



## SILVER LIGHTS CLUB

NEWFOUNDLAND AND LABRADOR HYDRO  
A Nalcor Energy Company

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### President's Message

*Gerry Bowers*

I guess we are all looking forward to a great summer whenever the temperature gets over 20 degrees.

Our spring cleanup event for the Team Gushue Highway came and went with no activity. We were shut down by the Department of Highways. Due to recent deaths of workers adjacent to highways, new safety protocols are to be in place requiring signage. This proposed signage is welcomed, however the lack of communications and delays are frustrating. Maybe by October it will all get resolved.

Your Silver Lights Club sponsored the volunteer preparation of a dinner for roughly thirty (30) residents of Ronald McDonald House in St. Johns on June 21st. Details are expanded upon later in this newsletter.

The fall getaway and social to Woody Island, Sept 11 and 12, has a deadline. Send us a cheque or money order for \$150.30 payable to Silver Lights Club (your cost for a couple) by July 15 to secure your spot. This represents a subsidy of \$200 per couple, a deal not to be missed. Also, it is an opportunity to meet other Silver Light members and you don't have to wash any dishes for a couple of meals.

The Nalcor mail-room and Canada Post are conspiring and encouraging us to deliver this newsletter electronically. The increasing cost of postage and the phasing out of door to door delivery are forcing you and me to change our ways. So, it's possible that in the

future, if there is no email address then no newsletter. The advantages are that you can access the newsletter wherever you have access to the internet, like Florida or Europe, and see it in vibrant colour as opposed to black and white. So make sure we have your email address.

Something to think about over the summer. My term as President and Vern Penney's term as Secretary Treasurer expire this year. I plan to continue to represent our members on the Coalition of Seniors and Retirees. Also I plan to continue working on the Christmas float as many hands make for more fun and less work. I'm at this time requesting expressions of interest for the positions of President and Secretary Treasurer, otherwise the outlook for your Club's existence is bleak. Please consider supporting your Club and fellow members and make your contribution by joining the Silver Lights executive team.

Regards,  
Gerry Bowers

### Editor's Message

*Janet Calver*

Well, we are officially into summer. For most of us in the province, we are still waiting for those warm temperatures and sunny days. But all is not lost - what about those icebergs? Aren't they spectacular this year!

So here we are with the summer newsletter. As you read through the articles, you'll

notice something is missing. Ken Ball, who did a stellar job writing Out and About has decided to hang up his columnist's hat. After many years of keeping us entertained with who he met and where he was and what was said, Ken has decided to fill his life with other activities. And he has many! I think it's safe to say we will all miss him but we wish him the very best wherever he goes and whatever he does! (Check out our tribute to Ken in the newsletter.)

Our newsletter is full of news: meet our newest members to the 25 year club, check out the article from the Newfoundland and Labrador Coalition of Pensioners, Retirees, and Seniors, find out why our highway clean-up didn't happen, find out who met Ronald MacDonald, and learn the latest about our Fall trip to Woody Island. Our regular contributors are back, Chris, Tom and Blair, each with a great article I'm sure you'll find very useful and informative. The second part of the Trail of the Caribou is included and examines the five major battles that were commemorated by caribou statues. We have a safety article that all you gardeners will appreciate and we are pleased to welcome our recent retirees. We hope you enjoy all the articles!

I would also like to welcome Kelsey Hayley, Human Resources Coordinator, who is our lead contact in Human Resources. Hayley takes over from Amanda Singleton. Amanda was such a great help to us in preparing our newsletters and we know Kelsey will continue the tradition!. Thank-you Kelsey!

I hope everyone has a great summer!

Read on!

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## SilverLights News

### Tribute to Ken Ball



Alma, Janet and Ken at Supper

On behalf of all Silver Lighters, I want to say a big “Thank-you to Ken Ball, who has made such a great contribution to the Silver Lights newsletter for many years. Ken’s Out and About column has been a carefully crafted gift of writing even though Ken would probably disagree. Every column was a mix of Hydro history, social news from former employees, hilarious stories of Ken’s friends and co-workers and heart-warming tales from years gone by. Ken’s article was always the first one I would read and I’m sure it was the same for many of you out there. We will miss his distinctive prose and his wit and humour. We wish Ken and his wife, Alma, all the best as they continue to enjoy their retirement, their many varied activities and their family and friends.

In appreciation of Ken’s contribution to our newsletter, my husband and I had the

privilege of having dinner with Ken and Alma a few weeks ago. We had a wonderful evening and shared many a laugh.

Thank-you Ken and take care!

### 25 Year Club

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

Geoffrey Young	Hydro Place
Wallace Dean	Whitbourne
Dwayne Wells	Bishop’s Falls
Gregory Parsons	Holyrood Plant
John P. Rose	Holyrood Plant
Evan Cabot	Holyrood Plant
Marcella Croke	Hydro Place
Patrick Hearn	Baie Verte
Phillip Goudie	Happy Valley
John James Wall	Holyrood Plant
Barry Price	Holyrood Plant
Howard Moore	Hr. Breton
Sterling Saunders	Bishop’s Falls
Wayne Hawco	Holyrood Plant
William Murphy	Hydro Place
Jeffrey Slade	St. Anthony
Wilfred Young	Grey River
Keith MacDonald	Stephenville
Darrin Hicks	Bay D’Espoir Plant
B. Keith Hancock	Bishop’s Falls
Arthur Bursey	Hydro Place
Gerard Collier	Bay D’Espoir Plant
David Collier	Bay D’Espoir Plant

