



SILVER LIGHTS CLUB

NEWFOUNDLAND AND LABRADOR HYDRO
A Nalcor Energy Company

President's Message

Gerry Bowers

Blunt but hopeful:

To be blunt, I have been retired ten years now and I have a new title, Granddad. I have also been wintering in Florida the last couple of years, and trying to renovate and enjoy my cottage in the Quebec Laurentians, north of Montreal. My five (5) year contribution to the Silver Lights Club as president is now ending and my focus and energy, as you can see, is directed elsewhere.

The timing of this exit also applies to Vern Penney, who has held the position of Secretary/Treasurer for the past five (5) years. Hence, these two positions are yours for the taking. The Club needs new leadership and we are confident there are at least two individuals from our 1,000 plus members willing to take on these positions.

One way or the other, Vern and I are exiting our positions in the Club mid-October 2015, so don't delay. Let us know before October. The future of your Club is dependent on your participation.

Editor's Message

Janet Calver

Our Summer newsletter is chock-a-block full of articles and I hope you take the time to read them all. I am delighted to have Ken Ball back writing for us again. Ken decided to take up the pen after having numerous requests from our membership. We all love to

hear how our former co-workers are doing and Ken can tell us like no other! We've missed you Ken. Welcome back!

Chris Schwarz, Tom Clift and Amanda O'Brien are back with lots of great information and we have a special travel story this time from my sister-in-law, Mary Gamberg, who is visiting us from the Yukon. Mary is such a delight and she loves to travel to exotic places. Her latest trip was to Peru and she agreed to write a short article on her time there. I hope you enjoy it as much as I did! Thank-you to all our contributors!

Meet our newest retirees and the employees who are joining the very prestigious "25 year Club"! Thanks to Kelsey from Human Resources for supplying the bios and pictures! There's news about the Silver Lights Fall trip to Gros Morne, and updates on the Christmas float, the highway cleanup, and cell phone sales. We are hoping to hold our Annual General Meeting in Central Newfoundland this year, so check that out and I am hoping to generate some interest in organizing our archival material.

We are continuing our series on Heart and Stroke Awareness and I encourage you to read about strokes, what they are, and the effects.

Once again, a special Thanks to Gerry, Vern, Dennis, Reg and Cindy for making my job so easy!

Finally, I want to emphasize the importance of your support for this club and newsletter. If you have read Gerry's message, you know that both he and Vern are going to be leaving the club's executive this October after volunteering in their respective

positions for five (5) years. We need you to step forward and help keep the club going. Without you, we will not exist, so please consider volunteering a small block of your time to Silver Lights.

So that's it! Enjoy the summer with your families and friends. May your days be long, bright and sunny and full of fun and adventures. Stay safe and be good to yourself!

Take care.

SilverLights News

Out and About with Ken Ball

Old habits are hard to give up especially when you are prompted by friends to carry on with this very valuable source of information. Valuable is the word I use to describe these classic writings. Other people refer to them under a different name.

I feel the need to tell you about some of the retirees I've encountered since my last Out and About column (that sounds important).

Recently, I went over to the Health Science Complex to see an old friend from Burgeo that was in for a heart valve and by-pass operation. This was our former Line Supervisor, Matt Parsons.

When I got to Matt's room, I was greeted by Les Chafe, another retiree who was in and waiting for by-pass surgery. Les had been in for 8 days waiting.

Matt was out on a day pass, but not to be daunted I waited for him and had a great yarn with Les.

When Matt arrived, I recognized him immediately; Well, not immediately, but after sizing this person up I realized this was indeed my old friend that I had not seen in 20 years.

We had a very interesting discussion which basically removed the 20 year lapse and brought each of us up to date.

The normal talk about Hydro and mutual friends always follows along with some good old down home gossip. This was a man I had

not seen in 2 decades and there was a lot of catching up and reminiscing to do.

Matt grew up in Parsons Hr. just 3 miles from Rencontre West. I had known him all his life.

For some years, I lost touch with him when he and his family moved to Burgeo under the resettlement program of the 60's. I did run into him a couple of times when I visited family and friends at Burgeo. However that was years ago.

Matt started work with Hydro as a lineman and later on became the Line Supervisor in Burgeo reporting to Guy Roy in Stephenville.

