



SILVER LIGHTS CLUB

NEWFOUNDLAND AND LABRADOR HYDRO
A Nalcor Energy Company

President's Message

Gerry Bowers

As a result of my call in the last news letter for fresher and younger members to help out, I welcome Cindy Morgan at the Holyrood Plant as your new Vice President and I thank Rami Wadhwa for his past service.

This newsletter has details of upcoming events that you may want to highlight:

1. The date for the semi-annual highway clean up in St. John's.
2. The Coalition of Retired Public Pensioners and Seniors have identified two key issues to draw attention to with our Provincial Government.
3. Our fall social after Labour Day is being organized for central Newfoundland and your response is required if interested. This is again subsidized by your Club.
4. We have agreed to make available a portion of the Club's net income to members who need some financial assistance for medical travel expenses.
5. Still in the early planning stages with HR is a pre-retirement seminar for employees in the St. John's area. No details yet but a notice will be issued for those interested.

On a personal note my home renovations have become a winter project and are still ongoing. It has forced my wife and I to declutter and she has recycled a lot of (my) clothes that no longer fit.

Regards,
Gerry Bowers

Editor's Message

Janet Calver

There's still a little bit of snow hugging our fence in the back yard. Nothing compared to the four feet that was there only a few days ago. Dare I say that winter seems to be nearly over? The days are longer, the sun is stronger and the bulbs that we planted last fall are starting to poke their heads up. So exciting!

We hope you enjoy the first Silver Lights newsletter for 2013. It's packed with lots of great articles and information! Ken Ball is here and once again he has some wonderful stories to share with us. I so look forward to reading his articles! We welcome new members to our 25 year club and meet our newest retirees. We have a lot of events coming up in the near future. Read about the highway cleanup and our information day. There's news about our annual fall trip. Where are we going this year? Check it out! Our club's financial statements are included and we have a special announcement on how we hope to spend some excess income.

I'm delighted to welcome returning and new contributors. Chris Schwartz (Scotia McLeod) is back with his column on financial planning and investment strategies. Tom Clift, EXIT Reality, will be joining our regu-

lar contributors and giving his insight into the world of real estate, especially as it concerns the 50+er. And Blair Jerrett, from LeGrow's Travel - Maritime Travel, will be contributing a series of travel-related articles that are sure to get us thinking about travelling in our own province or venturing further afield, somewhere warmer and more exotic.

Check out the articles on health and wellness and finish off with a trip to the archives and find out what was happening this time of year back in the 1890's and the early 1900's.

Finally, I want to thank everyone who makes this newsletter possible our contributors, our executive team(including our new Vice President, Cindy Morgan), the folks from HR and of course, you, our readers! I hope you enjoy! Take care and have a wonderful read.



SilverLights News

Out and About with Ken Ball

You may notice, if you read these very informative articles, that my notes do not necessarily coincide with the time of the year you read it. Well that's because I have to prepare it and get it to Janet who has to put it all together. This takes time but we will be prompt no matter how long it takes.

Here's an example: I was talking to my friend George Payne before Christmas but after I had submitted my last article, so you are only getting this information now. Better late than never.

George Payne

I was at the Village Mall just before Christmas and ran into George. We had a very enjoyable half hour with George entertaining me and me laughing my head off.

We reminisced about our Hydro days and George brought me up to date on some of our retired friends in the Norris Arm and Central Region.

We talked about Ron and Reg Rowsell, Ches Snow, Ross Head, the late Bill Freake, and Harry Elliott who George sees occasionally. We reminded each other of how Harry used to torment us.

George is a bit of a stand-up comic, and does shows around the Central Region and sometimes in exotic locations like Churchill Falls. To complement his routines he has

published a book of jokes, so there is no doubt that George is enjoying his retirement.

George worked as a groundsman with the Central Transmission Crew, but I'm not certain if it was with Harry Elliott's or John Turner's Crew.

Marg Everson

I met Marg the other day, during one of my many shopping safaris (that's when you go in a store but don't have any intension of buying anything).

Marg is enjoying her retirement.

During the last 3 years she has spent 2 months of the winter in Florida.

We didn't have much time to talk but I gathered retirement agrees with her.

Marg worked in the Payroll Department in St. John's.

Roy Dawe

I was at Costco recently and saw Roy, a retiree who I had not seen in a few years. Roy and Ross were Hydro's identical twins, and in all time I have known them I never knew which was which.

Roy was at a checkout a couple over from mine but we were close enough to say hi over everybody's noise.

Roy and Ross were both supervisors in the Accounting Department at Hydro Place.

Since his retirement he has remained actively involved in his community, his church and lodge (He's an Orangeman Boy).

Roy lives in Cupids but was in Town for the Hydro Christmas Party.

Ann (McGraw) Dwyer

I saw Ann the other day when I was getting refuelled at McDonalds. Ann is semi-retired.

I first knew her when she worked with the audit department. I still get uptight whenever I meet her; I'm afraid she will find something missing from inventory. Old habits die hard.

Ann looks great but does not want me to mention her in the bulletin. Consider it done Ann.

Al Ballard

I saw Al the day after the great snowfall. He was in the checkout at Dominion and I was a couple of customers behind him. I hate talking when people are between me and who I'm talking to but you have to make hay while the sun shines so that little wrinkle doesn't stop us.

Al has been retired for 2 years and is enjoying every minute of it. He was down to Arizona last winter and plans to spend this winter there.

Back home he is heavily involved with golf. I think he and Al Evans really burn up the course.

He looks great and unlike some retirees, does not have a spare time job and has no intention of working again.

Al was supervisor with customer relations at Hydro Place, St. Johns.

Garland Jennings

Had a good day at Costco and ran into 2 Hydro retirees, one was Garland. He looks in

fine shape.

Garland had a varied career at Hydro, having worked as Plant Manager in both Bay d'Espoir and Churchill Falls. He was also Manager of PDD and stationed in St. John's.

When Garland left he carried a lot of Utility experience with him.

Dennis Jones

Just after talking to Garland Jennings I saw my friend Dennis. We chatted about his activities since his retirement.

