

**SILVER LIGHTS CLUB**NEWFOUNDLAND AND LABRADOR HYDRO  
A Nalcor Energy Company

## President's Message

### *Wayne Chamberlain*

The older I get the quicker time seems to slip by and here I am again finding myself at the end of another year with Christmas and the holiday season fast approaching. Christmas is by far my favourite time of the year as I love putting up the outdoor lights and decorations but as I get older and in the interest of my own safety I no longer aspire to being the National Lampoon's Griswold house on my street. I have significantly reduced my power bill and the glow of lights over the years and have concentrated on quality not quantity (lol). I also continue to construct my indoor Christmas village although I find myself a little behind this year and scrambling to get it completed. Like the outdoor lights, I am trying to scale it back from a city to a village to gain a little more space in the family room. We still love driving around looking at all the wonderful outdoor decorations and it is good to see that many people are still in the holiday spirit despite another very challenging year. We also have a 4 year old grandson who is just understanding about and looking forward to a visit from Santa Claus and it is wonderful to experience the magic of Christmas through his eyes.

Looking back on the last few years, COVID-19 and its mutations continue to have a significant impact on our daily lives

although many of us are now double vaccinated and are now eligible for or have had our booster shot whereby we will have a better opportunity to reduce the impacts on our health should we come in contact with these viruses. The Province and its people have been leaders in responding to the COVID-19 pandemic with one of the highest vaccination rates in the world and we have introduced and followed protocols to keep our COVID-19 cases low. The COVID-19 app and subsequent vaccination pass have also provided us with an opportunity to get a little closer to the old normal of being able to partake in more activities but with the new omicron virus it appears that it is more contagious and we will likely see more restrictions being imposed until the spread of this new variant of the COVID-19 virus can be contained. The vaccinations seem to have reduced the severity of the COVID-19 virus and its variants and consequently, reduced the number of hospitalizations whereby health care workers can deliver, albeit in a more restrictive manner, and respond to other health issues that have been postponed or delayed. Let's hope that in 2022 we will see the tail end of COVID-19. It may require us to hold fast a little while longer and we may have to get an annual booster shot much like the annual flu shot many of us get every year. Also, we need to be mindful that local businesses have been significantly impacted as well so it is important, where we can, to support and buy local.

Although the Silver Lights Club activities have been suspended since the pandemic we have continued to provide the Newsletter thanks in large part to our wonderful and hard working Editor, Janet Calver. Janet does a wonderful job coordinating contribu-

tions from our regular contributors, formatting the Newsletter and always has some interesting and informative articles on various topics. Janet has been the Editor of the Newsletter for the last 10 years and has advised that she will be retiring once again, this time as Editor, and turning over the pen to someone else with a new perspective and fresh ideas. On behalf of the Executive and our members I would like to thank Janet for her hard work in coordinating and preparing our quarterly Newsletter that not only provides an update on recent retirees or interesting articles from our regular contributors on safety, financial planning, health and wellness or wills and estates but she also has put together many informative and entertaining articles on a broad range of topics whereby I have always come away having learned something new. Job well done and a well deserved retirement and glad to hear that Janet will continue on as our archivist and will endeavour to organize some walks and hikes in 2022 pending the state of the pandemic. I would strongly encourage anyone interested in taking over the role as the Editor of the Newsletter to please contact either Janet or any other member of the Executive. Janet would be able to provide you with a good perspective on what the role entails.

We are hoping to resume the Executive meetings early in the New Year. I would like to thank Bill Day (Vice President), Aubrey Hill (Treasurer). Kim Petley, Gerry Bowers (Past President), Reg White (Director), Dennis Jones (Director), Janet Calver (Editor and Events Coordinator, and Archival Committee Chair), and Darlene Hancock (Director Central) for your support and work this past year and I look forward to getting back

to a better new normal in 2022.

On behalf of the Executive and Directors of The Silver Lights Club and my family I would like to wish you and your families and friends the very best this holiday season and I hope it is a safe and joyful one. Hopefully things will get much closer to normal in 2022. Stay safe.

Wayne Chamberlain President

## Editor's Message

*Janet Calver*

As I write this little message, we are almost at 2022! For many of us, the past year has been a bit of a wild ride with many highs and lows. COVID-19 was and continues to be the most talked-about subject in many homes. For sure, this pandemic has been relentless. It continues to disrupt our lives and plans and has caused much disappointment, especially now around the Christmas season.

But I've also noticed that the people of this Province are not quitters. Yes, we might sputter and mutter about COVID-19 and lament missed get-togethers and trips here and there, but after that, we buckle down and do what has to be done. We spend hours on the phone trying to make our COVID-19 shot appointment, we line up for hours in the cold waiting for a chance to get the booster, we follow all the advice from Dr. Fitzgerald, we sanitize, we keep 6 feet apart, we wear the masks, and we avoid crowds. We're good at it and we should be very proud of ourselves. All our hard work has stood us well in the past and will continue to do so in the months

ahead.

Speaking of the months ahead, this is my last Silver Lights newsletter. I'm stepping down as Editor and "passing the torch" so to speak, to new hands. It's been a terrific 10 years and I have got to say that I have enjoyed putting together every newsletter for you! As with everything in life though, it's time for a change. There are so many retirees out there who have the capability and skill to do this newsletter proud and I look forward to seeing some fresh, exciting material show up in the new year!