## Computer Sales

Silver Lights Club are offering for sale a number of used laptops at \$150 each. They are IBM ThinkPad T510 series with the following specs:

- Intel Core i5 M520 Processor @ 2.4GHZ
- Nvidia NVS 3100M, 512MB GDDR3 Graphics
- 250GB Hard Drive
- 3GB of DDR3 RAM (8GB max)
- 15.6 inch HD Display with LED backlight and Anti-Glare finish
- Wireless N
- 4-6 hours of battery life depending on normal or extended battery pack
- Fingerprint Scanner to prevent unauthorized access
- CD/DVD burning disc drive
- Spill resistant keyboard
- Dedicated audio control buttons
- Webcam and microphone built in
- Touchpad with TouchPoint and additional left and right click buttons
- All-In-One card reader
- Modem for dial in internet connections
- 3 USB Ports

- 1 Firewire 1394 port
- 1 eSATA port
- 1 Display Port
- 1 VGA Port

Interested parties should email Silver Lights and they will be contacted, on a first come, first served basis, to arrange pickup and payment.

## What Is This Coalition I Am Hearing So Much About?

*Sharron Callahan*

**New Vision, More Unity, Stronger Voice:** The Newfoundland and Labrador Coalition of Pensioners, Retirees, and Seniors Organizations was officially launched at a press conference on April 7, 2014. Known as the Coalition, fourteen organizations, representing seniors, retired persons, pensioners and those who support them, have united to highlight and seek solutions on the issues that affect older persons and in some cases are applicable to younger persons.

This renewed and re-energized Coalition was born out of the original Pensioners Coalition of 2008 when eight organizations came together to speak out on issues that affected mainly public sector pensioners. Realizing that public sector pension issues were particular to only some of the organizations in this Coalition, the Coalition reorganized itself

and after a period of consultations with other seniors' organizations, a broadened mandate evolved due to the realization that the groups had more issues in common that should unite them and thus evolved an expression that everyone should, and would, work together to address these issues.

So what are these issues that are so critical to the organizations representing aging persons in Newfoundland and Labrador? Understandably, health care is at the top of the list, and ranges from availability of medicines and a person's ability to pay for them; dispensing fees charged by pharmacies; wait times to see a doctor, especially if there is a referral to a specialist; distance to travel for hospital care; costs associated with such travel; home care; long term care; dental care, including dentures; vision and hearing care and personal aids to help mitigate sight and hearing loss; issues that impact mobility, independence, and healthy and productive living, and much more. In addition, the Coalition has expressed concern with the rising inability of older persons to maintain their own homes due to the escalating costs of home maintenance and such needed utilities as heat, light, and water, and of course, taxes; all giving rise to an invisible and very disturbing rise in seniors' homelessness. And not to be forgotten is financial security, whether that comes from Old Age Security, Canada Pension, private pension, public sector pension, or other source. One thing that is known is that people living on fixed incomes are seeing their purchasing power dwindle and as costs go higher on such commodities as fuel, food production, and transportation delivery

costs, those with no hope of any increases will sink further into poverty or will have severely diminished ability to purchase and live comfortably

While the individual organizations participating in the Coalition will maintain the integrity of their own purpose and continue with their own activities for their members, this collaborative approach to speaking out and speaking up on the issues of collective concern to all older persons, whether retired or not, whether receiving a pension or not, whether living at home or elsewhere, represents real power when it comes to public awareness and influence on social policy. The collective influence of the Coalition will be used wisely, with broad consensus, and will not be used for partisan purposes. The member organizations see the benefit of using their individual expertise to work together for positive change and is very optimistic that this collaboration will prove beneficial for all citizens. The intent is to create change for the better and to do that the Coalition organizations are confirming they will work together and with Government to ensure that the issues impacting all seniors are heard and addressed.

So what will be happening in the short term? First, as health related issues are the primary concern of all participating organizations, a meeting is being sought with the Minister of Health and Community Services to seek clarification of the measures articulated in Budget 2014 under Investments to Increase and Enhance Long-Term Care, Cancer Treatment and Seniors Programming, to highlight for the Minister some of the basic issues that

are paramount to the Coalition member organizations and to explore ways to work with the Department to advance the issues that are top of mind for all aging persons. Second, messaging through the newsletters and other communication platforms of the Coalition organizations will continue, including updates on various initiatives and programs that are offered for older persons; and third, plans are being made for a province-wide outreach during 2014, like town hall meetings, to hear from seniors and what will be heard will be used to support the approach to all governments on the issues of concern to everyone. The voice of seniors is rising and needs to be respected and taken seriously by government, at all levels municipally, provincially, and federally.

To clarify some misunderstandings there may be about the Coalition, a set of Frequently Asked Questions is attached and these will be updated periodically as other questions arise for which public responses are needed.

### **Frequently Asked Questions**

#### **1. Why is it necessary to form this Coalition?**

Most organizations act on an individual basis on the various issues that are important to them. This Coalition is about a means of coordinating all the various efforts and speaking as a collective voice on issues that are common to all. The adage that there is strength in numbers is definitely a motivation behind this Coalition.

#### **2. Who are the organizations that make up the Coalition?**

The member and other organizations affiliated with the Coalition are: Newfoundland and Labrador Public Sector Pensioners Association; St. John's Fire Fighters Retirees Association; NAPE Retirees Local 7002; Retired Teachers Association of Newfoundland and Labrador; Retired Correctional Officers (Represented by NAPE); Royal Newfoundland Constabulary Veterans Association; Memorial University of Newfoundland Pensioners Association; FSNA (National Association of Federal Retirees); CARP (Canadian Association of Retired Persons), Avalon Chapter; CN Pensioners Association; Marine Atlantic Pensioners Association; Silver Lights Retirees (NALCOR); Pius X Church (Community Outreach).