He is actively involved with the Silver Lights Club and throughout the year is part of the highway cleanup team. He is past master (maybe the proper title is Grand Knight) of The Knights of Columbus and is still very active in the Organization.

Dennis was Director of MIS and as such I had many dealings with him over the years. With the exception of his moustache turning white, he's still in good shape.

I forgot to ask him how he's coming along with the piano playing. I don't believe there has been any concert appearances as of yet.

Allan Parsons

I recently saw Allan aboard his car leaving Wal Mart as I was crossing the street to go in, and we didn't have much time to talk. He looks great and assured me everything was fine. I understand through the grape vine he's still learning to skate and his stopping distance is now down to 75 feet. He still can't stop to pay the admission fee on the first round but he's getting there. Al was traf-

fic officer with Materials Management and a good guy to be associated with.

Profile of Another Hydro Pioneer



Earlier this winter I had a chance to sit down with David Fever to talk with him about his life working with Hydro. This is what we talked about...

KEN: When did you start with Hydro?

DAVE: November 1, 1965. That summer Lou Crummey did interviews for operations to get potential plant operators. From those interviews they selected who they wanted. There were 10 hired for Hydro and 1 for Deer Lake Power. At the same time there were 10 Lineman Trainees hired and they did their course at the Seal Cove Trade School. We did our operator's training at the trade school on Columbus Drive, currently the College of the North Atlantic.

KEN: Who were the Operator Trainees?

DAVE: Ted Hillier, Don Abbott, Bill Buglar, Alvin Chubbs, Gerald Strickland, Lloyd Diamond, John Butler, Boyd

Batton, Wilson Snow (Deer Lake Power) and Earl Hindy (he quit) and I can't forget me.

KEN: How long was the course?

DAVE: It was a 6 month Power System Operator Training Course. This was a one time deal.

KEN: Where did you go from there?

DAVE: When we finished the course, Hydro had arranged with the existing power companies for us to get some on hand experience. We were farmed out to Newfoundland Power at the control centre in St. John's, the hydro plant in Rattling Brook, Deer Lake Power and Twin Falls Power in Labrador.

We spent 6 weeks at each of those locations, except Deer Lake where they spent 3 months. I didn't go to Deer Lake because this was my home town and I had worked at that plant during the summer months while attending university. That experience counted for my overall training. Instead of me spending 6 weeks in St. John's with Newfoundland Power, I spent 3 extra months at this location.

Because of my assignment in St. John's I spent some time at Petty Harbour hydro plant and the South Side Steam Plant. This allowed me access to contraband brandy from the Portuguese White Fleet when they came into St. John's.

KEN: What were your first impressions of the Bay d'Espoir Plant and the Bay Area in general?

DAVE: The first time we saw the power house was in the fall of 1966. The plant

itself was still under construction and they were assembling the units. And seeing this all happening was really good experience. We were only there 2 or 3 days, just for a quick look. We focused our attention on the project and didn't see much of the area.

KEN: When did you return to the Bay as operators?

DAVE: January 1967. The plant was still under construction, but nearing completion, so we went relieving in the diesel plant at Camp Boggy which supplied power to the construction site, while we waited to move into the power house.

Our time alternated between the diesel plant and the power house. This again was invaluable experience as we witnessed the units and components being assembled.

KEN: When did the plant come on line?

DAVE: The first 2 units came on in May 1967. Because we were operators without much experience, Hydro hired 3 experienced operators to be leaders on shift. These were Des Gallant, Ed Swyers and Bill Davis. When the first units came on line, the operators operated both the transmission system and units in the power house. That situation continued for a couple of years and Hydro realized that the two functions had to be split. The operation of the plant had to be separate from the operation of the system so they created a department called System Dispatch.

Under the new setup there was 1 system

dispatcher and 2 plant operators on shift.

During 1967 and 1969 there were operators being trained and added to the staff. Other units were brought on line during this period.

I was asked to go in charge of system dispatchers and Bill Davis was chief operator in the plant.

At this time operators and dispatchers both worked out of the control room in the power house. Eventually the dispatch centre was established as a control centre on the lower level and this function moved to that location.

KEN: How about the townsite in Milltown? When did you move there?

DAVE: When we first went to the Bay we stayed in trailer bunkhouses in Camp Boggy. When space became available in the staff house we moved over there in private rooms and ate at the cookhouse.

When we started out at the trade school, Hydro paid us a living allowance of \$90 a month.

We stayed in the staff house until a trailer became available in the trailer court in St. Joseph's Cove, then Lloyd Diamond, Ted Hillier and I moved into a vacant trailer. I stayed there until I got married and moved to a house in the townsite. Hydro had 17 houses built at this location.

KEN: How long did you work at the Bay?

DAVE: I moved out of the Bay in 1989 after 22 years.

After the energy control centre relocated to the lower level in the power plant in the mid 80s it was realized that this location was inadequate and new facilities were required. A team was setup to determine the requirements for a new energy control centre. That team consisted of telecontrol personnel and myself.

During that period we looked into what was required for a building and a new energy control centre. It was determined the control centre would be established in St. John's.

At the same time Hydro was looking at building a new corporate headquarters. It was decided to incorporate the two. During the period 1987 to 1990 most of my time was spent on the energy control centre project and a large part of my time was spent in St. John's where I had an office on Kenmount Road where most of the project team was located. I would commute back to Bay d'Espoir on weekends before relocating to St. John's permanently in 1989. This was a year before the control room operators moved.

During the period 1988 and 1989 much travel ensued between St. John's and the USA developing a computer based supervisory control system.

KEN: When did the Bay operators move to St. John's?

DAVE: They transferred in 1990.

KEN: Who did you report to over the years?

DAVE: In the Bay during the early years the plant manager was Mike Harper and

the plant superintendent was Reuben George.

When we first started at the power house Mike Harper told Reub George he was to look at the apprentice operator with the jaundiced eye of experience.

I reported to Reub George. When Reub moved to Bishop's Falls we still reported to him.

Jock Arbucklen was plant superintendent and I was chief dispatcher.

After Reub retired I reported to Lloyd Fudge and lastly I reported to Gerry Marks.

KEN: Can you recall any situation where there was excitement in the control room?