So many thanks to everyone who has helped me out with the newsletter – the Silver Lights Executive, the supportive HR team at Hydro, all the contributors for their great articles over the years, and all of you who sent along little stories, announcements and pictures. You've been a great team! And one last thank-you to my (hubby) Brian. He's been my advisor, my "what-about-this-for-a-story?" guy, my tech-support person and my guiding light throughout!

So for the last newsletter of 2021, I hope we have a little something for everyone. Check out who ran a terrific Tely 10 race last October and won some medals as a result! Meet the latest members of the 25-Year Club. Susan Kielley, from RBC Dominion Securities, has a great article on some of the tax rules for reporting income from a joint account. Make sure you give that a read before tax time – and many thanks to Susan for sticking with the Silver Lights Newsletter for many years! It's that time of year, so we have a couple of Christmas-related stories and articles for you. First, check out the 9th Christmas story by Rev. J.S.S. Armour - I know you will relate to it! Find out about the connection between

Old Christmas Day and the start of the Gregorian calendar. We got some terrific pictures and stories from the archives (1987-1988) and I know you will recognize some people there! Check out the article on Winter Tires and find out what tire is best for your winter driving. And finally in the Lighter Side section, we have a couple of interesting little articles on flags plus a puzzle for you to solve! I'll say no more!

So as we say "Farewell" to 2021 and welcome in 2022, Brian and I, along with the Silver Lights Executive and their families, would like to wish you and yours a very Merry Christmas Season and a safe, happy and healthy 2022! Best wishes and I hope to see you soon. Take care.

Janet Calver, Editor

---

## SilverLights News

### 25 Year Club

Below are the names of the employees who have joined the ranks of the 25-Year Club.

Alvin Brown	Cartwright
Jeff Tizzard	Springdale
Rodney Willcott	Bay d'Espoir
John White	Churchill Falls
Marlene Critchell	Northern Region

Congratulations on achieving 25 years with the Company!

### Silver Lights Activities

Just when we were beginning to think that we could resume some of our normal activities, COVID-19 comes along and puts our plans on hold again. Let's hope this latest lockdown will pass quickly, but for now all regular Silver Lights activities have been cancelled or temporarily put on hold until further notice. This includes:

- Breakfast Get-Together - On Hold
- Computer Sales – On Hold
- Fall and Winter Activities – On Hold

We look forward to 2022 and a time when we can once again share a coffee/meal together, enjoy walking and talking, and have fun exploring different places in our Province!

### Bill Boyde – Tely 10 Race

Congratulations to Bill Boyde who participated in the Tely10 Race this past October 31! Bill has been participating in the Tely 10 now for a number of years – ever since he retired. Needless to say, Bill enjoys running and he was delighted that the organizers were able to pull off the race this year despite COVID-19. It turned out to be an extra special race for Bill. He came first in the Category: Male – Age 75 – 79 with a blistering time of 1:21:20! Well done, Bill and congratulations once again from all your friends here in Silver Lights! Check out some of Bill's pictures below - he is the one in the red shirt!

A little history about the Tely 10. The Tely 10, is believed to be the third oldest road race in Canada and one of the oldest in North America. The first Tely 10 race was held in 1922. It has become the Province's most popular road race and draws upwards of 2500 participants in a (non COVID-19) year. It starts in Paradise at Octagon Pond and ends in St. John's. It's open to all – competitive racers to recreational joggers and walkers.



Tely 10 Finish line



Tely 10 Awards



Tely 10 Medals

pretty good year in the garden but as usual, the broccoli, cauliflower and Brussels Sprouts were a big failure. (This was even after planting them in containers off the ground. I think the slugs enjoyed the extra exercise of climbing up the outside of the containers. It made them hungrier than ever!) The carrots redeemed themselves after a second planting in the middle of summer(!) and all the other usual veggies did quite well. We did try a couple of new things this year - Kohlrabi and Butternut Squash. which actually grew - so success! Growing the veggies is one thing – what to do with them another story as I'm sure all you avid gardeners are aware of. Now if you have good friends and neighbours, it's no trouble to share the harvest. But when your friends turn and run when you bring over more zucchini then you know it's time to start getting the preserving apparatus out. It's all fun though!

Besides the garden, we continue to walk and explore new trails. Bowring Park still remains our favourite place to walk and every time we go there, we see something new. Even after the first bit of snow this year, Bowring Park was just as lovely as ever and when they put the Christmas lights up around the duck pond it was a magical scene, especially at night.

So here are a couple of pictures from us:

## Out-And-About

Janet & Brian

While many of you have spent the Fall on wonderful, exciting adventures, Brian and I have stuck close to home. By the time we got the gardens “put-to-bed”, it was close to the end of November and we were still picking tomatoes from our greenhouse well into the month of December. All in all, it was a





Kohlrabi Plant - Tastes Much Like a Turnip



November Tomatoes



Butternut Squash



Bowring Park - With Christmas Lights



Bowring Park at Night



Ducks Enjoying the First Snowfall



The Caribou Standing Proud

## From the Silver Lights Archives – 1987

As I was looking at some of the back issues of the Hydro Outlet, 1987 caught my eye. Given the time of year, I wanted to show you some of the pictures of past Christmas parties – both children and adults – but as I turned the pages, I found a lot more! I hope the pictures and little stories below bring back good memories for you. Have a look at the pictures and see who you recognize!

