible in this remote locale. The highlight of Day Two is a boat tour and a beach picnic and some more entertainment on another island before returning to Garden Cove.* Silver Lights will pay \$100.00 per person toward the cost, leaving participants having to pay only **\$75.15 per person (that includes HST)**. If you are interested, (and who wouldn't be for this price!), let us know. Please contact us at 737-1378 or by email: silverlights@nlh.nl.ca.

Everyday Life

Scotia McLeod

Chris Schwartz



TFSAS REDUCE RETIREMENT INCOME RISK

Retirement is idealized in advertisements as a time of comfort and leisure. It is when the physical and psychological stresses of work life are laid aside replaced by an enriched personal life underpinned by financial security. You've all seen the pictures of fit, smiling senior couples strolling along beaches, gazing at sunsets. You can't speculate on personal enrichment since it's something very much in the eye of the beholder, but the financial aspect of retirement cannot be taken for granted.

Like any other stage of life, retirement has key financial risks. Five key risks investors should be aware of are longevity, inflation, asset allocation, withdrawal rates, and health care.

Under any circumstances, your retirement-age clients have to manage these risks. The financial crisis and recession of 2008-2009 filled investors with uncertainty for the future and the halting economic recovery we've seen since continues to undermine confidence. However, one instrument in particular, the Tax Free Savings Account or TFSA, can be used to mitigate the five key risks of retirement.

Although individuals are limited to annual TFSA contributions of \$5,500, these accounts have some clear advantages when it comes to building longer-term income security.

Living long, and prospering

The evidence is clear that many people are leaving work earlier and living longer in retirement. The median retirement age in Canada is now 62, and, given increasing life expectancies, someone retiring today could well spend as much time at leisure as he or she did at work. But the prospect of living 30 or more years after retirement increases the risk that individuals will outlive their savings, so potential longevity must be factored into retirement planning.

The role TFSAs can play in this respect becomes evident when you compare them to the principal savings alternatives, non-registered accounts and RRSPs.

TFSA vs Non-Registered Accounts

Lets start by comparing a TFSA with a non-registered savings account. Contributions to both are made with after-tax dollars, and both accounts offer similar scope for diverse investments. But while the TFSA will generate tax-free earnings on investments, the non-registered accounts returns will be taxed.

Clearly then, reinvested TFSA earnings will be greater than the after-tax non-registered account earnings. And given the impact of compounding over the years, TFSAs will eventually produce higher account balances for you.

You can also benefit from the TFSA's capital gain advantage. When investment assets in nonregistered accounts are sold, they can easily trigger capital gains. Half of the cap-

ital gain from any sale will then be included in an individuals taxable income.

Capital gains from TFSAs are not included in taxable income, nor do withdrawals from TFSAs incur any tax. From a tax perspective and longer term values then, TFSAs have clear advantages over non-registered accounts.

TFSA vs Registered Accounts

TFSAs can also have advantages over RRSPs. While contributions to TFSAs are made with after-tax dollars, RRSP contributions are made with pre-tax dollars because they reduce taxable income. Any earnings on investments within a TFSA will be tax free. But while earnings within an RRSP will grow on a tax free basis, they will eventually be taxed as ordinary income when the plan is drawn down.

As a rule of thumb, a TFSA will be preferable for a client whose current tax rate is lower than the expected tax rate in retirement. An RRSP will be the better choice if your clients current tax rate is higher than the expected tax rate in retirement.

This is certainly no more than a general rule. The flexible timing of withdrawals (or none) from TFSA compared to compulsory withdrawals from registered funds may be more important than relative tax rates.

Another major benefit of the TFSA is it does not affect the eligibility of federal income-tested. Withdrawals are not taken into account in determining other benefits that are based on your income level such as Old Age Security, the Guaranteed Income Supplement or Employment Insurance benefits.