DAVE: The biggest occurrence was the major ice storm in the 70s. We lost 99 towers. One thing I can tell you Harry Elliott and the line crews were not home watching TV during this period.

This is hearsay but somebody said when an employee reported to George Hobbs that there were 99 Towers down, Mr. Hobbs, who had a replica of a tower on his desk, swept it aside with his arm crashing it to the floor and said "there we might as well make it a hundred".

KEN: What about the terminal station operators?

DAVE: Initially the system was supposed to be operated remotely from the Bay but that didn't work. The major terminal stations across the island had to be manned with station operators on call,

except for Western Avalon, where the station was manned 24 hours a day because of the Erco phosphorous plant at Long Harbour. The terminal station operators reported to me.

During the 70s they transferred the reporting responsibility to the areas and these were eventually phased out when a workable supervisory system was established to operate the system. The operators were incorporated into the maintenance system in the areas.

KEN: What other responsibilities did you take on?

DAVE: Another aspect of my job was chairman of the work protection code committee. This committee was made up of representatives of all operating departments of Hydro.

We had the responsibility for establishing a code of safe working practices in Hydro.

KEN: How would you sum up Hydro as a company?

DAVE: Hydro was a great company to work for particularly during my time. It was a time when Hydro was building and expanding and there was always something happening.

KEN: Dave, what Hydro employee had the most impact on you?

DAVE: Reub George certainly had a positive impact on me. Not only was he my boss, he was my friend. He had a lot of experience, and he set standards, particularly in the early days, that he expected

us to follow. This led to a good work ethic.

I had the privilege of associating with George Hobbs, who was a visionary, Wally Reid, Leo Cole and Wilf Garland. This was in the early days and everything was full steam ahead. A very exciting time.

All throughout my Hydro career I've associated with a lot of great people.

KEN: What are you up to these days?

DAVE: Retired and enjoying it; baby-sitting once or twice a week. I volunteer for Meals On Wheels once a week. I garden in the summer and buy partridge berries in the fall. We go south for a couple of months in the winter.

I'm active in the Masonic Lodge and take part in church activities and enjoy getting together with the Jerry Marks Breakfast Club. It is especially great when you can have a monthly yarn with people you've known for almost half a century.

My coffee is getting cold so let's give this up and have another coffee.

Nonsense and Old Foolishness

I attended the Silver Lights breakfast on the last Tuesday in February, there were 10 of us.

Silver Lights Club retirees attending were:

Tom Peckford
Carl Hynes
Reg White
Harold Steele
Libby Power

George Fowler
 Bob Godden
 Harry Tobin
 David Kiell

We brought each other up to date on the present day illnesses, reviewed the cruise circuit and discussed any world problems, for which we had the resolutions, if we were ever asked to give a solution.

For all you retirees who do not avail of this chance to get together with your fellow retirees be it known that you are missing a very enjoyable time. Do yourself a favour and make time to come to the breakfast and enjoy meeting old friends again.

I want to tell you of the conversation Harold Steel and Libby Power had when he picked her up to bring her to the breakfast this morning. It went like so:

Libby: "Good morning sunshine."

Harold: "Good morning fog bank."

- When you are dissatisfied and would like to go back to youth, think of algebra.
- Eventually you will reach a point where you will stop lying about your age and start bragging about it.

Try This Sometime!

For a bit of fun, the next time you go out to dine, with a serious face, order diet cold water.

Here's a winter poem I read recently. In a few words it gets to the point...

Crap
 It's cold
 The end.

Words of Wisdom (as spoken by Will Rogers)

- There are two theories of arguing with a woman, neither on of them works.
- Long ago when men cursed and beat the ground with sticks, it was called witchcraft, today it's called golf.
- Good judgement comes from experience and a lot of that comes from bad judgement.
- Always drink upstream from the herd.

25 Year Club

Below are the names of the employees who have joined the ranks of the 25 Year Club. Congratulations to all!

Debbie Hayley	St. Anthony
Donna Smith	Hydro Place
Debra Shaw	Hydro Place
Leonard Patey	Stephenville
Dean Tucker	Hydro Place
Andrew Lono	Hydro Place
Albert Marshall	B D'Espoir Plant
Evadna Moores	Hydro Place
Stephen Kelly	Holyrood Plant
Douglas Nicholl	Hydro Place

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.

Upcoming Events

Information Day (Information Pending)

Tentative Date: May/June, 2013

Where: To be Determined

The Silver Lights executive have decided to expand the scope of the Spring Information Day to include not only our retirees but also those current employees with 25 years of service who are considering retirement in the near future. The executive has various presentations in mind that would cover topics of interest to current and soon-to-become retirees. Stay tuned for further updates from the Silver Lights executive.

Team Gushue Highway Cleanup

Date: Wed, May 29, 2013 (weather permitting)

The Team Gushue Highway is taking on a new look. The Silver Lights executive has decided to change the cleanup day from Saturday to Wednesday so that more Nalcor employees can volunteer their time to help out. Gerard Piercey, always a great supporter of the highway cleanup, has volunteered assistance from his department. Silver Lights is most appreciative and we hope that other Nalcor departments will rise to the challenge and help out. The cleanup takes a couple of hours in the morning. Besides helping to take care of the environment, it's a great bit of fun and there is a great feeling of accomplishment at the end of the morning. Transportation to and from the highway is provided as are all cleanup supplies. There is no finer example of the saying - "Many hands make light work". For more information, please contact Silver Lights at 737-1378 or Email us at silverlights@nlh.nl.ca

Fall Trip

What: Twillingate Adventure Tours

Stay, Taste and Tour the Twillingate Shore

Date: September 4-6, 2013

Where: Twillingate Area

Silver Lights is organizing a trip this year to beautiful Twillingate. Twillingate Adventure Tours is offering a 2-night stay in a restored 1800's heritage home in the heart of

Twillingate. The rate is \$299.00 per couple. Silver Lights will contribute \$200.00 per couple. That means each couple would pay just \$140.00 plus tax. There are only 9 rooms available in the heritage house but alternate arrangements will be made should we get more than 9 couples wishing to come. For more details, check out their website: <http://twillingateadventuretours.com/>

If you are interested in joining us, please send a \$100.00 deposit to Silver Lights by March 31, 2013.

assistance to members or the immediate family of members who may be experiencing undue financial hardship due to medical or other pressing issues. Assistance, up to a limit of \$500.00, may be provided to help with travel expenses, accommodations, etc. Each request will be evaluated on its own merit. Members requiring assistance are encouraged to contact any one of the Silver Lights executive. For contact information, see the last page of the Newsletter. All inquiries will be kept strictly confidential.