### 20 Year Service Pin

In the picture below, Bob Taylor, Hydro's Treasurer, receives his 20-year service award from Vice President of Finance, Andy Grant. Note that Bob is sporting a sling on his left arm, apparently the result of a fall earlier the year.



Bob Taylor Accepts 20 Year Service Pin

### Auditor of the Year Award

John Butler, Loss Control Coordinator for NLHydro was selected from among 450 candidates from all around the world as Accredited Safety Auditor of the Year. In the picture below, John accepts the award from Cyril Abery, Chairman and Chief Executive Officer of Newfoundland and Labrador Hydro, as John's co-workers look on.



John Butler Receives Award

### 25th Anniversary Dinner – Reg White

In September 1987, Reg White was inducted into Hydro's 25-Year Club. The event took place at the Woodstock Colonial Inn, with Leo Cole and Peter Linegar, two earlier members of the Club on hand to welcome him. Reg was surrounded by many of his friends and he took the opportunity to entertain everyone with stories about some of the things that had happened to him during those 25 years. There was a great story of his first field trip to the Codroy Valley, arriving in Doyles at 3:00 am in the middle of a raging snowstorm and spending the night sleeping on a chesterfield in what he hoped was Gayles' Boarding House! There was another story about Reg's visit to Hooping Harbour to look at a distribution system operated by a Pastor Booth Reid. The story goes that



Reg and Cyril Butler flew in by amphibian plane and taxied up to the wharf where most of the community had gathered, including a man wearing bib overalls which were full of oil and grease. Reg asked if Pastor Booth was around. "That's me," the man replied, "but today I'm the blacksmith!"



Phyllis and Reg – September 22, 1987

### Christmas Celebrations – 1987

Below are some pictures from various Christmas parties - children and adults - from Churchill Falls, St. John's, Bay d'Espoir, Holyrood and Port Saunders!



The Pichitawno Players - Churchill Falls



Churchill Falls Choir (1987)



Cathy Heffernan and Alex Loder Ready to Serve Food - Churchill Falls



The St. John's Christmas Dinner – 1987



Bay d'Espoir Children's Christmas Party –  
Morrisville Fire Hall 1987



Santa Visits Holyrood – 1987



Sea Echo Staff – Port Saunders 1987



Port Saunders Christmas Party December  
1987

---

## Everyday Life

**RBC**

*Susan Kielley*



**Wealth  
Management**

Susan Kielley, RBCWealthManagement, has provided us with a great article with some helpful hints and advice for the upcoming tax season especially as it relates to income from joint accounts held between spouses. Definitely worth a read! Thank-you Susan once again for contributing to our newsletter!



Wealth  
Management

# the Navigator

INVESTMENT, TAX AND LIFESTYLE PERSPECTIVES FROM RBC WEALTH MANAGEMENT SERVICES

Susan J. Kielley, B.Comm.  
Investment Advisor  
Tel: 709-576-4214  
[susan.kielley@rbc.com](mailto:susan.kielley@rbc.com)

RBC Dominion Securities  
Baine Johnston Centre  
10 Fort William Place Suite 803  
St. John's, NL A1C 1K4  
Fax: 709-576-0464  
Toll free: 1 800-563-0935  
<https://ca.rbcwealthmanagement.com/susan.kielley>

## Income from joint accounts held between spouses

It is often assumed that spouses can split income earned in a joint account equally or in whatever way minimizes their overall tax bill. This is not the case. In general, each spouse must report their share of income earned in a joint account in accordance with the proportion of funds they have each contributed to the account.

This article looks at income tax rules that apply to the reporting of income, including interest income, dividends and capital gains from a joint account with the right of survivorship. Knowing the rules can avoid potential problems and penalties.

### Proportionate tax reporting

Income earned in a joint account held between spouses must be reported based on how much each spouse contributed to the account, or 'attribution rules'. The attribution rules are designed to prevent certain income splitting between non-arm's length persons, including spouses. Under these rules, income earned from property transferred (including gifts or sales) or loaned to a spouse, is considered to be income of the spouse making the transfer, not the spouse receiving it, with the following exceptions:

- Where there is a sale of property, if the transferee spouse pays fair market value for the property using

their own funds and the transferor elects to report the sale at fair market value on their tax return, there is no attribution.

- Where there is a loan of property, if the borrowing spouse pays interest at a rate at least equal to the Canada Revenue Agency (CRA) prescribed interest rate each year, there is no attribution. This is commonly known as the spousal loan strategy. Speak with your RBC advisor for more information regarding this strategy.

### Tax slip reporting

Although a T5 or T3 tax slip may be issued for your joint account in your sole name with your Social Insurance Number (SIN), it does not

automatically imply that the CRA is expecting you to report all the income for tax purposes. The CRA only requires one SIN to be included on the tax slip so only the primary account holder's SIN number is displayed.

For example, the tax slip may be issued to you even though you only contributed a portion of the funds or never contributed any funds to the joint account. Your spouse, who contributed funds to the account, would also be required to report their proportionate share or all of the income even though a tax slip was not issued in their name and SIN. If this is the case, you may want to speak with your qualified tax advisor to determine if reporting the appropriate amount of income on your tax return in the following manner makes sense in your specific situation:

- Attach the original tax slips issued in your name to your individual income tax return but do not report the full amount of income appearing on the slips.
- Provide the CRA with a brief explanation of the reason why you are only reporting your proportionate share

**Income earned in a joint account held between spouses must be reported based on how much each spouse contributed to the account.**

of this income. If you did not contribute to the account, your proportionate share would be zero.