Recently, Matt started to get a problem with his heart and how Matt tells it is very amusing. Take for instance the time he had an attack in his home and his wife thought he was dead and rushed out to get help from the neighbours. In the meantime, Matt had come to and was out on the bridge when his missus returned with help. She saw him and thought it was his ghost and had to touch him to be sure. I know you are supposed not to make too much noise in the hospital but I couldn't help it, I just roared! Them Parson's always were funny.

To make a long story short, Matt's surgery was a success and after a few setbacks he was finally cleared to go back home. Man was he glad but even this was not simple. It took him 3 days to get back because of snow storms and road closures. Eventually he made it and like his wife said he lived in the fridge for a few days. I don't know why, the hospital grub is good!

I have been talking to him since he has been home and he is doing great.

Now to get back to Les Chafe. Matt said that Les had a bit of a problem after his bypass surgery, but now he is fine. I called Ed at home but he was not in, so hopefully he's on the trot somewhere and is doing great.

I have seen some Hydro retirees at local businesses but unfortunately not too many, and to make matters worse some I see I can't remember their names. I know I'm not alone in this because Gerald Elliott and I met the other day at Canadian Tire and while we were talking, a Hydro employee we both knew came by and spoke to us. After she left I asked Gerald "What was her name"? Gerald said "I was just going to ask you that". It must be an age thing.

For all of Gerald's friends and acquaintances out there, Gerald looks wonderful and after all his past medical problems he is doing great.

The Gerry Marks Men's Group continues to meet for breakfast and bring each other up to date on happenings with our fellow Hydro retirees and friends still working.

The Silver Lights Group continues their breakfasts the last Tuesday of every month and would like to see all members drop by for some good yarns.

I had a call from Dennis Jones the other day. The Silver Lights Executive would like to establish a breakfast club in Central. I talked to Madonna Pelly and they will be getting together for a meeting to set up a Group. I would highly recommend that you in Central take advantage of this and likewise retirees in other areas. It's a good way of keeping in touch and can be very entertaining. Go for it. Call anyone on the Silver

Lights Executive and get it going.

Out and About

The most retirees I've seen recently are the Breakfast Club Members. I do occasionally meet the odd one at the mall but half of them, even though I know who they are, I haven't got a clue what their names are.

Bryce Noble

Yesterday, I met Bryce Noble outside Winners. The women were shopping and we took a seat outside the store and had a yarn. As always we compared notes about our friends of Hydro and what was happening in our world. Yesterday was a rarity since we didn't discuss our medical problems. How refreshing.

I first met Bryce when we both worked in Bishop's Falls. He was a SR. Supervisor in the Distribution Maintenance Department. Later like so many of us he transferred to St. John's reporting to Dan Pike in TRO.

Bryce lives in Holyrood. Retirement must agree with him. He looks great.

Rebecca Coady

Saw Rebecca at the laser clinic the other day. She also has a back problem. We never had much time to chat because I had to go for the session. Rebecca looks great and is going on a trip. She is obviously enjoying the retired life.

Rebecca worked with Office Services at Hydro Place.

Paul Drake

Saw Paul up at the Dominion Store. First I had to find out if he was retired. He has been retired for 2 years. Paul does some accounting for his son who has a small business. Other than that, he is just enjoying his retirement

Paul worked in Plant Ledger. He looks fit as a fiddle and is happy with the “6 Saturday, 1 Sunday” week although he says he is so busy the time is just flying .

David Rowsell

I phoned Dave this morning for a chat. I had not heard from him in a couple of years. David is doing good and trying to keep active. He is still involved with carpenter work and now he's added computer repairs to his list of activities.

He is in the process of selling his cabin down the bay, because as he said he is not interested in it anymore.

Dave does a bit of travelling and has been to Barbados three times. They also spend part of the winter in one of the warm states, not Florida. (memory acting up again).

During our conversation, I asked him had he heard from Bryant Green lately. He had not spoken to Bryant in 5-6 years.

This afternoon he called me back; He had called Bryant.

Bryant is 87 years old and doing great. He still does the grocery shopping and some of the cooking. He is not too active in his carpenter shop anymore but still drives his car and can get around in spite of the arthritis.