Ladies' Luncheon Group

Date: Thursday, April 4, 2013

Where: Red Rock Grill, Topsail Road

The Ladies' Luncheon Group meets the first Thursday of every second month. It's a great way for the ladies, who have that NL Hydro connection, to stay in touch. If you are not from St. John's but are going to be in town on April 4, they would be happy to have you join them. Libby Power is the main contact for the group. If you would like to have more information on the Ladies' Luncheon Group, please contact Libby Power at 745-6260 or Dianne Locke at 754-2324. Hope to see you on the 4th!



Financial Assistance For Silver Lights Members

Your Silver Lights executive has decided to allocate a portion of Club funds to provide

Silver Lights Financial Statements - 2012

Balance Sheet Dec 31, 2012

Assets

Cash in Bank	4,138.26
Accrued Interest Receivable	184.78
Other Assets:	
Investment - Term Deposits	24,000.00
Total Cash and Other Assets	<u>28,323.04</u>

Liabilities**Fund Balance**

Balance Beginning of Year	25,093.37
Current Net Income (Loss)	<u>3229.67</u>
Balance End of Year	<u>28,323.04</u>

Income & Disbursements Year Ended Dec 31, 2012

Income

Computer Sales		7,880.00
Contribution Income		
Events Attendance Fees	See Sch 1	1,860.00
Interest Income		362.59
Membership Fees		525.00
Total Income		<u>10,627.59</u>

Disbursements:

Donations		
Events Expense	See Sch 1	6,042.73
Christmas Parade		
Highway Cleanup		
Information Sessions		
Socials		510.00
Rental of space		
Newsletter		
Office Expense		
Meetings and Conferences		845.19
Total Disbursements		<u>7,397.92</u>
Income over (under) Disbursements		<u>3,229.67</u>

Events Income and Disbursements

Jan 1 to Dec 31, 2012

	Highway Cleanup	Information Day	Tuckamore Trip	Total
Income:				
Fee for Events Attendance		60.00	1,800.00	1,860.00
Total Income	0.00	60.00	1,800.00	1,860.00
Expenses: Events Expense	201.50	1,525.75	4,315.48	6,042.73
Total Expense	201.50	1,525.75	4,315.48	6,042.73
Net Gain (Loss)	-201.50	-1,465.75	-2,515.48	-4,182.73

Interest Accrual Calculation**Term Investments****For year ended Dec 31, 2012**

Certificate Number	Rate	Purchase Date	Maturity Date	Amount Invested	Accrued Interest
103560615	1.45%	17-Nov-2011	17-May-2013	9,000.00	146.59
103563792	1.50%	29-Oct-2012	29-Oct-2013	15,000.00	<u>39.45</u>
Totals:				24,000.00	186.40

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 are extended to all club members and their families, but it will be done on a family request basis only.



Everyday Life

Let's Talk Real Estate

Tom Clift

I'm delighted to have Tom Clift joining our contributors with his column on real estate. Tom has Bachelor of Education, a Bachelor of Physical Education and a Masters of Education. He has many more achievements - Consistent Top Producer, Break Out Speaker at International Convention, Guest Speaker at Canadian National Sales Rally, Winner of 7 International Awards, Winner of 12 Provincial Awards, and Top 100 Realtors for North America for Exit International in 2010, 2011, 2012. I look forward to Tom's articles and I hope you enjoy them!

"Well real estate is always good, as far as I am concerned." Donald Trump

These words spoken by Donald Trump may be true, but not all scenarios are the same. There is often a major difference in how women and men make decisions when purchasing real estate, and any realtor that is not tuned into those differences will find that he or she will not be as sought out as much as they like.

The traditional society that we may have grown up in is changing quickly. Women are gaining ground and beginning to exceed their male counterparts in income, qualifications, education, leadership and corporate roles. They are becoming more savvy in-

vestors, and informed purchasers, and from my experience, are usually the ones who determine which property their family will reside in.

I do not want to over simplify how men and women differentiate in their property purchase decisions, however there is frequently a major difference in their thought processes. I am not trying to generalize and say that every man or woman fits the same pattern, or that each falls into a stereotype as far as a purchasing procedure is concerned.

There is a large body of scientific research that indicates males and females thought processes can be different. I know you are probably thinking now, wow, I have never heard this before! All jokes aside, I have noticed a variety of differences in priorities for purchases for female and male clients. Each has their strengths and benefits.

Let's look at each as separate, as in when there is not a partner involved. Typically, when I show a man a property, he wants it to be close to his work where possible, often checks out the basement thoroughly, frequently wants or requires a garage, checks to see if structural, electrical, and plumbing issues are okay, and if it meets his basic needs. If it meets his basic needs, he will often overlook the quality of the finishes and decor, with the thought he will change them over time. The priority is, does it meet his basic needs, and does the price coincide with the quality of the house.

When I start showing properties to a female client, most of the above is important to them, however, in addition, they are often more vigilant to see if there are ameni-

ties in the area, the track record of the local school if she has children, does the house align with her future goals and aspirations, often consults with her friends to help verify if the property is suitable, will often seek more pertinent tangible and intangible information and facts, does the footprint of the house work well for her needs, and will it closely match her life style.

When I show houses to male/female couples, all of the above factors for both males and females are important. After showing two or three properties to clients, I get a feel for what is important to them because I come right out and ask them what their priorities are, what is their family situation, how many children do they have and their ages, do they want seclusion or prefer to be in a neighborhood, and other important questions. Each couple has their own identity, and often it is interesting to see how they correspond to each other about their interests or lack of interest in any particular house. Generally, after showing a few houses I tune in very quickly to a purchaser or purchasers, and I very frequently know before they tell me if a house is the house they plan to purchase.