- Provide your spouse with a copy of your tax slips in order for them to report their proportionate income on their tax return. Your spouse will need to attach the copies of the tax slips originally issued in your name to their income tax return, explaining why they are reporting this income even though the tax slips were issued to you.

If filing electronically, the above considerations still apply. Retain your copy of the tax slips and your explanation in your own files in case the CRA asks for the information at a later date.

### CRA illustration of joint account tax reporting

The CRA illustrates the proportionate tax reporting requirement in its General Income Tax and Benefit Guide (instructions for line 12100) as follows:

*Sally and Roger received a T5 slip from their joint bank account showing the \$400 interest they earned in the last year. Sally had deposited \$4,000 and Roger had deposited \$1,000 into the account.*

*Roger reports \$80 interest, calculated as follows:*

$$\frac{\$1,000 \text{ (his share)}}{\$5,000 \text{ (total)}} \times \$400 \text{ (total interest)} = \$80$$

*Sally reports \$320 interest, calculated as follows:*

$$\frac{\$4,000 \text{ (her share)}}{\$5,000 \text{ (total)}} \times \$400 \text{ (total interest)} = \$320$$



## Capital gains and capital losses

If an asset is sold within a joint account, the joint account owners must report their portion of the gain or loss. The reason behind the sale does not affect reporting requirements. For example, let's say your spouse wishes to withdraw cash (or "pull out their share") from a joint account to which you contributed 80% of the capital. In order to fund their withdrawal, or to pull out their 20% from the joint account, an asset has to be sold in the joint account. The sale of this asset triggers a capital gain which cannot be solely claimed by your spouse simply because they withdrew their proportionate share of the account. Instead, the capital gain must be split between you and your spouse according to the proportion of funds each has contributed to the joint account. In this example, 80% of the capital gain would be taxable in your hands while 20% would be taxable in your spouse's hands.

## Withdrawals from the joint account

If one of the joint account holders withdraws funds from the joint account, it is important to factor this withdrawal in determining the proportionate tax reporting going forward. The proportion of future income that should be reported by each spouse should be recalculated if either party makes a withdrawal from the account.

## Conclusion

Joint accounts cannot be used by you and your spouse to achieve income splitting. For example, you and your spouse cannot arbitrarily split the income 50% each, solely on the basis that it is a "joint" account. You also cannot choose a ratio to report on your respective tax returns each year to optimize your tax savings. Each spouse must report their share of income earned in a joint account in accordance with the proportion of funds they have contributed to the account. Consult with a qualified tax advisor if you have any further questions on the tax reporting requirements for joint accounts held by spouses.

Joint accounts cannot be used by you and your spouse to achieve income splitting.

*This article may contain several strategies, not all of which will apply to your particular financial circumstances. The information in this article is not intended to provide legal or tax advice. To ensure that your own circumstances have been properly considered and that action is taken based on the latest information available, you should obtain professional advice from a qualified tax and/or legal advisor before acting on any of the information in this article.*



**Wealth  
Management**

This document has been prepared for use by the RBC Wealth Management member companies, RBC Dominion Securities Inc. (RBC DS)\*, RBC Phillips, Hager & North Investment Counsel Inc. (RBC PH&N IC), RBC Global Asset Management Inc. (RBC GAM), Royal Trust Corporation of Canada and The Royal Trust Company (collectively, the "Companies") and their affiliates, RBC Direct Investing Inc. (RBC DI) \*, RBC Wealth Management Financial Services Inc. (RBC WMFS) and Royal Mutual Funds Inc. (RMFI). \*Member-Canadian Investor Protection Fund. Each of the Companies, their affiliates and the Royal Bank of Canada are separate corporate entities which are affiliated. "RBC advisor" refers to Private Bankers who are employees of Royal Bank of Canada and mutual fund representatives of RMFI, Investment Counsellors who are employees of RBC PH&N IC, Senior Trust Advisors and Trust Officers who are employees of The Royal Trust Company or Royal Trust Corporation of Canada, or Investment Advisors who are employees of RBC DS. In Quebec, financial planning services are provided by RMFI or RBC WMFS and each is licensed as a financial services firm in that province. In the rest of Canada, financial planning services are available through RMFI, Royal Trust Corporation of Canada, The Royal Trust Company, or RBC DS. Estate and trust services are provided by Royal Trust Corporation of Canada and The Royal Trust Company. If specific products or services are not offered by one of the Companies or RMFI, clients may request a referral to another RBC partner. Insurance products are offered through RBC Wealth Management Financial Services Inc., a subsidiary of RBC Dominion Securities Inc. When providing life insurance products in all provinces except Quebec, Investment Advisors are acting as Insurance Representatives of RBC Wealth Management Financial Services Inc. In Quebec, Investment Advisors are acting as Financial Security Advisors of RBC Wealth Management Financial Services Inc. RBC Wealth Management Financial Services Inc. is licensed as a financial services firm in the province of Quebec. The strategies, advice and technical content in this publication are provided for the general guidance and benefit of our clients, based on information believed to be accurate and complete, but we cannot guarantee its accuracy or completeness. This publication is not intended as nor does it constitute tax or legal advice. Readers should consult a qualified legal, tax or other professional advisor when planning to implement a strategy. This will ensure that their individual circumstances have been considered properly and that action is taken on the latest available information. Interest rates, market conditions, tax rules, and other investment factors are subject to change. This information is not investment advice and should only be used in conjunction with a discussion with your RBC advisor. None of the Companies, RMFI, RBC WMFS, RBC DI, Royal Bank of Canada or any of its affiliates or any other person accepts any liability whatsoever for any direct or consequential loss arising from any use of this report or the information contained herein. ®/™ Registered trademarks of Royal Bank of Canada. Used under licence. © 2020 Royal Bank of Canada. All rights reserved. NAV0036 (12/17)