About the Author

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Let's Talk Real Estate

Tom Clift

So you have decided to buy a new home, but after looking at some listed properties, you realize that almost all of them need some type of renovation in order for the house to be suitable to your needs or wants. If you purchase the home and do renovations after, then you are faced with an extra expense on top of your mortgage payment.

If you are a vendor who has the family home on the market, and knows it might sell faster and for more money if certain renovations were carried out, but are cashed strapped, then this can be very frustrating as well. The other consideration is, that even if affordability is not an issue, the renovations you choose to do before putting your home on the market, may not be suitable to a potential purchaser. Now you have spent money that will not benefit you.

People seeking to purchase a home should always visit their banker prior to making an offer on a house, so that they know how much they are pre-approved for. During this visit, they should determine what payments are for a range of house prices. This allows you to determine what payment you would be com-

fortable with. Keeping this in mind, it would be wise to view houses that are lower priced than your maximum set by the bank. This will allow you to include the price of renovations and still be within your maximum allowable limit. Chat with your banker to determine what price works best with a pre-approved home renovation credit that can be included in your mortgage.

If you are a vendor, it would be wise to seek quotes from contractors on improvements that you or your realtor feel will get you a quicker or more profitable offer. Be sure to get written quotes. Once these are received, visit your banker to have him/her determine how much this amount would cost per month for a variety of current rates, if it were included in a mortgage. Then, print off the cost of renovations and the related amount per month it would cost if included in a mortgage and post these in a conspicuous location in your home so that potential purchasers are not scared off by the fear of unknown renovation costs. It also opens their eyes to more possibilities that they are able to envision for your house.

For properties that could use updating or additions, following these steps can seamlessly include renovations to the property in a regular mortgage for the same low rate, without the hassle of fronting money of their own or giving up a property that would be perfect if it just had that finished home office or new kitchen cabinets.

About the Author

Tom Clift is a realtor at "Exit Realty on the Rock". He can be reached at 576-6667 or homes@tomclift.ca

Travel - Britain and Ireland

Blair Jarrett

Explore your Celtic connections in the carefree comfort of a group tour

Exploring the back roads of Europe used to mean forgoing the creature comforts. "When I did a lot of budget travel through Europe, experiencing the best of places like Britain and Ireland meant making travel decisions on the fly," says Judy Oake, counsellor, LeGrow's Travel, Corner Brook, NL. "It meant staying in less-than-great accommodations and spending more time finding your way around than finding a destination's hidden gems. Hassles were the price you would pay to uncover a destination's unique charms."

Not any more. Today's coach tours are offering a new generation of intrepid discoverers the chance to explore their most treasured bucket list destinations, without getting lost, worrying about where best to stay, where best to dine, and what best to see.

Families, singles, couples and more are taking advantage of group tours to experience all the magic of travel, without the hassles - no lugging of luggage, no long lineups, and no need to second-guess anything. Not once.

From the moment you arrive at the airport to the moment you're back at the departure lounge, all the details are looked after. You just need to relax and enjoy yourself. It's that simple.

Blair's Recommendation: *From the fashionable streets of London and Dublin, to the magical Blarney Stone and everything in between, Collette Tours' 15-day Exploring Britain and Ireland is a grand adventure that hits all the highlights of England, Scotland, Wales and Ireland.*



Ireland's Cliff of Moher

About the Author

Blair Jerrett
Senior Director, Marketing
LeGrow's Travel - Maritime Travel
(902) 421-7570
www.maritimetravel.ca

Events Around the Province

National Film Board Presents "54 Hours"

www.nfb.ca/film/54_hours?hpen=feature_1

Streaming for free for a limited time only in Canada. "54 Hours" presents the tragic, yet inspirational story of the SS Newfoundlander and the 132 sealers who were trapped on the ice for 52 hours. Written by Michael Crummey, the 13 minute film was directed by Francis and Bruce Alcock, and produced by Annette Clarke and Michael Fukushima for the National Film Board. Check it out - it's worth it.