This is also accomplished by actually listening to what he/she tells me. A major flaw that some sales people have regardless of what they are selling, is they talk more and listen less. I find the experience is much more pleasant, when I actually come to understand exactly what the client is looking for, what the priorities are, what functions of the house are desirable, is it suitable for their needs, and what features they did or did not like about other houses they have seen. A

client buys a house, an agent does not sell it. There is a big difference. Whether it is a female client, a male client, or a couple involved, people wish to make their own decision, and not have something pushed at them by a sales person. The most important component in any sale, is that the sales person actually puts the client's needs and interests ahead of his or her own interests. There is no difference between males and females when it comes to how they want to be treated. Everyone wants respect, everyone wants to deal with someone with high integrity, everyone wants to be heard and listened to, everyone wants to be appreciated, everyone prefers to deal with someone who is knowledgeable of the area and the market, everyone expects professional service, and everyone wishes to have their queries responded to quickly.

Interestingly enough, there is little difference between males and females when selecting a realtor to deal with. A startling statistic is that seventy per cent of people in North America choose the first realtor they encounter. Most do not check the credentials of the real estate agent. It is surprising to me that people will invest in one of the biggest purchases of their life without knowing a whole lot about who they are dealing with. Fortunately, most of the realtors I have encountered are good decent people who work hard to earn a living. As in any profession though, some are better than others. My advice would be to ask how long they have been selling real estate, have they been recognized for the quality of their work, do they have a website, can they provide testimonials from former clients, how well do they know the

area you wish to purchase in, do they work as a full time realtor, how many properties have they sold in the past year, and do they have any accreditations or certifications?

These are important questions to ask. Did you know that statistics show that real estate has one of the highest turnover rates of any industry? In fact, about eighty per cent of all realtors do not make it past their second year. It is a competitive business with high overhead. The chances of you meeting an agent who has been around more than two years is about one in five.

Real estate has historically been a good investment. Most people, regardless of gender, prefer to have their own home. Whether you are male or female, do your research, become familiar with properties in your price range, determine what you need in a house, and choose your realtor wisely.

If you would like to make a comment on this article, please feel free to email or phone me. If you have suggestions for future real estate articles, I will do my best to address them. If you have any questions about real estate, whether buying or selling, I will do my best to answer them without any obligation to you.

Tom Clift homes@tomclift.ca (709) 746-5363 www.tomclift.ca

Travel - Great Big Sea

I'm thrilled to welcome Blair Jerrett from LeGrow's Travel - Maritime Travel as a

contributor to our newsletter. Blair will be bringing us great travel information that will be sure to get you dreaming of vacation possibilities. Read on!

Discover the joys of large-ship cruising with LeGrow's Travel

"When my clients are trying to decide on a truly memorable and magical cruise vacation, I often counsel them that the ship's size is one of the most important factors to weigh when choosing the cruise that best suits your lifestyle," says Andrea Lewis, LeGrow's Travel counsellor, Avalon Mall, St. John's, NL. "That's because the size directly affects what kind of amenities are on board and what level of luxury you can expect and it also indirectly dictates the price of the cruise and the average age of your fellow passengers."

Generally speaking, Andrea says the larger the cruise ship, the bigger the cruise experience. "The mega ships like Royal Caribbean International's newer vessels feature such multi-generational amenities as huge casinos, lavish spas, rock-climbing walls and at-sea surf parks that appeal to active families," she says. "But if you're looking for a big-ship experience with a more intimate ambiance and interesting itineraries, then I would maybe recommend the smaller ships of Holland America Line, which typically carry less than 2000 passengers."

Here are two of Andrea's recommendations for big-ship cruising, one for mature travellers and the other for families with teens or 'tweens.

For mature travellers:



Oosterdam

Cruise Line: Holland America Line (HAL)
Recommended Itinerary: 10-day Southern
Caribbean

Who's on board: An elegant mid-size cruise line, Holland America has traditionally drawn a more mature clientele by emphasizing the classic cruising experience over partying and adrenaline-activating activities. HAL ships boast lots of time-honoured and quaint traditions like afternoon tea and gentlemen hosts for dancing on cruises over 10 days.

Large ship pick for families:



Liberty of the Seas
Cruise Line: Royal Caribbean
International
Recommended Itinerary: 7-day Western
Caribbean

Who's on board: Royal Caribbean draws a large cross-section of active, predominantly North American passengers, mostly between the ages of 30 and 55 on the seven-night and shorter cruises, and 50 and over on longer cruises. Sporty and social activities keep the older kids busy, while the younger ones enjoy a packed schedule of programming overseen by attentive crew members.

For more information on the best cruise vacations, contact your local LeGrow's Travel office or visit www.legrowstravel.ca And watch for our upcoming June Cruise Sale, which will feature all kinds of special savings and extras just for LeGrow's Travel customers!

A Different Way to Think about Retirement

Chris Schwartz, CMA



For much of your working life, you focus on saving for retirement. But research shows that 60% of your investment earnings can come from post-retirement returns – which means that developing a retirement plan that keeps your portfolio growing after you retire is just as crucial to your financial health as saving for retirement during your working years.

It's common knowledge that regular savings and equity market growth are great for building a retirement nest egg. But you might be surprised to learn that continued investment growth after you retire can keep you in good financial health. Based on the *10/30/60 Retirement Rule*, the sources of your investment earnings during retirement can look approximately like this:

- 10% from money you saved during your working years
- 30% from the growth of your savings before you retired
- 60% from growth that occurs during your retirement

In other words, as much as 90% of your investment earnings during retirement can come from growth, and a significant majority of that growth can take place after you

retire. How does it work? The key is having the right portfolio mix in place at retirementone that balances the stability of fixed income with the continued growth potential of equities.

Manage Risk While Planning for Growth

When it comes to designing an effective retirement portfolio, there are two primary risks to consider:

Market volatility: If the market underperforms, the value of your savings goes down. To address this risk, it makes sense to move into more conservative investments as retirement approaches. In fact, at the point of retirement, when your savings are at their peak, adverse market conditions could be particularly harmful.