#### **3. How is this Coalition different from the Pensioners Coalition of 2008?**

It is a much larger coalition with more member organizations, and is representative of a much broader cross-section of society. It now is inclusive of ALL older persons in Newfoundland and Labrador and other organizations are welcome to participate, for a longer time or for a shorter period as their members needs might advise.

#### **4. What other organizations are seeking to join the Coalition?**

Talks are ongoing with other groups who

have signaled an interest. These organizations are from many different locations throughout the Province. Some have contacted the Coalition because they recognize the value of unity in approach. Some have issues that are pertinent to their membership but in general, the basis behind their concerns are of concern to everyone, such as rising municipal taxes or the difference in dispensing fees based on geography.

**5. What plans are there for contacting Government about the problems that have been identified?**

We have requested a meeting with Minister Davis to discuss issues relating to the Health & Community Services portfolio. Requests of other ministers will follow thereafter to discuss issues that pertain to other departments. Likewise, other meetings will be set up with municipal or federal officials as the issue dictates.

**6. How is the Coalition funded?**

The member organizations that make up the Coalition are funding the work being undertaken.

**7. Will the political parties see the Coalition as a force to be listened to and dealt with?**

The persons whom the Coalition represents are the largest percentage of voters in this province and indeed in this country. Those persons have the political power to shape governments not only in this province but in the country by

their voting power in order to get their issues dealt with. The Coalition membership can be a very powerful voting force.

**8. How does one contact the Coalition for more information?**

Sharron Callahan is the chair. She can be contacted through the NLPSPA Office (709-754-5730), email: callahans@nl.rogers.com or cell: 709-690-1238.

**Team Gushue Highway Cleanup**

Twice a year, in the spring and in the fall, Silver Lights' members, together with some great volunteers from Nalcor, get together and clean up a portion of the Team Gushue Highway. This year, all the plans were in place when we suddenly had to cancel. Needless to say, we were very disappointed. Please read a letter from Gerry Bowers, President of Silver Lights, explaining the situation. (This letter appeared in the Telegram as a Letter to the Editor on June 19, 2014.) At this point, we have no idea if any service group will be allowed to have a highway cleanup anymore, but as soon as we find out, we'll let you know.

***Adopted Highways are Being Neglected.***

*Maybe you have noticed those signs on the side of highways stating that the particular highway you're driving on has been adopted, usually by a service group in the community.*

*The Team Gushue Highway for example, has been adopted by the Silver Lights Club. This club is a group of Hydro/Nalcor retirees and employees with twenty five (25) years of employment. The adoption contract requires the Silver Lighters to pickup garbage along the sides of the Team Gushue Highway. The spring and fall clean-ups each usually yield one hundred bags of garbage. The form of this garbage has evolved over time from tires, rims, car gas tanks, and sofas to smaller items like plastic bottles, tin cans and coffee paper cups. This could be called progress but it is still two hundred bags annually from that one particular highway section.*

*The Silver Lights Club has the responsibility to organizes the clean-ups by recruiting volunteers from the retirees and employees still working. Nalcor donates safety vests, gloves and provides transportation to and from the clean-up site. The Department of Highways supplies the garbage bags and arranges to collect the garbage the following day.*

*This May, upon requesting the garbage bags from the Department of Highways, they announced that new protocols where coming into effect. Due to safety concerns for those working on the highways, new signs are now needed, and until then no highway clean-ups are permitted. So you can now see that the Silver Lights Club is not shirking its adoption responsibilities. However spring is gone, and volunteers are in summer mode and gone too. As the window of opportunity has closed for the Silver Lights Club, perhaps some inter-vention can take place among different government departments - Highways, Tourism*

*and the Environment - to see that the protocols are in place. The next clean-up attempt will be early October. Until then, we can all watch the garbage collect and see how things unfold.*

*Just an aside - During one of our clean-ups a car stopped and provided coffee to the clean- up crew! It's nice to know that some of the public appreciate our efforts at keeping our highways litter-free. (And yes we did put the used coffee cups in the garbage!)*

*Gerry Bowers  
President, Silver Lights*

## **Ronald MacDonald House**

On Saturday, June 21, a small but enthusiastic group of Silver Lighters met at Ronald MacDonald House (RMH) to prepare the evening meal for the clients who were staying there this weekend. Cindy Morgan and Gerry Bowers picked up most of the food for the meal which consisted of cod au gratin, roast of pork and gravy, apple-sauce, mashed potatoes, carrots and green peas, topped off by carrot cake and banana loaf for dessert. It was a wonderful afternoon! And who knew that our volunteers had such cooking talents! We each had a job to do from peeling potatoes to grating the cheese. There was much chatter and laughter throughout the afternoon. We even had a visit from Ronald MacDonald himself who just happened to be visiting St. John's this weekend. Unfortunately,



he was not able to stay for supper but he took quite an interest in our culinary preparations! Dinner was ready for 5:00 and although we didn't stay, it seemed like everyone was thoroughly enjoying the results of our afternoon in the kitchen!



Al and Bob peeling spuds

Many thanks to the staff and clients of RMH, who made us feel very much at home and to our hard-working volunteers: Gerry Bowers, Vern Penney, Bob Lovett, Al Evans, Brian Gamberg and me. Below are some pictures from the afternoon. We hope you enjoy them.



Cod au Gratin in the making



Preparing the roast



Gerry and friend, Ronald



Taking time out



Vern checks on the roasts



Al and Gerry tackle the dishes mid afternoon



Mmmm - Some Good!