Feather & Folk Nature Festival

Port aux Basques

Celebrate the annual arrival of migratory birds to the Southwest Coast. Enjoy birding expeditions, home style food, hiking, traditional music, photography and many other activities for all ages.

May 30 - Jun 8, 2014

+1 (709) 639 4787

tourismsouthwest@gmail.com

www.featherandfolk.ca

Trails, Tales and Tunes A Walking and Entertainment Festival

Norris Point

The May festival offers a fabulous mix of outdoor activities, storytelling, culinary events

and great music, all set in the stunning landscape of Gros Morne National Park.
May 16 - May 25, 2014
+1 (709) 458 3399
info@trailstalestunes.ca
www.trailstalestunes.ca/

64th Provincial Drama Festival, April 20-26

Stephenville, Arts and Culture Centre
Dates:
April 20 - Jenny's House of Joy, Bay Theatre, Stephenville
April 21 - Blasted, Off-Broadway Players, Corner Brook
April 22 - Giovanni's Women, School Zone
April 23 - Everybody Loves Opal, Carol Players, Labrador City
April 24 - God of Carnage, Northern Lights Theatre Company, Labrador West
April 25 - Girl in the Goldfish Bowl, Mokami Players, Goose Bay
April 26 - The Laramie Project, Avion Players, Gander

Newfoundland and Labrador Public Libraries

Stephenville Crossing
Aboriginal Culture Night
Monday, April 7, 2014
Enjoy a night of aboriginal culture drumming, medicine bags and smudging

Glovertown Public Library

Scrabble Night
April 10, 2014

A.C. Hunter Public Library, St. John's

NL Author Reading Series - Dan Rubin
April 16, 2014

The Rooms

Engaging Evenings
April 2: Archeology in Sheshatshiu
April 9: (Film) Rain, Drizzle and Fog (1998, 52 minutes long)
April 16: Newfoundland Mosquitoes and Australian Thrips
April 23: The Somme, 1916

Coffee and Culture

April 3: Beothuk Archaeological Sites Along the Exploits River
April 10: Tracing Your Family History
April 17: Plantwatch Newfoundland and Labrador, Citizen Scientists at Work
April 24: Up the Line and Back Again by author Martin Middlebook

Snowmobiling in Gros Morne National Park

January 15 - April 30
Snowmobilers are permitted to use their machines within the Park's boundaries within designated corridors, provided they have a

valid snowmobile operators' permit. The permits are free of charge but you will also need a park entry pass. Park passes and snowmobile operator's permits are available at Gros Morne National Park facilities and at many business locations across Newfoundland. Call 1-709-458-2417 or parks.canada.gc.ca/grosmorne for more information.

East Coast Trail Association

Annual Volunteer Award Night
Wednesday, April 9, 2014
Rocket Room, Water Street, St. John's

A Brush with History: The Flowers of the Colony of Avalon

Ferryland
A 2-day workshop - August 6 and 7 with an optional 3rd day
10:00AM - 4:00PM
A workshop designed to present techniques for drawing and painting a variety of beautiful plants found in the Colony of Avalon. The workshop is designed for those who have little or no experience with floral painting.
+1 (709) 432-3200
info@colonyofavalon.ca
www.colonyofavalon.ca/

The Trail of the Caribou

One of my favourite spots to walk is through Bowring Park and invariably every time I go there I seem to be drawn to the Newfoundland Caribou statue. It's only been in the last few years that I discovered there are five more of these massive bronze statues located in France and Belgium and that there is a story behind each one. As this is the 100th anniversary of the beginning of the First World War, I want to share with you some of the history behind those statues and how they connect the past to the present.