Longevity risk: At the same time, many people underestimate their true life expectancy. If your portfolio does not continue to grow during retirement, you could run out of money.

Combat both of these risks with the 10/30/60 Retirement Rule. According to research, all it takes is a relatively conservative mix of 35% equities and 65% fixed income. With the right portfolio mix and the skill of professional money managers behind you, you can reduce the risk of market volatility and still earn the growth and long-lasting income you'll need.

The Power of Growth after Retirement

Paul starts saving for retirement at the age of 25 by contributing \$1,600, with an additional \$800 from his employer. Over the next 40 years, he makes various annual contributions, which total \$461,025 by the time he is 65 (for a portfolio value of \$1,253,562 and an assumed 6.9% annual return).

At 65, Paul begins to withdraw from his retirement savings starting with \$102,495 the first year and increasing each year until age 91. Paul was able to withdraw over \$3.8 million during retirement.

Paul's case illustrates the 10/30/60 Retirement Rule in action:

- Just 12% of Paul's investment earnings between ages 65 and 91 came from his initial contributions of \$461,025.
- 32% of Paul's investment earnings came from portfolio growth of \$1,253,562 that occurred before he turned 65.
- \$2,183,044 a whopping 56% – of Paul's investment earnings came from growth that occurred between the ages of 65 and 91. Paul's total distributions between 65 and 91 were \$3,897,631.

Make Your Money Last a Lifetime

Once upon a time, retiring from work also meant retiring from investing. The idea was to benefit from the growth of the market during your working years, then switch your in-

vestments to something "safer", such as annuities or GICs, when you retire. But given the retirement realities of low interest rates and high life expectancies, the common wisdom no longer holds true. In fact, it presents a very real risk to retirees – that of struggling to afford the essentials of life. Today, the safest answer is an intelligently diversified retirement income strategy. No matter what your stage of life, the fundamentals of investing remain the same. Work with a professional investment advisor. Take advantage of market performance. And diversify by asset classes, investment styles and investment managers to reduce risk.

Combining the stability of bonds with the growth potential of equities is the best strategy for achieving steady, long-term investment earnings throughout retirement.

Article adapted from Russell Investments

Chris Schwartz, CMA, is part of the MYW Consulting Group at Scotia McLeod in St. John's. Chris can be reached at 709-576-1387 or at chris.schwartz@scotiamcleod.com

Events Around the Province

East Coast Trail

The East Coast Trail Association is looking forward to another exciting year of hiking. Keep checking their website for a list of scheduled hikes and events for the 2013 season <http://eastcoasttrail.ca>. The ECTA is always looking for new members and volun-

teers. Consider how you can help out this great organization.

Annual East Coast Trail Fund Raising Event and International Trails Day

Avalon

Logy Bay

Hike the first Saturday in June. Celebrate International Trails Day. Support the East Coast Trail.

Jun 1, 2013

+1 (709) 738 4453

office@eastcoasttrail.com

www.eastcoasttrail.com

The Annual Lewisporte Marine Show

Central

Lewisporte

Annual Marine Show with exhibitors displaying and selling marine products for the recreational boater. Including, boats, motors, clothing, etc.

May 10 - 11, 2013

Art and Adventure Festival at Gros Morne Park

Western

Gros Morne National Park of Canada

From June 8-10, Parks Canada, IATNL, and Ocean Quest Adventures will be presenting the first Art & Adventure Festival in Gros Morne National Park. The 3-day event will include hooked rug and fine art exhibits and workshops at the park's Discovery Center in

Woody Point, zodiac adventures on Trout River Pond, and guided hikes of nearby Overfalls Trail.

Jun 2013, TBA

+1 (709) 634 7407

info@iatnl.ca

www.iatnl.ca

Easter Games

Labrador

Nain

This is a week long event composed of games, races, competition, fun and friendships. Some of the highlights of the week are the Annual Beauty Pageant, skidoo races, Inuit games, Labrathon (Johnny Hays Memorial). These are just a few of the events we hold.

Apr 1 - 8, 2013

+1 (709) 922 2842

nainicg@nf.aibn.com

Feather & Folk Nature Festival

Western

Channel-Port aux Basques

Feather and Folk nature Festival. Enjoy birding, home style dinners, hiking, traditional music, presentations and many other activities for all ages.

May 31 - Jun 9, 2013

+1 (709) 639 4787

info@gowesternnewfoundland.com

www.gowesternnewfoundland.com

The Iceberg Festival

Western

St. Anthony

Enjoy guided nature walks, hikes, boat tours, cultural exhibitions, traditional music and cuisine.

Jun 7 - 16, 2013

Toll Free: +1 (877) 778 4546

info@vtta.nf.ca

www.springfest.ca

March 30 - April 6, 2013

<http://provincialdramafestival2013.com/index.html>

Newfoundland and Labrador Public Libraries

Various Regions

Check out the various events at libraries all across Newfoundland and Labrador at the link below: www.nlpl.ca/index.php/home/events-calendar.html?view=application

Marche de la St. Jean Baptiste / St. John the Baptist Walk

Western

Mainland/La Grand'terre

13 km annual hike between Cape St. George and Mainland celebrating St. Jean Baptist Day. Two starting points: The French Centre in Cape St. George and Mainland. A challenge for hikers.

Jun 22, 2013

+1 (709) 642 5254

cfenwick@arcotnl.ca

www.francotnl.ca

Newfoundland and Labrador Museums

Various Regions (operating days and hours may vary)

It may be a surprise to most but the provincial museums have a lot to offer, even at this time of year. Check out the website and see for yourself! http://www.therooms.ca/programming_events.asp

Provincial Drama Festival

Labrador

Happy Valley-Goose Bay

The 63rd Provincial Drama Festival has 7 groups bringing their dramatic prowess to Happy Valley - Goose Bay. On Saturday, March 30, 2013, there will be a pre-presentation by the Belleville Theatre Guild, Belleville Ontario who will present "Sea Marks" by Gardner McKay.

Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) Update on Activities

The Coalition of Pensioners, Retirees, and Seniors Organizations have identified 2 issues that will be their area of focus for the coming year:

1. Long Term Care

2. Affordable Housing and Elder Homelessness

Both topics will be researched and position papers prepared on the subjects.