Al makes the gravy



Someone has to supervise!



Beware! man with a knife



The result of Bob's great carving skills

## Upcoming Events

### Fall Trip Update

As we mentioned in the March newsletter, Silver Lights is organizing another trip this Fall to Woody Island - always a great favourite with our members. The confirmed dates are September 11 and 12 (2 days and 1 night). Silver Lights will pay \$100.00 per person toward the cost of the trip, leaving participants having to pay \$75.15 per person. (This price includes HST). This means that you pay just \$150.30 per couple.

The deadline date for payment for the trip is Tuesday, July 15, 2014. Full payment is required by that date. As in previous trips, should the response exceed the 30 spots currently reserved, we will see if there are any additional spaces available and if not, it will be first come, first served. So if you intend to come, get your cheques in early. Payments may be made to:

Nalcor Energy  
C/O Silver Lights Club  
500 Columbus Drive  
St. John's, NL  
A1B 0C9

For further information on what exactly is included in the 2-day, 1-night package, please check out the Woody Island website: [www.woodyi.com](http://www.woodyi.com) or check out our March newsletter. So far, we've had a great response with 19 expressions of interest. This is a great little get-away for a couple of days. The price is fantastic and the food is really yummy! We hope you can join us!



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## Everyday Life

Scotia McLeod

*Chris Schwartz*



### A Retirement Income Strategy for Volatile Markets The Cash Wedge

#### Market Volatility Can Significantly Impact Your Retirement income.

The Cash Wedge can help minimize the effects of volatility by meeting your near-term income needs while allowing the rest of your portfolio to participate in possible market recovery.

Use the Cash Wedge strategy to:

- Help protect against short-term market volatility
- Increase liquidity in your portfolio
- Increase the potential for future capital appreciation

#### How the Sequence of Investment Returns Can Impact Your Portfolio

The sequence of investment returns can impact your portfolio during the accumulation phase leading up to retirement, and during the withdrawal phase once you enter retirement.

When savings for retirement, the sequence of investments has little impact on your savings (ie an investment of \$100,000 with a 7%

average return will provide you with \$196,715 regardless of the year-over-year returns).

Unlike the accumulation stage, the sequence of returns during the withdrawal phase significantly impacts the end value of the portfolio - and consequently the portfolios ability to provide you with long-term income.

The Cash Wedge strategy can help insulate your portfolio to minimize the impact of withdrawing income during volatile markets.

**How the Cash Wedge Strategy Works**  
Working with your Financial Advisor, your portfolio is categorized into three main parts:

1. The Cash Wedge

A portion of your projected retirement income usually one years worth is allocated to a conservative, highly accessible investment such as a money market fund. This portion of the portfolio creates a secure platform from which you begin drawing your retirement income.

2. Short-Term, Conservative Investments

The second and third years projected retirement income is allocated into a low volatility short-term investment, such as a 1- and 2-year GIC, investment savings account, or bond fund. This creates a relatively stable part of the portfolio that may grow without taking on too much risk. In years two and three, these investments are used to replenish the Cash Wedge.

3. Diversified Asset Mix

The remainder of the portfolio remains invested in the asset mix that suits your

individual investment profile. This allows you to stay invested and participate in the market. Eventually any profits are moved from this part of the portfolio into the less volatile short-term investments and into the Cash Wedge position to create income for year four, and subsequent years.

### **Use the Cash Wedge Strategy to Minimize your Retirement Income Risk**

Because you are drawing income from the stability of the Cash Wedge, the rest of your portfolio is given time to overcome market swings. Over the long term, you have the potential to earn more from your portfolio and get the most out of your retirement.

### **About the Author**

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### **Let's Talk Real Estate**

FSBO and FSBO Companies, what are they? FSBO is an acronym used commonly in the real estate world meaning a house that is for sale privately by the owner, For Sale By Owner. There are also FSBO companies that specialize in helping home owners do their sale privately. What are the advantages and disadvantages of buying or selling real estate

privately? Obviously there must be advantages, otherwise why would anyone bother to go this route. The biggest advantage for those selling their home privately is that they save on real estate fees. On an average house, that can be more than \$10,000! That is a big incentive for the seller. On the other hand, what is the advantage for a buyer to go this route? Why would someone buy a house without the assistance of someone experienced in this field. It does not cost a buyer any money to use a realtor as it is the vendor who pays out fees. There are generally four types of buyers, those that move into a city from somewhere else, first time home buyers, experienced buyers who have bought and sold houses before, and investors. Those that come into a city are usually referred to a real estate agent by another one. First time home buyers almost always seek someone's help, as this is the biggest investment they are likely to make and turn to realtors in most cases. Experienced home buyers realize all the potential problems that may arise from past experience and often rely on the realtor that has helped them before. Then we have investors, those who are always looking for a deal and seek out private sales with the intention of saving money from an unsuspecting seller. How can both a buyer and a seller both gain from a private sale? If a seller is trying to save on commission and the person buying wants to save on price, then someone has to do better than the other. Statistics from NAR indicate that most private sales under sell their house by an average of 16%. So it is investors who seem to gain the most from a private sale. If you are selling pri-