He walks with the aid of a cane. Both him and the Missus are doing fine.

David was the Civil Works Supervisor in Bishop's Falls and retired in 2003. He took over that position after Bryant retired.

There's More

The other morning, I had occasion to go visit Harvey Young to drop off our new breakfast schedule. When I got to his place, Harvey, decked out in his sweats and with shovel in hand, was working in his garden. If you ever saw a picture of a relaxed and contented retiree, he was it. Digging and puffing away, while in the background the robins were singing, I got the feeling of by-gone days in my mother's garden and in later years, one of our own.

There are some outings planned by the Silver Lights Executive. If you are interested in a good fun time and meeting old friends you should check it out. You won't be disappointed.

Speaking of Silver Lights Executive, one of them, Reg White, recently received a prestigious National Award for the volunteer work he has done with Habitat for Humanity over the years. Reg received his award at a gala affair in New Brunswick. Not too smatchey for a local boy. This is not the only award Reg has ever gotten. He was recognized for his work in the community by being named citizen of the year in Mount Pearl several years back and a number of accolades have been given him for his work in the sports world. His dedication to whatever he gets involved with is obvious. Look at the effort he put

in while being the key individual in getting the history of Hydro written. I doubt if the book would have been written and published without Reg, and most recently his involvement in the Silver Lights Club. He has been there since its inception and is always there to do the bull work, If it's planning an outing, cleaning up the highway or building the Christmas Float, Reg is there helping out. Congratulations Reg!

When I was talking to Dave Rowsell, he asked me about several of our retirees and then I realized that just because I see some of them every once in a while, not everybody is so lucky. At our last monthly Gerry Marks Breakfast Club get together the following retirees attended:

- Bill Collier: Control Room Operator. Bill just returned from a month in Florida and a week's cruise.
- Barry Taylor: Control Room Operator. Barry is training for the Tely 10 race. This is Barry's 16th 10 mile race. He started participating in this race the year after he had a heart attack.
- Keith Boone: Systems Planning Engineer. Keith had a rough time with a medical problem, but now everything is fine and Keith is back driving and feels great.
- Frank Hinesburg: Supt. Maintenance, Churchill Falls. Frank is working as Plant Manager in Menniek and his schedule is 2 weeks on and 2 weeks off. Even with this schedule, he attends a good percentage of the breakfasts.
- George Moore: Sr. Plant Engineer Holyrood. George had a problem with his eyes this winter but had the problem corrected and he's back to a normal routine.
- Stu Dicks: VP Human Resources. Stu is our oldest member, and never misses a breakfast. His sense of humour is still intact and he loves the company. He and Ewert and Harold travel in a pack to the restaurant. I don't know how much longer I can get them in Mount Pearl; We're getting strict as to who we allow in.
- Ewert Locke: Project Financial Services Manager. Ewert is doing great and is setting out his garden. He is active in his church and like others, enjoying his retirement.
- Harold Steele: Sr. Material Specialist. Harold is fine and just returned from a vacation in Texas where he visited his daughter and grand children.
- Gerry Bowers: Treasury Department. Gerry spent a lot of the winter outside the province but don't ask me where he goes, I can't remember, but he gets to our breakfasts occasionally.
- Howard Oldford: Sr. Supervisor Diesel Maint. Howard is doing great. He was down to Florida for 2 weeks earlier on so now he's good for the spring.
- David Fever: ECC. Dave is doing fine. He just came back from the warm climes, Arizona I think. He is busy now getting

his garden planted. He also has a weekly Meals-on-Wheels Route delivering meals to elderly and shut-ins.

- Bob Whitehorne: Director TRO. Bob is great and getting ready for the summer at his cabin. Bob attends all the breakfasts unless he has a doctor's appointment. We'll miss him in the summer.
- Gunter Dlugosch: Director Generation Operations. Gunter is doing fine and is planning a trip to Germany. He still goes in and cuts his firewood and does a bit of walking.
- Frank Smith: Frank used to work as Manager of Telecontrol but resigned years ago and went to work with Kee-wit, an Engineering firm. They were involved with the ship building in Marys-town. Frank is a regular at our breakfasts, especially since he retired.
- Tom Peckford: Labour Management Specialist. Last but not least, and it got nothing to do with him being last to attend every morning, Tom is doing fine and still loves the car races.