Part I History of the Royal Newfoundland Regiment (prior July 1, 1916)

In 1795, Major Thomas Skinner of the Royal Engineers, stationed at Fort Townshend (St. John's), was ordered to raise a regiment. The Royal Newfoundland Regiment of Fencible Infantry was founded. The Regiment played a significant role in the War of 1812. (To commemorate the successful engagements throughout the War of 1812, the Canadian Government awarded the Royal Newfoundland Regiment three battle honours in 2012 the bicentennial of the War of 1812.)

At the outbreak of the First World War, Newfoundland was a Dominion of the British Empire with a population of 240,000. As Britain's first colony, Newfoundland was eager to participate and willingly joined the war effort. The Government of Newfoundland initially offered to send 500 recruits for overseas service. Even though the military had been

absent from Newfoundland since 1870, there was no shortage of volunteers.

The Dominion of Newfoundland decided to support the war effort with a full regiment. This meant that the Government of Newfoundland would be responsible for outfitting, arming and paying for its own Regiment, including uniforms, weapons, transport to and from the UK and pay and allowances. Clearly, this commitment had serious financial ramifications. The decision to support a full Regiment also meant that the Government was obliged to provide reinforcements to keep the numbers up to full fighting strength in the event of casualties.

Governor Sir Walter Davidson appointed himself as the Chairperson of the Newfoundland Patriotic Association charged with raising and equipping a force of 500 men to be formed into the Newfoundland Regiment. Within days, the process of selecting men and officers began. As soon as the recruiting offices were set up, a wave of patriotism swept over the Island and men volunteered in the hundreds.

The new recruits trained at Pleasantville in St. John's. Their enthusiasm was high but basic supplies were scarce, including the khaki material used for the leg wrappings or puttees. (The puttee was first adopted as part of the service uniform of foot and mounted soldiers serving in British India during the second half of the nineteenth century. In its original form, the puttee comprised of long strips of cloth worn as a tribal legging in the Himalayas. The British Indian Army found this garment to be both comfortable and inexpensive and it was subsequently

adopted by a number of armies, including those of the British Commonwealth.) Substituting navy blue material for the standard drab olive colour, the First 500 are forever remembered as The Blue Puttees.

On October 3, 1914 a large crowd gathered to watch the soldiers parade through the streets of St. John's as they made their way to the harbour front where they boarded the S.S. Florizel. On October 4, 1914, the S.S. Florizel departed for Plymouth, England with the First Five Hundred of the Newfoundland Regiment.

The Florizel arrived in Plymouth on October 14, 1914. For the next 10 months, the Newfoundland Regiment would undergo training - shooting, route marches, drill, PT, and basic musketry - at various military camps: Pond Camp on the Salisbury Plains, Fort George (Inverness, Highlands of Scotland), Edinburgh Castle, Stob's Camp (Harrowick), and Aldershot.

In February, 1915, the Second Contingent of troops (244) arrived from Newfoundland and on June 11, 1915, "F" Company arrived bringing the Regiment's numbers to 1500 men. Within weeks, the Newfoundland Regiment would leave for Gallipoli. There they would engage in combat until their departure, March 1916. It was at Gallipoli that the Regiment saw their first casualties due to military combat and also to sickness, including dysentery, enteric and jaundice.

Before the Regiment left the Gallipoli Peninsula, there were 22 killed, 8 had died of wounds and 10 of disease. In addition to those that died there were 80 soldiers that were wounded.

On March 22, 1916, the Regiment arrived in Marseilles, France and were later transported to Pont Remy and then to Louven-court (approximately 12 km northwest from the current Beaumont Hamel Newfoundland Museum). In the months to follow the Newfoundlanders were tasked to assist in the construction of support and communication trenches, roads and railways. These duties were interrupted by brief periods in the front lines. However, time in the lines did not bring much relief from hard physical exertions. Trenches had to be fortified, deep dugouts had to be constructed, the new firing lines had to be improved, and lanes were cut in their own wire to allow advancing troops to quickly advance into No Mans Land. The Battalion also underwent intense training for the upcoming assault, which included rigorous physical exercise.