vately, it may be cheaper to go the route of a realtor as 5% commission is a lot cheaper than losing 16% in price. If you are buying a property, you want to make sure you are not paying too much for a house. Recently, I was asked to list a house that the people had bought privately about a year before. They were being transferred and had to sell. When I priced the house for them, it was actually worth less than they had paid for it. They told me they were driving by, saw the house, and fell in love with it. They did not haggle with the seller. Then there are companies that specialize in assisting people to sell their own houses. These companies charge up front, realtors only charge when the sale is completed. Here is an interesting statistic that I recently came across. Close to 80% of private sellers resort to using a realtor within 27 days of first attempting to sell on their own. By using a company who specializes in assisting private sellers, you may pay up to \$2000 up front for them to provide you with a sign, and probably a spot on their website, only to find it is not working, and now you have paid them and still need the services of a real estate agent. That has to hurt. These companies are not licensed to sell real estate, they are not bound by a code of ethics, are not permitted to give advice, do not advise you on the proper price for your house, but do charge you for you to do all the work! Here is a question worth considering? Have you ever seen a real estate agent try to sell their house privately? I did not think so. Why is that? If a real estate agent stands to save money on paying a commission to another agent for selling his house, why would

he still sell through a licensed real estate company? The national average of times a listing agent actually sells the same property is about 10%. The agent knows that there is a 90% possibility that he is going to have to pay a commission to another agent, yet still uses the system. An agent is aware that by going through a licensed system governed by federal and provincial regulations and a code of ethics, he or she is not likely to encounter fraud, unapproved buyers, and ruthless bargain seekers. the agent is also aware that the selling agent is going to work tirelessly to see the deal through. Obviously, being a realtor myself, my opinions can be considered biased. However, I always look out for the best interest of my client. Unfortunately I have been called in many times to sell a house where the original private sale became a mess due to complications and as a result the deal fell through. I truly dislike seeing anyone get burned on a deal, whether it be a seller or a buyer. Some private sales go without a hitch, but many encounter numerous difficulties, and some are doomed for disaster.

### **About the Author**

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## Vacationing at home in Orlando, Florida

The Orlando area is a larger-than-life playground for families and couples. It's also hugely popular with grandparents that often join the children and grandchildren for a vacation of a lifetime. Of course, there are the famous theme parks, but there are also museums, outlet shopping, nature excursions, endless dining, and more. While large resort hotels can be found everywhere, a mere 15 minutes from Disney, a different kind of accommodation is attracting more and more groups. It's not hard to see why. Privacy, loads of space to relax, and your own private pool. And when you add all the comforts of home, what's not to love? Holiday homes offer great value for money. Starting prices for your own pool home begin at about \$100 per home, per night. Spread that cost out among your group, and it's easy to see the savings.

LeGrow's Travel has personally visited and hand-picked the holiday communities we feature, and offer the biggest and best selection available anywhere. We offer a broad selection of homes (3, 4, 5, 6 & 7 bedrooms), 3, 4 and 5-star homes, as well as gated and non-gated communities.

There are three ways to book your holiday home:

1. Generic Home

This is the most economical type of home. This means you choose the size and star-category of home, however, you don't know which exact home or community you will be staying in until you

check-in at the welcome centre.

2. Named Community

For a small fee, you can choose the community you would like to stay in whether it's gated, or close to golf or has a common area with added facilities, such as a club house. For your convenience, we have rated the communities we recommend.

3. Specific Home

For an additional fee, you can choose an exact home in an exact community, after seeing a selection of interior and exterior photos, reviewing a detailed description of the home and learning about the community.

Once you've booked your holiday home, you'll be provided with all the details you need to know about this unique accommodation option. You will be provided with directions to a "Welcome Centre" to pick up your keys, and there you will be given detailed directions to your home. You will be asked to leave a refundable deposit.

Here are a few good things to know:

**Maid Service:** Maid service is available at an additional cost (arranged and paid locally).

**Paper Products, Consumables, etc.:**

Unlike a hotel, you will be expected to provide your own paper products (other than toilet paper being in the bathrooms upon arrival). We can provide you with a list of items that you may want to consider bringing from home or planning on buying as soon as you arrive.

**Telephones:** The homes are equipped with telephones, and many offer free long distance calling via the Internet. Make sure you confirm this at time of booking.

**Internet:** Most of our homes now offer free wireless internet, please ask about this bonus amenity.

Holiday Homes is one of LeGrow's specialties. Contact your local LeGrows Travel counsellor for more information!

## East Coast Trail Hikes

On Saturday, June 7 the 14th annual East Coast Trail Tely Hike took place. Close to 350 hikers took to the trails and helped to raise more than \$180,000.00. With more than 265 km of wilderness hiking, ranging from easy to strenuous, the East Coast Trail offer a rare insight into the beauty and ruggedness of our coastline. The Trail is now recognized by National Geographic as one of the 10 best adventure destinations in the world.

Again this year, East Coast Trail volunteers are leading various hikes throughout the summer. Here are some for July:

### Cape Spear Path

Cape Spear to Maddox Cove

Moderate

July 1

### Wreck Path

Cappahayden to Chance Cove

Difficult/Strenuous

July 5

### Caplin Bay Path

Calvert to Ferryland

Easy/Moderate

July 13

### Mickeleens Path Forest Interpretative Hike

Easy/Moderate

July 19

### Deadman's Bay Path

Blackhead to Fort Amherst

Strenuous

July 26

## Events Around the Province

### Kelligrews Soiree

Avalon

Jul 2-6, 2014

Kelligrews

There are events for all ages at the world famous Kelligrews Soiree, including the popular Kelligrews Soiree Folk Festival.

### Miawpukek Annual Pow Wow

Central

Jul 4 - 6, 2014

Conne River

Celebration of native traditions, culture, the finest native dancing, singing and drumming.



Sacred ceremonies, daily feasts, native arts, crafts, the finest in native hospitality. Alcohol free event.