Spring Fling

When: April 19, 2013

Where: Knights of Columbus, 49 St. Clare Ave.

Cost: \$30.00 per person

Tickets: Must be purchased by April 12, 2013 by calling the office between 9:00 AM 3:00 PM Monday to Friday

Cash Bar available at 6:30 PM. BBQ begins at 7:00 PM, followed by a dance with music by Gary Lawrence. The BBQ will have steak, coleslaw, baked potato, caesar salad, mushrooms and onions, and more!

Contact Information:

NLPSPA

446 Newfoundland Drive, Suite 206

St. John's, NL A1A 4G7

754-5730

Health & Wellness

The Flu

The seasonal flu seems to haunt us from September, when the children go back to school, until May/June when the weather warms up enough for us to get outdoors more in the fresh air. Have you ever wondered what the symptoms are and what you can do reduce your risk of getting the flu. Well, Health Canada has provided the following information sheet on the flu – what the symptoms are and ways you can reduce your risk of getting the flu.

<http://healthycanadians.gc.ca/health-sante/disease-maladie/flu-grippe-eng.php>

Protect yourself, your family and your community

The flu (influenza) is a common seasonal infection of the airways and lungs that can spread easily from person to person. When someone with the flu sneezes or coughs, the virus can travel through the air and you can breathe it in. The virus can also land on surfaces like doorknobs, toys and phones. If you touch something with the flu virus on it and then touch your eyes, nose or mouth, you can get the flu.

Recognize the symptoms

- Most Common

- cough and fever that comes on quickly (not everyone will have a fever)

- Common

- feeling tired
- body aches
- sore throat
- headache
- not being hungry
- runny nose

- Sometimes

- nausea
- vomiting
- diarrhea

The flu is not a cold. A cold is a mild infection of your nose and throat. A cold might linger, but the symptoms will be mild. Symptoms of a cold include runny nose, sneezing, cough and sore throat. With a cold, you do not usually get a headache, fever, muscle aches or nausea. Contact your local health care provider right away if you have:

- shortness of breath, rapid breathing or difficulty breathing
- chest pain
- sudden dizziness or confusion
- severe or continued vomiting
- high fever lasting more than 3 days

Contact your local health care provider if you are caring for a child who has the flu and:

- is not drinking or eating enough
- is not waking up or interacting with others
- is irritable, not wanting to play or be held

Most people will recover from the flu within a week. But others (like pregnant women and people with chronic health conditions) are more at risk for severe complications. If your symptoms don't get better, see your health-care provider.

Stopping the flu virus - you can make a difference

You can prevent the spread of the flu in your community by following these tips:

- Get a flu shot (if you can).
- Cough and sneeze into your arm, not your hand.
- Avoid touching your eyes, nose and mouth with your hands.
- Wash your hands often with soap and water for at least 20 seconds. If hand washing is not possible, use hand sanitizer.
- Keep objects that many people touch clean (like doorknobs and TV remotes).
- If you are sick, stay at home and try to limit contact with others.

- To maintain a strong body, mind and spirit, eat well and be active every day.
- Be a role model for kids and teach them how they can stop the spread of the flu.

In Canada, flu season usually runs from November to April. The flu virus usually changes from year to year, which is why there is a new vaccine each year to protect people. It is important to get a new flu shot every year.

Caregivers Out of Isolation Program

In 2000 the Caregivers Out of Isolation project (<http://www.seniorsresource.ca/caregivers/about.htm>) was established by the Seniors Resource Centre of Newfoundland and Labrador, with a grant from the J.W. McConnell Family Foundation. At that time, the Foundation had launched a 3-year national initiative to support innovative approaches to obtaining "Respite for Family Caregivers." Initially, the Seniors Resource Centre's project's goals were to identify the needs of family caregivers, connect them to information and other resources, and stimulate support for caregivers through community volunteer groups and formal caregiver systems. After establishing a toll-free Caregiver Line, a newsletter and assessing caregivers' needs province-wide, it soon became apparent that there were minimal resources

available for family caregivers in Newfoundland and Labrador, especially in rural communities. As a result, the project started to facilitate the development of Regional Caregiver Networks, based in various communities throughout the province.

One of the written resources that has been developed by this group is the “Handbook for Caregivers” (http://www.seniorsresource.ca/caregivers/resources/caring_for_caregivers.pdf). It acknowledges the caregiver and provides some useful information about family caregiving. Over the next few newsletters, we will explore some of the topics from this handbook.

The Care-Receiver’s Perspective

Like you, the person you are caring for is experiencing a wide range of emotions due to the changes and losses he/she is experiencing. In order to understand these emotions fully, you need to know what they may be.

As a normal adjustment to new health concerns, the person you are caring for may experience:

- A sense of losing control over their life because of their condition; in an effort to try to maintain control, they may resist your attempts to care for them. This is a common reaction to the loss of independence;
- Sadness from a changed self-image;
- Fear of becoming dependent and a burden to the family;

- Fear that old friends will distance themselves;
- Denial of the condition or its lasting effects;
- Fear of becoming isolated from the world, since they may be no longer able to get around as easily as they once did.

Caring for a Partner

Caring for a partner can be hard on any relationship. You may have to cope with the loss of their companionship, wage-earning capacity, sexual contact and your future plans. At the same time, you may feel less important, since all the attention is focused on your partner and the full responsibility for managing the household, child care and finances may now lie squarely on your shoulders.

What can you do to cope?

Accept help from family, friends and professionals so that you can take a break from one another. This will give you more time to talk and do things together that are not related to caregiving. Allow yourself to feel all of your emotions – the good ones and the difficult ones, and share these with each other. Understanding what it is like for the other person will open the lines of communication.

Caregiving does not mean parenting. Encourage your partner to continue to do as much for himself/herself as possible. This will result in increased confidence, feeling of self-worth, and an improved sense of control over their environment. It will also decrease the number of tasks you must do.

Seek counseling if you are having difficulty resolving your concerns. It may assist both of you to effectively deal with your emotions and concerns. Ask your family doctor for a referral to a counselor.