Harvey Young and Reg White I mentioned in another context and along with myself that made up the Crew last month.

- Wayne Howell: Technical Training Officer. Even though Wayne lives in Corner Brook, he is still a member of the group. Unfortunately, he rarely gets to attend breakfast. Wayne was in this way baby

sitting his grand children a while back and gave me a call. He is doing good but has decided to give up teaching at the Trade School in Corner Brook. He is very active in his Lodge and Church and visits his daughter in Labrador, where she is teaching.

Days Long Gone

My friend, Gerry Wells, told me this one. Before coming with Hydro, Gerry had spent his earlier years working in a fish plant, sword fishing, dory fishing and as a Pinkerton Guard. This little story I'm going to tell happened while dory fishing out of Parsons Hr. on the Sou'West Coast

There were a couple of problems with fishing on this particular part of the coast. The good fishing grounds were small. (There was lots of ocean but not much good bottom.) If you missed this spot you went out in deep water with muddy bottom and very few fish. The trick was to get to the grounds first.

Fisherman always have a few tricks up their sleeve and Gerry and his dory mate were no exception. For instance, you let it be known that you were going to get up 4:00 AM and then get up at 3:00 AM. Then when you got to the stage you would put an old rubber jacket over the window before you lit the lantern. That way your light couldn't be seen. The other favourite was to row out the harbour before starting the engine. However this morning these tricks had been used by another fisherman and Gerry just got ahead of him by a few minutes. Now it was set the trawl as fast as you could to keep on the good

ground.

With the setting stick in hand and hooks flying, Gerry was not about to be bested. Unfortunately in his haste one of the hooks which was baited with a junk of herring struck him in the nose and the barb went through the nish part of the nose. Undaunted, Gerry took the bait knife, cut the sud and continued setting his trawl with the baited hook stuck to his nose. When the trawl was set, he filed off the hook and pulled it out of his nose.

That being done he reached for the scramble box and had a mug up.

I just put that last sentence in for effect.

A Down Home Story

Back in the 40's, an acquaintance of mine visited her daughter in Halifax, NS. During those days, milk was delivered by a milkman driving a horse and cart. This particular morning, her first in Halifax, the lady woke up to the sound of the horse hooves on the street. She woke her daughter to inquire into what was making the noise. Her daughter laughed and said, "Mom that's the milkman", to which her mother replied "What in the Lard have he got on hee's feet"?

Remember

Have a safe and happy summer. Practise safe driving and water safety. Use all the knowledge you've learnt, never drink and drive in the car and boat, and wear your PFD whenever you go boating.

Request For Help

If you have some news about a retiree you would like to relate or a story about your days with Hydro give me a call. I'd love to hear from you.

25 Year Club

Below are the names of the employees who have reached their 25 year milestone and have become official members of our 25 Year Club! Congratulations to all!

Cynthia Lye	Hydro Place
Alexander Campbell	Charlottetown
John Flynn	Hydro Place
Robert Butler	Hydro Place
Annette Higdon	Holyrood Plant

Cell Phone Sales

Hydro has upgraded its cell phone system, and has given the Silver Lights club the old phones to dispose of. These phones are all Blackberries, and all have a hardware keyboard. All phones are unlocked, and have been cleaned, tested, and have working batteries. The most recent phones are Blackberry Bold 9900, Blackberry Torch 9800 and Blackberry Torch 9810, all with touch screens. These are available for \$50. The 9900 is available from the Blackberry website

<http://shop.blackberry.com> for \$430, so the \$50 is a pretty good bargain. The remainder of the phones are slightly older, slightly smaller and do not have touch screens. These are selling for \$40.

All phones will need a SIM (Subscriber Identity Module) card with a payment plan to activate. If you're only an occasional user, you can get a prepaid plan from Bell for as low as \$100/year. Since these phones are unlocked, they're also good for travelers. In most places, you can buy a local SIM card at your destination, and avoid roaming and long distance charges while on holiday.

These phones are an excellent bargain for our members.