Royal Newfoundland Regiment Badge



Caribou Monument in Bowring Park

In the next newsletter, I'll talk about the five battles that are commemorated with a caribou statue - Beaumont Hamel, Gueudcourt, Monchy-le-Preux, Masnieres, and Courtrai.

Health & Wellness

Carbon Monoxide Safety

Carbon monoxide has often been called the silent killer. During the power outages in early January, there were several accidents involving incorrect use of generators, heaters and barbecues. The Government of Canada has issued the following fact-sheet about Carbon Monoxide. (See http://www.hc-sc.gc.ca/ahc-asc/media/nr-cp/_2014/2014-015fs-eng.php)

What is carbon monoxide?

Carbon monoxide (CO) is a gas that forms whenever you burn fuel like propane, natural gas, gasoline, oil, coal and wood. Because it is colourless, odourless and tasteless, it can't be detected without a carbon monoxide detector. Carbon monoxide can cause health problems before people even notice it is present.

What are the effects of carbon monoxide on health?

When you inhale carbon monoxide, it reduces your body's ability to carry oxygen in your blood. The health effects can be very serious. Exposure to **low levels** of CO may cause:

- headaches
- fatigue
- shortness of breath
- flu-like symptoms

- impaired motor functions (like difficulty walking or problems with balance)

At **high levels**, or if you are exposed to **low levels for long periods of time**, symptoms may include:

- dizziness
- chest pain
- poor vision
- difficulty thinking

At **very high levels**, CO exposure can cause:

- convulsions
- coma
- death

What are the sources of carbon monoxide (CO)?

Sources of CO include furnaces, water heaters/boilers, wood stoves, and other appliances that run on fuels. If these devices are improperly installed or malfunction, they can release CO into your home. Other sources of CO include:

- exhaust fumes from vehicles or other gas-powered equipment, like lawnmowers, snow blowers, and power generators, used indoors or in your attached garage
- chimneys that are blocked or dirty
- fuel-burning cooking appliances, like propane, natural gas or charcoal grills

- tobacco smoke

How can you reduce your risk? Take these steps to protect your family from exposure to CO in your home. **Put at least one carbon monoxide detector in your home to warn you if CO levels pose an immediate threat**

- Put CO detectors in hallways outside bedrooms where you can hear them.
- Choose CO detectors that are certified by the Canadian Standards Association (CSA) or the Underwriters Laboratories of Canada (ULC).
- Follow the manufacturer's directions for installing, testing and replacing detectors. Store the manual in a handy place.
- If your CO alarm sounds, leave your home right away. Call local authorities (9-1-1) and do not go back home until a professional has fixed the problem.
- Keep in mind that CO detectors and smoke detectors have different purposes. You need both to stay safe.

CO detectors are designed to prevent immediate carbon monoxide poisoning. **A carbon monoxide detector is not a substitute for proper installation and maintenance of fuel-burning appliances.**

Maintenance is the key to keeping CO levels low

- Make sure fuel-burning appliances, like furnaces, fireplaces and gas stoves, are well maintained and working properly.

- Have a professional inspect appliances and clean chimneys at least once a year. Make sure your chimney is not blocked by snow or ice, bird nests or other debris.

Leave it outside

- Never use a barbecue or fuel-burning camping equipment inside your home, garage, vehicle, camper or tent or close to a window.
- Never use a power generator indoors or in an attached garage (even with the door open) or close to a window.
- Don't use kerosene or oil space heaters or lamps in enclosed areas, unless they are specifically designed for indoor use and in a well-ventilated room.
- Keep your home completely free of tobacco smoke.

No idling

- Never let vehicles idle in the garage, even when the garage door is open.
- Never run gas-powered lawnmowers, trimmers, snow blowers or other gas-powered equipment in the garage.
- Keep the door between your house and the garage closed when not needed and seal leaks between the garage and the home.