In many relationships, two people share the various responsibilities. If one-half of the team is down, the other half must shoulder more of the burden – in addition to caring for an ill person.

For some, the new or added responsibilities are related mostly to household chores. For others, becoming the head of the household and shouldering all the financial responsibilities is the greater challenge. This can be very overwhelming, especially if you also have to deal with job demands or your own health problems.

The key is not to try to do this all by yourself. Accept help – seek support! Both of you will experience a period of adjustment. Adding caregiving duties to your role will have an obvious impact on your relationship. Allow your partner to offer you support from time to time. It will give them pleasure to know they have been able to help or comfort you. This will allow for more balance in your relationship.



NALCOR News

Retirees

The Silver Lights executive wishes all our new retirees the very best in their retirement! I would like to thank Amanda Singleton in Human Resources for her help in getting pictures and bios together for this newsletter. Thanks Amanda!

Winston Howell

Jul 9, 1979 - Winston was originally hired with the company as a Mobile Equipment Operator with the Line Maintenance Department in Churchill Falls.

1980-1984 - He returned each year to fill this temporary position.

Oct 29, 1984 - After brief period as Utilityman, moved into position of Janitor

Jan 1985 - Appointed to Utilityman

Dec 16, 1985 - Appointed to MEO

Mar 31, 2013 - Retired

Monica Lundrigan



Sep 9, 1973 - Hired on a short term temporary role until moving into the role of

Clerk Typist in the Accounts Receivable Department

Jul 19, 1976 - Appointed to position of Accounting Clerk I

May 15, 1980 - Appointed to Accounting Clerk II with Customer Billing Accounts Receivable

Sep 28, 1981 - Became Accounting Clerk III

Jan 25, 2001 - Appointed to Billing Officer

2010 - President's Award recipient in the area of Business Excellence

Jan 31, 2013 - Retired



Smiles & Laughter

Smiles and Laughter

From the Archives

I seem to spend a fair bit of time perusing the archives not looking for anything in particular but nevertheless always finding something of interest that brings a smile. Below are a four such items. The first item is a poem from the Easter Lily Publication of 1917. It may not have won a prize, but it is cute. In the same paper, there was a notice from the Constabulary Fire Department on practicing fire protection in your house. Fire had to be on everyone's mind considering the destruction caused by the great fire of 1892. The last two items are actually Letters to the Editor, from the Evening Telegram, March 1897. When you read them you'll realize that some things never change!

Coal is Dearer Now

He was preparing his home lessons. His father, a struggling tradesman, was listening to him reciting some poetry;

Woodman, spare that tree
touch not a single bough.
In youth it sheltered me
and I'll protect it now.

Taking the book from the boy's hands, the father wrote in pencil on the margin:

Woodman, cut that tree
spare not a single bough.
In youth 'twas dear to me
but coal is dearer now.

Constabulary Fire Dept.

Don't
(for your own protection)

1. Don't go into a closet with a lighted match looking for clothing.
2. Don't kindle fires in stoves with kerosene.
3. Don't put hot ashes and coal in wooden barrels or boxes.
4. Don't allow waste paper, excelsior and rubbish to collect.
5. Don't look for gas leaks with a match or lamp.
6. Don't allow lace curtains near gas brackets.
7. Don't allow oily rags near stoves or about the premises.
8. Don't allow sawdust to be used in cuspidors or on floors.
9. Don't throw waste paper on a fire in a fireplace.
10. Don't throw cigars or cigarettes away if lighted.

11. Don't keep matches in paper boxes or lying about carelessly.
12. Don't use snapping parlor matches. Taboo them.
13. Don't forget that matches are the beginning of many conflagrations.
14. Don't hang your clothing near open fires or stoves.
15. Don't fill your lamps after dark and never when lighted.
16. Don't allow rubbish in hallways or on fire escapes.
17. Don't burn leaves and dead grass on windy days.
18. Don't forget to have the chimneys of your house cleaned each year.
19. Don't fail to look twice at everything that looks like fire.
20. Don't leave everything to the landlord. Inspect your own building.
21. Don't fail to notify the Chief of the Fire Department of anything that you may see is dangerous and liable to cause fire. Remember, every day is Fire Prevention Day.
22. Don't fail to give the Deputy Fire Chiefs or the firemen every opportunity to make a careful examination of your property. They are trying to help you.

Letters to the Editor

Evening Telegram, March 1897.

Sir,

Last evening, wishing to purchase an Evening Telegram, I called a boy who professed to be selling some copies. I bought the paper, but it being dark, I did not peruse it until my return home. What was my surprise to find, instead of the Evening Telegram, I was the possessor of the Morning Herald of the 6th inst. Surely such rascality on the part of the boys who sell the papers should be checked.

Yours,

Sir,

Will you, or some of your numerous correspondents, answer the following question: Why is it that the avenue leading to Hon. Mr. Whiteway's residence has been cleared of snow by Government employees, and the avenue leading to Mrs. James Murray's, a few feet distant, has been left piled with snow, in an impassable condition? Is this fair play?

An Enquirer.

Explaining Twitter

Ever wonder what your kids/grandchildren are saying to each other as they text back and forth? Well here's a guide to demystifying all those acronyms. You can wow a few of your friends and family by tweeting someone and throwing

in a few of these every now and then!!

@	Reply to [username]
AFAIK	As Far as I Know
b/c	Because
BFN	Bye For now
BR	Best Regards
BTW	By the Way
EM	Email
FB	Facebook
FTF	Face To Face. Also, F2F.
FTL	For The Loss
FTW	For The Win
FWD	Forward
FWIW	For What Its Worth
HT	Hat tip
HTH	Hope That Helps
IMHO	In My Humble Opinion
IMO	In My Opinion
IRL	In Real Life
JV	Joint Venture
J/K	Just Kidding
LMK	Let Me Know
LOL	Laughing Out Loud
OH	Overheard
OMG	Oh My God
RE	In reply to. As in, use RE for @replies on Twitter.
RR	Re-Run
RT	Retweet
RTHX	Thanks For The ReTweet
TMB	Tweet Me Back
TMI	Too Much Information
YW	Youre Welcome

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