### About the Contributor:

Susan Kielley is an Investment Advisor with RBCWealthManagement. Susan can be reached at (709)-576-4214, Toll Free at 1-800-563-0935 or by Email at [susan.kielley@rbc.com](mailto:susan.kielley@rbc.com)

### A Christmas Story

*The tradition continues again this year! This is the 9th year that I have published a story from "The Twelve Tales for Christmas", written by Rev. J. S. S. Armour. These little stories were written back in 1999. Even though much has changed in our lifestyles, much still remains the same, including the spirit of the Christmas Season. I hope you enjoy the story!*

*(Printed with permission of Rev. J. S. S. Armour 1999 The Church of St. Andrew and St. Paul; ISBN 0-9685857-0-1).*

### A Christmas Acrostic

In the days when I was a young minister on the prairies, there was always a Christmas Concert in a local school, or very often in the church itself. All the children of the community, of all sizes, conditions and abilities, took part.

The hall or sanctuary would be packed to suffocation, the heat would be unbearable, the programme endless. But no one would have missed it for the world.

There were recitations and solos, carol singing, choral speaking, pageants, pantomimes, party pieces on the piano, trumpet

and violin; and there was always something called a Christmas Acrostic.

A class, depending on size, would choose a suitable Christmas word. If it was a big class you might have M-E-R-R-Y-C-H-R-I-S-T-M-A-S. And if it was a small class, N-O-E-L.

Each child would carry a letter card with a letter on it, which he or she would hold up in turn (hopefully right side up) and recite a little verse or poem...

*S is for Santa, so jolly and fat,  
I hope he'll be careful not to step on the cat!*

Sometimes, the child would be dressed to represent his letter. Great sympathy would be expressed for the unlucky mother whose child drew "R for Reindeer" or "P for Plum Pudding".

I should like to revive that happy custom and under the letters C-H-R-I-S-T-M-A-S describe to you some of my favourite things about this wonderful season of the year.

**C is for Carols**, of course. But carols sung in the right place at the right time and in the right way.

Like most of you, I hate the canned music which blares in every mall, department store and tavern (beginning it seems to me right after Remembrance Day) each year. The simple, well-loved expressions of faith are crooned and twanged, mauled and murdered, by pop, rock, reggae or country stars.

Ministers probably go to more Christmas services and concerts than most, and one might suspect that we are sick to death of them. But Christmas Eve in a crowded, darkened church or around the family piano – or at a senior citizens home, where eyes can no longer see or ears hear or voices reach all the notes – I defy anyone to remain unmoved when "Away in a Manager", "Silent Night",

or “O Little Town of Bethlehem” are sung.

**H is for Holly.** My parents came to Canada from Britain and brought with them the customs of a very traditional Christmas.

The Christmas pudding (a family recipe passed down over many generations and jealously guarded) was made early and hung in a linen bag and then steamed for hours on Christmas Eve and again on Christmas Day. It was carried to the table, aflame, to the cry, “We wish you a merry Christmas and a happy New Year.”

There always had to be a sprig of holly on top. An easy job if you live in Britain or on the west coast, but not so easy in many parts of Canada. But holly it must be.

Many a Christmas Eve have I spent going from florist to florist, “Have you any holly? I only need one little piece.”

Once it was impossible. But rather than disappoint my mother who was staying with us, at the last minute we plunked a piece of plastic holly on the pudding, forgetting that the pudding had to be lit. The spectacular flame, the terrible smell, lives with me yet. But when the melted plastic was scraped off and a little more brandy added, it proved one of our better Christmas puddings.

**R – Let’s Think of Ribbon.** They look so marvellous on presents – and some people are tremendously clever making them cascade from a gift in a delicate rainbow of colour, and some can make stunning bows and criss-crosses of different kinds.

But there are others of us who have no talent. Late on Christmas Eve, we need to wrap up some gifts and we have to do it with ribbon, for the scotch tape is all gone. There is no one around for advice or a friendly finger for the bow and so it is either so tight that

the parcel buckles or so loose that everything unravels or having done a not too bad job, there are no scissors and in desperation you have to gnaw the ribbon away from the roll with your teeth!

I love Christmas ribbon. It doesn’t love me.

**I is for Icicles.** Not the outside variety, but the artificial ones that come in boxes to hang on the Christmas tree. There are two schools of thought about icicles.

Growing up, my sister was of one school of thought. She believed that each icicle had its own particular spot on the tree and should be placed there with infinite care. My school of thought was that since it had taken hours to put up the tree, string the lights, put on the garlands and all the ornaments, the icicles should be a matter of some abandon. Handfuls flung helter-skelter, landing where they will. The “natural look.”

There were terrible fights. The only solution: I would put up the tree and lights and then leave the rest to more artistic and patient hands. I for icicles.

**S is for Snow.** Of course, we must have a white Christmas, preferably a light snowfall on Christmas Eve, making the world all pure and white.