### **Exploits Valley Salmon Festival**

Central

Jul 3 - 7, 2014

Grand Falls-Windsor

Annual Salmon Festival features Newfoundland's premier outdoor concert, stadium dances, Salmon dinner, and Newfoundland Night.

### **Grenfell Heritage Night Festivities**

Western

Jul 8, 2014

St. Anthony

A family-community fund raising event, celebrating the Grenfell heritage and culture.

### **How to Transition from Two Incomes to One**

Eastern

Jul 9, 2014 at 6:30 PM

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

Changes in your life can have a major effect on your finances. How do you assess your financial situation and determine how the debts should be paid? Please call 737-3950 to register.

### **The Great Fogo Island Punt Race To There and Back**

Central

Jul 19, 2014

Fogo Island

The world's only sea going rowing race in traditional punts.

### **The Roy Babstock Beaches Accordion Festival**

Central

Jul 12 - 20, 2014

Eastport

Accordion celebration, beginners / advanced workshops, five concerts, local / provincial players / groups, gospel show, buskers

### **Deer Lake Strawberry Festival**

Western

Jul 19-21, 2014

Deer Lake

Music, entertainment and activities, concession stands, beer tent, fireworks, kids events, concerts, demonstrations and strawberries

### **Twillingate/N.W.I Fish, Fun & Folk Festival**

Central

Jul 21 - 27, 2014

Twillingate

Parade, fireworks, traditional Newfoundland music, variety fish meals, kids show, dances,

giant craft show, unforgettable scenery. 33rd Annual Celebrations of the Fish, Fun & Folk Festival.

### **Sunny Cottage Garden Party**

Central  
Jul 2014, TBA  
Harbour Breton  
Enjoy history through a good ol' fashion garden party!

### **Stephenville Theatre Festival**

Western  
Jul 11 - Aug 10, 2014  
Stephenville  
Professional theatre company. All performances are at the Arts & Culture Centre.

### **Shakespeare By The Sea Festival**

Avalon  
Jul 6 - Aug 16, 2014  
St. John's  
The whole world's a stage with the Shakespeare By The Sea Festival! Entering its 22nd season in 2014, this company presents energetic and engaging outdoor performances of Shakespeare.

### **Queen Street Dinner Theatre**

Central

Jul 11 - Aug 23, 2013  
Grand Falls-Windsor  
Weekly Performances: Sun to Thu, Jul 5 - Aug 21. Dinner Theatre, Lunch Time Show and Loads of Newfoundland food and fun.

### **Art Exhibit "The Old House"**

Eastern  
Jul 1 - Aug 31, 2014  
Grand Bank  
Local visual artists present a variety of works on the theme, light keepers: of the physical, natural and spiritual world around us.

### **Art Exhibit "The Way We Were"**

Eastern  
All Summer  
Burin Exhibition Hall, Burin  
Consists of 40 paintings by 34 artists. It recreates life in Burin and the surrounding areas from the 1500s up to the 1950s.

### **The Rooms**

Eastern  
July - August  
The Rooms, St. John's  
Various exhibits and programs for adults and children alike. Check out the International Grenfell Association exhibit and try some rug hooking. Watch a WWI archival film footage. Try your hand at knitting a pair of war socks or find out how to mend a fishing

net. There's something for everyone! Visit [www.therooms.ca](http://www.therooms.ca) for more information.

### **Boat Building Workshop**

Avalon

Jul to Aug 2014

Winterton

Looking for a great introduction to traditional wooden boat construction? Join us at our upcoming workshops.

### **Southern Shore Dinner Theatre**

Avalon

Jun 27 - Sep 5, 2014

Ferryland

Experience a traditional Newfoundland time, opening with a musical pre-show and featuring a comical play portraying our unique culture.

### **The Great Viking Feast Dinner Theatre**

Western

Jun 1 - Oct 1, 2014

St. Anthony

Enjoy an evening of food, fun and feuds in the only sod covered dinner theatre in North America.

## **Trail of the Caribou Part II**

*In the last newsletter, I gave a brief overview of the early days of war for the Newfoundland Regiment. In this installment, we'll cover the action on the Western Front from March 1916 - November 1918 and you'll understand why there are five commemorated sites with caribou monuments. (Information source: [www.therooms.ca/regiment](http://www.therooms.ca/regiment))*

## **Battle of the Somme (Beaumont Hamel)**

By 1916, both sides were locked in a stalemate. The Allies planned a major offensive to break the deadlock. However, before they launched their offensive, the Germans attacked Verdun, causing the French to reduce their efforts elsewhere. As a consequence, the British revised their plan, deciding to concentrate their forces along a forty kilometre portion of the front in the Somme valley. The advance at Beaumont-Hamel on July 1, 1916 was part of the opening day of the Battle of the Somme. Initially, the Allied powers had hoped for a quick and decisive victory in the attack. However, the Battle of the Somme dragged on until November 18. Final battle figures revealed 233 men from the Regiment dead, 386 wounded, and ninety-one reported missing (and later assumed dead). Only 110 men from the Regiment remained unscathed after the battle. The casualty rate for many battalions was over fifty percent; for the Newfoundland Regiment, it was eighty-five percent. Only one other battalion, the 10th West Yorks, had a higher casualty rate.



Beaumont Hamel Monument

### Gueudcourt

The Battle of the Somme continued through the summer and fall of 1916. The Allies had hoped for a quick breakthrough on the German front. However, by the end of September, the Allies had gained fewer than eight kilometres of territory. Both sides had experienced large losses; each day of fighting averaged a combined 8500 casualties. The Battle of the Transloy Ridges, an offensive that took place from October 1-18, 1916, was a continuation of the Battle of the Somme. The Newfoundland Regiment's role in this offensive began on October 12. It was the Regiment's first action in the Somme region since Beaumont-Hamel.