Sales so far have been going well but there are still more cell phones left for purchase. If you are interested in acquiring a phone, please contact the Silver Lights office or one of the executive.

a shame to see all that history just lying in boxes when it could be displayed and shared with others.

A great deal of work was done years ago, by several dedicated Silver Lights members, to organize and sort through all the documents and artifacts. That work has not been lost – it's just buried! It would be wonderful if that material could be displayed in a place of honour for both the public and the current Nalcor staff to see and examine. But that can't possibly happen unless we can sort through the boxes and bring some order to the chaos.

I would love to hear from you if you have an interest in helping out. The more hands, the better!

Please contact me or the Silver Lights office.

Silver Lights History

A few years ago, Silver Lights was asked to relocate their office in Hydro Place. Naturally, the new space was much smaller than what we had! We are now crammed into a small office completely surrounded by boxes of stuff - artifacts, journals, reports, books, articles, papers, etc. - all related to the history of Hydro and its growth through the years. It was the Silver Lights members that made the company what it is today through their hard work and dedication and it just seems such

Reg White Receives National Award

Our own Reg White has won yet another award for his volunteerism. As many of you know, Reg has volunteered with Habitat for Humanity for many years. He has worked on builds both here at home and internationally and he continues to volunteer at Habitat's ReStore in St. John's. Below is the news release describing Reg's award and also a picture of Reg accepting the award in New Brunswick in May. Congratulations Reg! Well deserved!

Habitat for Humanity NL Volunteer Named Habitat Canada's Volunteer of the Year (May 21, 2015)

Habitat for Humanity Newfoundland and Labrador Volunteer, Reg White, has been named Habitat for Humanity Canada's National Volunteer of the Year. Last week, Reg White, was recognized as the Volunteer of the Year at the Habitat for Humanity Canada's annual conference in New Brunswick. Reg and his wife, Phyllis, were in attendance, along with Habitat's NL Executive Director, the ReStore manager, and the chair of the board. Reg White has volunteered with Habitat NL for over 17 years. During that time, he has worked on nearly 30 builds and volunteers almost daily at the ReStore in St. John's. He also participated in a Global Village build in Thailand two years ago. "Reg brings compassion and creativity to all his work and is an invaluable asset to the Habitat NL family. This award is well earned and well deserved," said Gail Ryan, Executive Director for Habitat NL. Reg not only volunteers at Habitat NL, but also with many or-



Figure 1: Pictured is Mary Cameron, Chair of the Board of Directors for Habitat Canada, Habitat Canada's CEO Mark Rogers and Reg White.

ganizations in his hometown and Province. He's served as an executive member on many hockey referee associations, volunteers for Mount Pearl's Winter Carnival and currently volunteers as a Fire Fighter in Terra Nova just to name a few.

Upcoming Events

Christmas 2015 Float and Parades

Silver Lights is looking forward to participating in the Christmas parades again this year after missing the fun last year. If you recall, last year, we were unable to get the space for float construction in the Holyrood warehouse and by the time we found out our usual space was unavailable, it was too late to come up with an alternative. This year, we are starting early. Our Christmas float trailer is going in for maintenance shortly and Gerry is looking for warehouse space suitable for tool storage and construction. If you know of any space big enough to accommodate float construction, please let the Executive know!

Fall Annual General Meeting

The Silver Lights executive are considering the possibility of holding our Annual General Meeting (AGM) in the Grand Falls/Bishop's Falls area in October. We hope to partner with the area's social club. Preliminary discussions have been held and further information will be forthcoming should this go ahead. Stay tuned!

Team Gushue Highway Cleanup

No highway cleanup this year for Silver Lights volunteers! As you have read in our previous newsletters, the Department of Transportation and Works has prohibited all volunteer groups from cleaning up sections of the highway due to safety concerns. As a group, Silver Lights is very disappointed with this decision.

The Highway Cleanup was always a great group activity and something that our members and other Nalcor friends looked forward to and supported for many years. The question is now: Should we ask to have the sign removed that says this part of the highway has been adopted by Silver Lights? The sign still gives the impression that Silver Lights is responsible for the cleanliness of that portion of highway, when in fact, we have no control whatsoever over the situation. What do you think? Let us know.