**T is for Tangerines.** I always associate them with Christmas. There was one in the toe of my Christmas stocking. They came wrapped up in their own paper, in a wooden box that was useful to start the fire. The older members of the family would tell you to put the skins in your bath to make it smell nice. And they were so easy to peel and so sweet to eat. T for a Christmas tangerine. I hope you find one in your stocking.

**M could be for Mistletoe.** It could also

be for **Music**. **Mirth** certainly, for it is a time of celebration, when we wish each other “A Merry Christmas”.

But Christmas is a religious observance and if there is no Christ in Christmas – it becomes again the winter solstice – a welcome break at the darkest time of year. A holiday and not a holy day.

Therefore, **M for Manger** – the cradle throne of the little Lord Jesus.

**M for Mary**, His gentle mother, who took of the things of Christmas and “pondered them in her heart”. And **M for Myrrh** – that mysterious gift of the Magi, reminding us that He came as Saviour.

**A for Angels**, those wonderful heralds of Christmas, who each year bring us “good tidings of great joy,” of “Glory to God in the highest; and on earth peace to all of good will.”

And finally **S for Star**. The wise men, we are told, would never have found their way to Bethlehem without following the Christmas Star.

It is easy to get lost at Christmas – to lose ourselves in a plethora of preparations that have nothing to do with Christmas. Once, when I was much younger and my wife and I had not been married long, we read in the paper that a certain department store would sell off all their Christmas decorations, half price, on Christmas Eve.

It seemed a great opportunity. We had few lights and decorations, most of them hand-me-downs. A great chance to ensure a great Christmas. Grabbing up our young son, off we went.

We had only to enter the store to realize we had made a terrible mistake. The place was mobbed, and once in, you were swept

along by the crowds. It was a frightening scene. People fighting over strings of lights, snatching boxes or ornaments and garlands out of each other’s hands, besieging the cash registers, angrily berating the salesgirls and one another. Why had we come?

When we finally fought our way to the door, we stood outside in the cold clear night trying to regain our breath and sanity.

At this point, our little son took over and pointing, said, “star, star” and there it was shining brightly in the dark night.

It is so easy to confuse Christmas with its decorations. What madness to waste even an hour of Christmas Eve battling for things that are of no matter.

*And a little child shall lead them.*

This Christmas, may you see a star and, following its brilliance, find your way to Bethlehem.

## Calendar Confusion and Old Christmas Day

It’s easy to see how one can get distracted. Take for example, my curiosity about the origin of Old Christmas Day. Many of us have had our Christmas plans disrupted this year by COVID-19 testing or having family/friends in isolation. Many of us may be considering extending our Christmas plans into January – maybe even Old Christmas Day. But how did Old Christmas Day come to be anyway? Well, it all started several centuries ago. (For more information check out Little Christmas on WIKI)



## Calendar Confusion

By the sixteenth century many learned Europeans realized that there was something seriously wrong with their calendar system. The calendar in use at that time was called the Julian calendar, named after the Roman emperor Julius Caesar. A small but important error marred this calendar system. The astronomers who designed the Julian calendar calculated the solar year to be 365.25 days long. In fact, it takes the earth 365.2422 days to complete its orbit around the sun. While this difference only amounts to 11 minutes and 14 seconds every year, each passing year compounded the error, increasing the gap between the dates on the Julian calendar and the astronomical events and seasonal changes of the solar year.

As the centuries passed scholars debated the calendar problem, although nothing was done to correct it until the sixteenth century. In 1545 the Council of Trent empowered Pope Paul III to propose a solution to the dilemma. Investigators laboured on the problem for forty years, until a Jesuit astronomer named Christoph Clavius submitted a viable program of calendar reform to Pope Gregory XIII. In 1582 Pope Gregory XIII officially adopted Clavius's proposed reforms, resulting in a new calendar system known as the Gregorian calendar.

The researchers who devised the Gregorian calendar knew the true length of the solar year and based the new calendar around it. In order to correct the errors that had compounded over the years from the use of the Julian calendar system, Pope Gregory XIII decreed that ten days be eliminated from the calendar year of 1582. Thus, in that year

October 5 was followed by October 15 in all lands that had adopted the new calendar. This brought the spring equinox back to March 21, the date on which it had occurred at the time of the Council of Nicea. Medieval calendar systems had also been plagued by the fact that the nations of Europe began their new year on different dates. The Gregorian calendar also declared January 1 to be New Year's Day in an attempt to standardize the beginning of the European year.

## Resistance to Reform

Although scholars agreed that the Julian calendar system was flawed, many European nations resisted the changes proposed by the Gregorian calendar. Religious controversies fuelled this resistance. The Roman Catholic nations of Italy, France, Luxembourg, Spain, and Portugal switched to the new calendar system in the same year it was announced. Many Protestant nations hesitated to adopt the calendar for fear of seeming to accept the authority of the Pope. In addition, much of Orthodox eastern Europe viewed the proposed changes as out of step with their religious traditions. This meant that at the close of the sixteenth century, the nations that did adopt the Gregorian reforms were fully ten days ahead of those that did not.