The role assigned to the 88th Brigade in the Battle of the Transloy Ridges was to seize two main German trenches near the village of Gueudcourt. The Newfoundland Regiment was to advance with the Essex Regiment on its left. Their first objective was the heavily fortified "Hilt Trench", 400 metres away. Once this was secured, the Regiment was to continue another 400 metres and capture the

enemy's second-line "Grease Trench". This advance would use a new military tactic - the creeping barrage.

With the exception of the Newfoundland Regiment's success, little ground was gained for the British in their offensive on October 12. In fact, Brigadier-General Cayley later wrote to Newfoundland's Governor to report that the Newfoundland Regiment's success "... was the more gratifying as it was the only real success recorded on that day." The Regiment's success, however, came at a heavy price: 120 Newfoundlanders and Labradorians were killed and 119 wounded. The advance at Gueudcourt was the Regiment's last major action in the Battle of the Somme although the Regiment did remain in the area for another two months providing relief for other units. The Newfoundland Regiment was then put on reserve, giving it a month of rest before heading back to the front line.



Gueudcourt Monument

## Monchy-le-Preux

When the Battle of the Somme failed to bring the Allies a breakthrough, they began planning another major offensive for the spring of 1917. This would be a two-part attack. The British would move on the German positions east of the French city of Arras. One week later, the French Army would take on the Germans east of Paris. The British part of this campaign became known as the Battle of Arras. It opened on April 9 with the First Battle of the Scarpe - an attack along twenty kilometres of the German line near the Scarpe River. On the first day, the British advanced three kilometres. To their left, the Canadian Corps captured most of Vimy Ridge, a major German stronghold. The next day, the British advanced another two kilometres but faced fierce German resistance. By April 11, the British advance had slowed with one notable exception: The 37th British Division had reclaimed the village of Monchy-le-Preux from the Germans. Located on top of the highest ridge in the area, the village was in a strategic position. However, its capture had created a salient. During this action, the 29th Division was being held in reserve. It was called to the front on April 14.

Although a small band of Newfoundland Regiment soldiers had managed to save the village of Monchy-le-Preux on April 14, the rest of the Newfoundland and Essex Regiments had been decimated. Between the two Regiments, approximately 1000 of the 1300 men who advanced on Infantry Hill were killed, wounded, or taken prisoner. From the Newfoundland Regiment, 166 men were

killed, 141 were wounded, and 150 were taken prisoner. In fact, more Newfoundlanders and Labradorians were lost in the fighting at Monchy-le-Preux than in any other engagement except Beaumont-Hamel. On April 23, the surviving members of the Newfoundland Regiment played another role in the Arras campaign. They served a supportive role in the Second Battle of the Scarpe. Another sixty-three men were lost in this engagement. The Battle of Arras finally came to a close on May 16, 1917. Although British troops made some territorial advances, 160,000 men died in the campaign.



Monchy-le-Preux Monument

## Masnieres

As the stalemate on the Western Front continued through the fall of 1917, the armies of both sides began to explore new military tactics. While the Germans began using mustard gas and small assault forces, the Allies worked on coordinated attacks involving infantry and tanks. The Battle of Cambrai was to be the Allies' "Great Experiment" using this approach. The Allied goal was

to break through a ten kilometre section of the German Hindenburg Line in northeastern France. Their objective was the city of Cambrai, a vital German supply centre. The Allies planned a surprise attack. As the landscape was favourable for the deployment of tanks, they would not have to use their customary artillery bombardment prior to the attack to destroy the enemy's barbed wire and other defences. The advance would involve 278 tanks and six infantry divisions including the 29th Division.

The Battle of Cambrai officially ended on December 7. The Allies had gained in some areas and lost in others. Overall, the Allies had gained little territory from the battle. British casualties numbered more than 40,000 while German casualties were estimated to be about 45,000. For the Newfoundland Regiment, casualties from the Battle of Cambrai numbered 352 wounded and 110 dead. In recognition of its contribution at Cambrai and at the Third Battle of Ypres from July to November 1917 (sometimes referred to as the Battle of Passchendaele), King George V awarded the prefix "Royal" to the Regiment's title. This honour was not awarded to any other British Regiment during the First World War. Field Marshal Douglas Haig noted, "The story of the defence of Masnieres and of the part which the Newfoundland Battalion played in it is one which, I trust, will never be forgotten on our side of the Atlantic."



Masnieres Monument

### Courtrai

In the spring of 1918, a major German offensive forced the Allies back several kilometres, enabling the German Army to capture hundreds of square kilometres of territory. In July, the Allies began a series of offensives to recapture this territory. The actions during this period are frequently referred to as the "Last Hundred Days". This does not refer to a specific battle, but rather a series of Allied victories leading to the Armistice of November 11, 1918. The Royal Newfoundland Regiment, which had been transferred to the 28th Infantry Brigade of the 9th Scottish Division in September 1918, was part of this action. A resumption of the offensive on October 14 marked the beginning of what came to be called the Battle of Courtrai. At the end of day on the 14th, the Royal Newfoundland Regiment had taken 500 prisoners and 94 machine-guns, 8 field guns and large quantities of ammunition. But the Regiment suffered heavy casualties. Finally, a major assault on October 19-20 was successful and the Royal Newfoundland Regiment together with soldiers from the other divi-

sions were able to cross the River Scheldt.