NALCOR News

Retirees

The Silver Lights Executive would like to wish all new retirees congratulations and all the best in your retirement!

Paul Drake



Dec 8, 1980 Hired as Accounting Clerk I with the Finance and Administration Division under the Accounts Payable Section in St. John's

Oct 26, 1981 Appointed to Accounting Clerk II with the Finance and Administration Division under the Accounts Payable Section in St. John's

Jan 4, 1982 Appointed Accounting Clerk III with the Controller's Department under the Plant Ledger section in St. John's

Mar 9, 1987 Appointed to Accountant (Plant Ledger) in St. Johns

Mar 31, 2014 Retired

Arlene Dicks



Sep 12, 1980 Hired as a Junior Accounting Clerk in St. John's

Jun 1, 1981 Appointed to Intermediate Accounting Clerk in St. John's

Dec 29, 1986 Appointed Payroll Officer

Nov 1, 1992 October 31, 1993 Assistant Payroll Supervisor

Jan 1, 2000 Appointed to Business Analyst with the Human Resources Department

Aug 13, 2007 Transferred to HROE Analyst with the Human Resources and Organizational Effectiveness Division

Jan 31, 2014 Retired

Bernadette Feltham

Nov 13, 1986 Hired as a Clerk Typist in Churchill Falls

Jun 20, 1994 Appointed to Secretary with the Human Resources Division in Churchill Falls

Sep 25, 1995 Appointed Senior Secretary with the Human Resources Division in Churchill Falls

Mar 25, 2010 Title changed to Administrative Assistant
Aug 10, 2010 Appointed to Executive Assistant in Churchill Falls
Mar 31, 2014 Retired

The Lighter Side

The Lighter Side

The other night on Marketplace (CBC TV) we watched a segment called What's Canada's Dumbest Charge. Below is just one of the submissions, For others, check out the Marketplace website: <http://www.cbc.ca/marketplace/blog/whats-canadas-dumbest-charge>. Below is one from Johnneymac.

The dumbest fee I have ever been billed was by Bell Mobility. One day while looking at my cell phone bill I noticed an item called "TBD" for \$7.00 per month. I looked back at a few of my bills and saw that I had been billed for "TBD" for 4 months prior. I contacted Bell Mobility's accounting department and I asked what "TBD" meant. I was told it meant "To be determined". I then asked (somewhat sarcastically) what type of service that was, but the representative did not know (go figure). I then asked why they were billing me each month for a service that does not exist yet. The representative then gave me the "We can only go back 90 days" speech at which time I asked for a supervisor so I could get the name of their legal counsel. At that time things changed and I am proud to say I am no longer being charged for something to be determined. It's as if Bell Mobility doesn't charge enough on a good day already.....

Contacting the Silver Lights Club

The Silver Lights Office is located on the second level of Hydro Place. Our telephone number is 709-737-1378. You can also contact the Executive directly:

President Gerry Bowers 722-6471
Vice President Cindy Morgan 744-3700
Ex Officio Reg White 368-5200
Past President Dennis Jones 368-2351
Secretary Treasurer Vern Penney 745-0705
Silver Lights Editor Janet Calver 745-1343
Silver Lights Fax: 737-1231
Silver Lights Email: silverlights@nlh.nl.ca

Membership Fees

We remind any of you who have not paid your Silver Lights Club Membership fees that we have converted to a one-time lifetime membership of \$80, less any fees paid previously. Please send your cheque to the Secretary Treasurer at the address indicated on the letterhead of this Newsletter.

Also Available!! Silver Lights members who are still active employees can now pay their fees through payroll deductions. If this is of interest to you, please contact the Silver Lights Office for a form to have the deductions started.

Club Service and Support

Part of our mandate is to support club members when needed. If you have a family member in hospital and would like us to visit, please give us a call. Visitations and other help is extended to all club members and their families, but it will be done on a family request basis only.