## Europe Adopts the New Calendar

By 1584 most of the Roman Catholic German states had adopted the calendar, along with Belgium and parts of the Netherlands. Hungary switched to the new calendar in 1587. Switzerland began making the changes in 1583 and completed them 229 years later, in 1812. More than one hundred years passed

before the Protestant nations began to adopt the Gregorian calendar. Denmark and the German Protestant states did so around the year 1700. In 1752 Great Britain and her colonies converted to the Gregorian calendar system. Sweden followed suit in 1753. Japan joined the Gregorian system in 1873, and Egypt in 1875. Between the years 1912 and 1917 many of the eastern European states switched to the Gregorian calendar system, including Albania, Bulgaria, Estonia, Latvia, Lithuania, Romania, and the former Yugoslavia. China also embraced the Gregorian system during those years. Russia joined the club in 1918, just after the Revolution. Greece held out until the early 1920s, the last major European nation to adopt the sixteenth-century reforms.

### **Christmas Controversy**

At the time of its creation, the ten-day gap between the new Gregorian calendar and the old Julian calendar created a situation in which the peoples of Europe celebrated Christmas on different days. By the time England adopted the Gregorian calendar in 1752, the gap had crept up to eleven days. With the stroke of a pen English legislators ordered that September 2, 1752, be followed by September 14, 1752. Some people refused to celebrate the feast days on the new Gregorian schedule and clung instead to the old dates, now known by different names. For example, under the Gregorian reform the day that had been December 25 instantly became January 5. Many called January 5 "Old Christmas Day" or Christmas Day "Old Style." Correspondingly, December 25 was known as Christmas Day "New Style." By the

nineteenth century Old Christmas Day had crept a day further away from the Gregorian calendar, falling on January 6, Epiphany.

### **Old Christmas Day in Newfoundland and Labrador**

In our Province, Old Christmas Day is also celebrated by many. January 6, known as the Feast of the Epiphany, is the liturgical end of the Christmas season and the day when you took down your Christmas decorations. To leave your decorations up after Old Christmas Day was bound to bring bad luck according to folklore. In northern Labrador, Epiphany Night (January 6) or Old Christmas Day is also known as Nalujuit Night. On this night teenagers and adults dress up in costumes and creepy masks and, waving a stick or other weapon, chase young children through the streets - all in fun, of course. According to tradition, if a child was caught by a Nalujuk, he or she had to sing a song in Inuktitut. If they sang the right song, they were rewarded with candy or a treat. Check out this link, <https://cottagelife.com/general> and search for Newfoundland and Labrador.

---

## Health & Wellness

### Winter Tire Safety Tips

From: Transport Canada (see <https://tc.canada.ca/en/road-transportation/stay-safe-when-driving/winter-driving/winter-tire-safety-tips> for more information)

Transport Canada and the Tire and Rubber Association of Canada (TRAC) advise motorists to think about safe driving in winter. Vehicle handling will be improved when tires of the same type, size, speed rating and load index are installed on all four wheels. View a demonstration video showcasing the benefits of using four winter tires of the same type, size, speed rating and load index by visiting the following: <http://www.rubberassociation.ca/wintertirevideos/wintertirevideos.html>.

#### Snow Tires

Tires marked with the pictograph of a peaked mountain with a snowflake meet specific snow traction performance requirements, and have been designed specifically for use in severe snow conditions. If you intend on driving in severe winter conditions, install four winter tires that meet the "snow tire" designation on your vehicle. These snow tires will assist you to control your vehicle safely in slippery conditions.



Winter tire logo

#### Other Tires

Tires marked "M + S" – or "mud and snow" tires, also known as "all-season" tires—continue to provide safe all-weather performance, but may not always be suitable for severe snow conditions. Wide, high performance tires, other than those that are specifically designed as snow tires, are not suitable for use on snow covered roads.

#### What Snow Tires are Available?

You can contact tire dealers or manufacturers to obtain information on which models meet this new designation.

Remember:

- Install four winter tires - To help maintain control and stability of your vehicle in icy conditions, Transport Canada and the Rubber Association of Canada recommend that you install winter tires in sets of four.
- Mixing tires with different tread patterns, internal construction, and size de-

grades the stability of the vehicle and should be avoided.

- As a tire wears, snow traction is reduced. Tires that are worn close to the tread-wear indicators have reduced traction and should not be used on snow-covered roads or in severe snow conditions.
- Proper air pressure extends tread life, improves safety, and reduces fuel consumption — all vital factors in saving energy and protecting the environment. Tire pressure decreases as temperatures drop, so be sure to check the pressures at least once a month when the tires are cold, preferably after the car has been out all night. (For more information on proper tire inflation, please see our publication “Riding on Air”. (See <https://tc.canada.ca/en/road-transportation/stay-safe-when-driving/riding-air>).

---

## **NALCOR News**

### **Retirees**

The Silver Lights Executive would like to apologize to our members. Unfortunately, we were not able to get the names of those retiring this past quarter before the newsletter was sent out. Once we get that information from Human Resources, we will send along an addendum to the newsletter and introduce you to our newest retirees! Stay tuned!