Courtrai Monument

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## Health & Wellness

### Tips for Gardening

*I know there are many avid gardeners out there and if you are not a gardener, you probably know someone who is. Personally, there's no better feeling than digging in the dirt and trying to coax along a flower garden or a vegetable patch. My trouble is that when we get a warm, sunny day, I go nuts trying to get everything done before the rain starts again. I came across this website the other day ([www.chiropractic.on.ca](http://www.chiropractic.on.ca)) and thought it offered some excellent advice for the gardeners in your family. Check it out. Below are just a few tips for you .*

### Tips for a Moving Experience in the Garden

Positioning your body correctly reduces the strain on muscles and joints. So use these tips to enjoy the gardening season from beginning to end.

Alternate your tasks. Switch between heavy chores such as digging and lighter, less physically demanding tasks such as planting.

Do the scissors when you rake. Stand with one leg forward and one leg back when you rake. Switch legs and hands every few minutes.

Kneel to plant and weed. Constant bending can put strain on your back, neck and leg muscles and joints, so kneeling is recommended. Use knee pads or a

kneeling mat (with handles) to minimize the amount of bending required, and to make kneeling more comfortable. Keep your back straight.

Change positions frequently. Make a point of changing position every 10 to 15 minutes. Move from kneeling to standing, from planting to digging.

Pace Yourself. A minimum of three brief breaks each hour is recommended. Take a few moments to move around, stretch your muscles, have a drink or simply sit and relax. Spread the work over several days - you will still achieve the same great results.

### Safe Lifting Tips When You're On Your Own

- Stand close to the load to be lifted.
- Place your feet shoulder width apart.
- Keep your back straight.
- Squat down to the object's level and test the weight of the load.
- Use the strength of your leg and arm muscles to smoothly and slowly lift the load.
- Keep the load close to your body.
- Pivot and turn to face the intended direction of travel. Proceed with the load.
- Avoid twisting your body while carrying the load.



- Bend your knees and slowly lower the load to its intended place.

For more information visit the public education programs and material section of the Ontario Chiropractic Association Web site at [www.chiropractic.on.ca](http://www.chiropractic.on.ca)

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## NALCOR News

### Retirees

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

#### John Buglar



Jun 4, 1979 Hired as Auxiliary Operator at Holyrood Thermal Plant

May 12, 1980 Promoted to Assistant Turbine Boiler Operator

Sept 9, 1996 Promoted to Turbine Boiler Operator

Apr 12, 1999 Promoted to Lead Thermal Plant Operator

Apr 30, 2014 Retired

#### Paul Turpin



Oct 21, 2002 Hired as temporary Internal Auditor

Mar 1, 2004 Became permanent Internal Auditor

Apr 30, 2014 Retired

#### Rebecca Coady



Mar 3, 1988 Hired as temporary Office Services Clerk

Sep 25, 1989 Hired as permanent Office Services Clerk with the Administration Department

Jan 26, 2004 Promoted to Receptionist/Switchboard Operator with Materials Management and Administration Department.

Apr 30, 2014 Retired

**Paul Delaney**

Sep 3, 1974 Hired as 4th Year Linesman Apprentice in Harbour Breton

May 19, 1975 Became permanent

Jun 6, 1980 Reclassified to Linesman B

Feb 18, 1985 Promoted to Linesman A

Apr 30, 2014 Retired

**Frank Ricketts**



Apr 13, 1987 Ecologist, Assessments and Research with Environmental Services Department

Jun 30, 1987 Appointed to Senior Ecologist (Monitoring)

Feb 23, 1995 Promoted to Manager, Environmental Services

Apr 30, 2014 Retired

**Thomas Keeping**



Jun 1987-1991 Hired temporary as Diesel Plant Operator in Ramea

1997-2007 Temporary Utility Worker in Holyrood Thermal Plant

Apr 1, 2007 Reclassified to General Maintenance B

Apr 9, 2007 Became Permanent

May 31, 2014 Retired

**Terry Barnable**



Jun 1, 1987 Hired as Auxiliary Operator with Holyrood Thermal Generating Plant

Sep 23, 1996 Promoted to Assistant Turbine Boiler Operator in Holyrood

Dec 28, 1998 Promoted to Thermal Plant Operator

May 31, 2014 Retired

**Isaac Genge**



Oct 15, 2000 Promoted to Thermal Plant Operator  
Jan 22, 2001 Promoted to Lead Thermal Plant Operator  
Mar 7, 2011 Promoted to Shift supervisor - Thermal  
Apr 30, 2014 Retired

**Kevin Collier**

Jun 7, 1989-2001 Hired temporarily/seasonal as Electrician / Electrical Maintenance A  
Oct 29, 2001 Electrical Maintenance A in Lanse au Loup  
Oct 28, 2002 Electrical Maintenance A in Stephenville  
Feb 22, 2004 Hired as Meter Reader  
Apr 2, 2007 Hired as permanent Electrical Maintenance A in St. Anthony  
May 31, 2014 Retired

1998-2007 Temporary appointments as Utility Worker  
Sep 2007 Became permanent Utility Worker  
Apr 1, 2007 Reclassified as General Maintenance "B"  
Jun 30, 2014 Retired

**William Morris**



Apr 9, 1984 Hired as Auxiliary Operator in Holyrood  
Jan 15, 1996 Promoted to Assistant Turbine Boiler Operator

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## The Lighter Side

This is just a little something to make you smile.

A friend sent us this picture. It probably says something about us or our friends. Regardless, I hope it brings a chuckle!



Please don't try this!

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## 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](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 to the Secretary Treasurer at the address indicated on the letterhead of this Newsletter.

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

## Club Service and Support

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