Fall Trip Update

As we mentioned in the March newsletter, Silver Lights is organizing another trip this Fall. We will be going to the beautiful Gros Morne area, Rocky Harbour's Bayside Cottages and Motel specifically. The dates are September 9 - 11 (3 days and 2 nights). Silver Lights members who are interested in going will have to pay a deposit of \$75.00 per person. This deposit will cover 2 nights accommodation in Rocky Harbour and a complimentary ticket (\$30.00 value) to the highly acclaimed Anchors Aweigh comedy show at the Ocean View Hotel in Rocky Harbour on the night of September 9th. Members are responsible for their transportation and meals.

The deadline date for payment for the trip is Friday, July 31, 2015. Full payment is required by that date. As in previous trips, should the response exceed the 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

made be made to:

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

For further information on Bayside Cottages check out their website: <http://www.baysidegrosborne.com>

So far, we've had a great response to this trip. This is a great little get-away for a couple of days and there is so much to do in this area such as hiking, the Woody Point Heritage Walk, local dinner theatres, the Gros Morne Theatre Festival, golfing, the Discovery Centre, boat tours, and more. We hope you can join us!

Everyday Life

Scotia McLeod

Chris Schwartz



RETIRING: SOURCES OF INCOME IN RETIREMENT

ONCE YOU HAVE DETERMINED YOUR RETIREMENT OBJECTIVES, YOU NEED TO CONSIDER THE SOURCES OF INCOME TO SUPPORT THOSE OBJECTIVES.

You will probably be receiving benefits from the government as well as from your personal savings and pensions. The sources of income are:

- Government Benefits

- Canada Pension Plan (CPP)

The CPP is a plan based on work experience in Canada. If you have made at least one contribution to the programs you will be eligible for a pension.

The standard CPP benefit is designed to start at age 65 but if you meet certain conditions, you can choose to start receiving benefits as early as age 60. In that case your pension will be reduced by 30% since the pension is reduced by .5% for each month that you choose to take the pension before reaching 65. You can also choose to delay receiving your

pension to as late as age 70 and you will receive 30% more.

If you and your spouse are both eligible to receive a CPP pension, you can split your pensions. Pension sharing makes good tax sense since you and your spouse could end up reducing the taxes you pay.

- Old Age Security (OAS). OAS is not a pension in the traditional sense but rather a social benefits program operated by the federal government. It is directed at Canadians that have reached the age of 65.

Eligibility for OAS depends on how long you have lived in Canada. Generally speaking, if you have lived in Canada for 40 years, you will receive the maximum OAS benefit. If you have lived in Canada for between 10 and 40 years, you will be eligible for a partial pension.

If you receive other income over approximately \$72,000, the OAS benefit will be reduced.

- CPP and OAS Estimates. Service Canada can provide you with estimates of your current CPP and OAS Entitlements. There are two ways to access this information: Contact a Service Canada agent at 1-800-277-9914 or go to the Service Canada website and view your account by applying for an access code
- Canadian Retirement Income Calculator. Service Canada also provides an online calculator that will give an estimate of how much income you can ex-

pect to receive in retirement, including from government sources (CPP, OAS).

Since everyone's situation is different, this calculator will only provide a rough estimate of your retirement savings. However, it should provide you a clearer picture of the kind of inputs that go into the calculation as well as an estimate of where you might be financially and the measures you should take to meet your retirement goals.

- **Guaranteed Income Supplement (GIS).** An addition to the OAS program is the Guaranteed Income Supplement or GIS.

As with OAS, this program is income tested and is directed at low income recipients. To be eligible for GIS, an applicant must be eligible to receive OAS benefits and not exceed specified income maximums. Income will include items such as private and government pensions, RRSP payments, employment income and investment income, but will not include OAS benefits. GIS must be applied for annually.

- **Pension Plans.** You may be a member of a company pension plan and at retirement will be eligible to receive pension benefits.

Pension plans are governed under either provincial/territorial law or federal law. Pension plans are all different so you should definitely contact your company's human resources department or the pension administrator to learn the details of your plan.