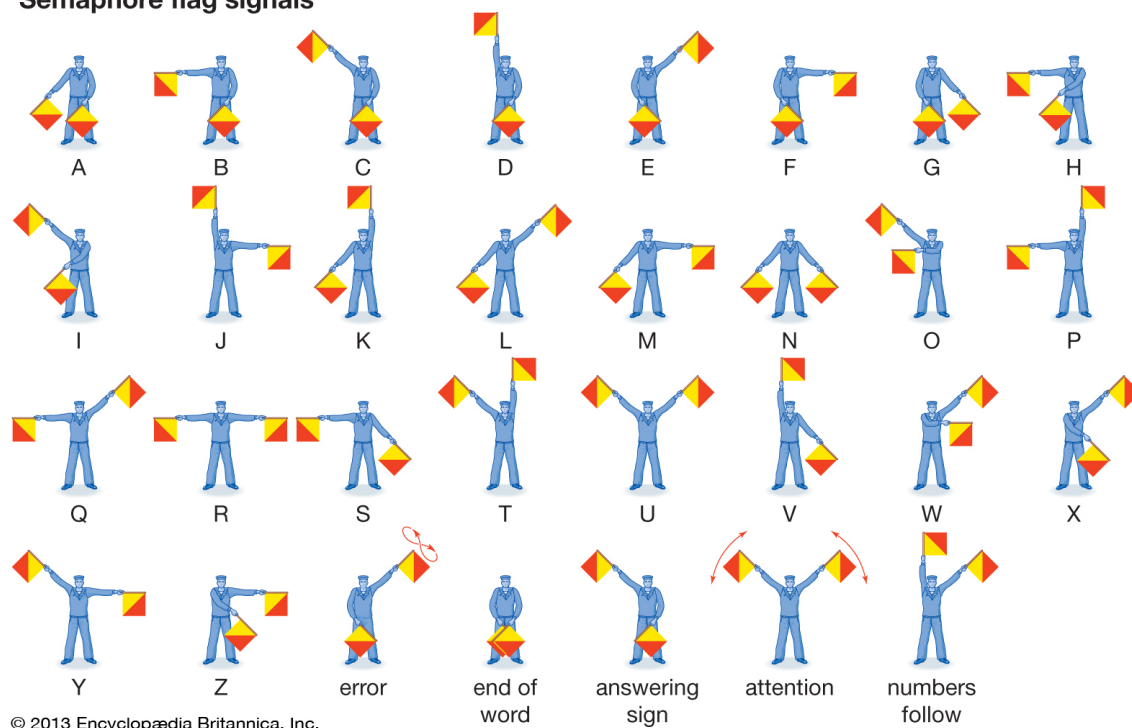
---

## The Lighter Side

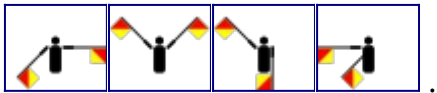
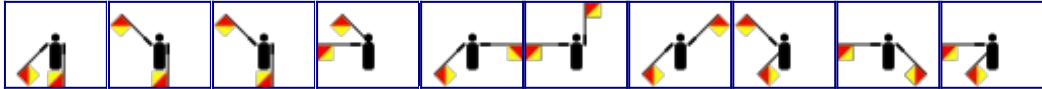
### Semaphore

Semaphore is a form of visual communication using square, hand-held flags. Sailors can use semaphore to communicate over distances, such as from one ship to another ship or from a ship to the shore. Semaphore flags are usually divided diagonally and coloured red and yellow to make them more visible.

The current flag semaphore system uses two short poles with square flags, which a signal person holds in different positions to signal letters of the alphabet and numbers. The signaller holds one pole in each hand, and extends each arm in one of eight possible directions. Except for in the rest position, the flags do not overlap. The flags are coloured differently based on whether the signals are sent by sea or by land. At sea, the flags are coloured red and yellow (the Oscar flag), while on land, they are white and blue (the Papa flag). Numbers can be signalled by first signalling "Numerals". Letters can be signalled by first signalling "J".

**Semaphore flag signals**

Now for your challenge. Decipher the following semaphore. (The answer can be found on the last page of the newsletter.)



## Right Way Up!

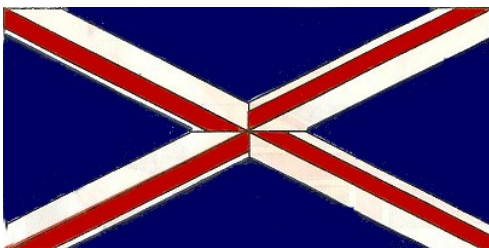
Speaking of flags, did you know that the British flag is not symmetrical? I had no idea, but if you are not careful, you can hang it up-side down – not a good thing.

This is the correct way to fly the Union Jack:



The Union Jack

On the side next to the flagpole, (the hoist side), the thick white band is above the red band on both diagonals, the white band being part of the cross of St Andrew, the Scottish flag, and the red band being part of the cross of St Patrick, the Irish flag. On the side that



Cross of St. Andrew (White) and cross of St. Patrick (Red)

flutters free, (the fly side), this is reversed, with the Irish flag being above the Scottish flag.

To deliberately fly the flag upside down is a signal indicating a situation of 'DISTRESS'.

It is also "lese Majeste" (which means: insulting the Crown), and is theoretically still a crime in the UK and its commonwealth (**that includes Canada!**).

## Covid-19 Chuckle

An just because, here's a little cartoon that will bring a smile to your face!



---

## 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 Wayne Chamberlain 738-1837

Vice President Bill Day 579-5597

Director at Large Darlene Hancock 709-290-3668

Treasurer Aubrey Hill 726-8306

Ex Officio Reg White 368-5200

Ex Officio Dennis Jones 368-2351

Past President Gerry Bowers 722-6471

Silver Lights Editor Janet Calver 745-1343

Silver Lights Fax: 737-1231

Silver Lights Email: [silverlights@nlh.nl.ca](mailto: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 care of the Secretary or the Treasurer Silver Lights at the mailing address found under the Contacts section in the 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.



## **Answer to Semaphore**

Kind words do not cost much. Yet they accomplish much.