- **Locking-in.** Pensions are designed to provide an income during your retirement so, under pension laws, pension money is often wholly or partially locked-in. That means there are usually restrictions with respect to how much you can access at once.
- **Taxation of pension benefits.** When contributions are made to a pension plan, the contributor (the company and often the plan member) receives a tax deduction. The money then grows tax sheltered inside the plan. In other words, the payments you eventually receive have never been taxed. Therefore, any pension benefits received are fully taxed as income in the year received.
- **Different types of pension plans.** There are two basic types of pension plans:
 1. **Defined Contribution Plans** (also known as Money Purchase Plans). These are fairly simple plans and similar to an RRSP. Your employer and, in many cases, you, contribute to the plan and your eventual pension amount will depend on how much the contributions have grown by the time you retire.
 2. **Defined Benefit Pension Plans.** These plans are more complex and at retirement provide a specified amount of pension as

determined by a formula.

- Receiving Benefits. If you have a Defined Benefit Plan, your pension payments will start when you retire. If you have a Defined Contribution Plan, you will receive a lump sum from your pension plan. You have a number of options with respect to what you can do with that lump sum.

1. Purchase an annuity which will provide you with a set amount each year
2. Transfer the lump sum to a Locked-In Retirement Account (LIRA)

- LIRA. If you are not ready to start drawing money from your pension, you can transfer (with no tax implications) the accumulated value to a Locked-In Retirement Account or LIRA. A LIRA is a Registered Retirement Savings Plan (RRSP) that is locked-in under pension legislation. The money in a LIRA can be invested in anything that suits you, giving a great deal of flexibility.

When you are ready to start receiving the pension you can buy a life annuity, as described above, or transfer the funds into a Life Income Fund (LIF) or a Locked-in Retirement Income Fund (LRIF).

With LIFs and LRIFs, the money can be invested in any RRSP-eligible investment that suits your circumstances, providing flexibility. Under tax law you

will be required to withdraw a certain amount of the value of the LIF or LRIF each year and will be fully taxed on it. However, you are also limited with respect to the maximum you can withdraw.

- Investments.

- Registered Assets. Like many Canadians, you probably have investments within an RRSP. As retirement approaches, you may want to start spending that money. You may access your RRSP savings at any time but under current tax law, you may keep the RRSP money tax sheltered until the end of the year that you turn 71. Once you withdraw any funds from the plan they will be fully taxed.

With personal RRSPs you have three choices to access your funds:

1. Withdraw the funds
2. Purchase Registered Annuity
3. Transfer the funds into a Registered Retirement Income Fund (RRIF)

- Non-Registered Assets. The main difference between registered (RRSPs and RRIFs for example) and non-registered funds is taxation.

All income received from a registered plan is fully taxed as income at your marginal tax rate. The taxation of nonregistered investments depends on the type of

income earned. Capital gains, dividends and interest are all taxed differently and will have implications for your income and investment decisions.

Which investments should I use first? You and your spouse may both have registered and non-registered investments to fund your retirement. It does make a difference what money is used first and your advisor can help you determine the most tax-efficient approach for your circumstances.

With each option above, it is always best to discuss with your advisor the best approach to your organizing your retirement income.

Adapted from Dynamic Investments Canada

About the Author

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Let's Talk Real Estate

Tom Clift

Are you planning on moving away, but also plan to return? What should you do, lease your house or sell it? Many of us move away for work, or to find a winter retreat, or a variety of other reasons. You know you plan

to return but worry about escalating housing costs if you sell, or fret over the possibility of handing over your home to someone else to reside in while you collect rent.

There is no easy answer to this dilemma. Here are a few situations to ponder to help determine which is best for you. Do you have a strong sentimental attachment to your house or the neighborhood you reside in? Is your house unique or a difficult find in the normal market? Then it might be better to lease your home while you are away. Market increases over a twenty year span average about five percent increases in price per year. This will vary from year to year, but the average is about five percent. If you realize there is a hot market in your area, then it might also be worth your while to hang on and lease. The pitfalls of leasing may include discovering after the fact that the tenant that appeared to be ideal, may not be what you thought. Being a long distance landlord will wreak havoc if you end up with a tenant who does not care for your home. You may decide to hire a property manager in your absence, but even then they have to give notice if they plan to check the property. Maintenance issues also can cause severe headaches if you are not around to take care of them. Hot water boilers expiring, pin hole pipe punctures, lawn maintenance, snow clearing, or abuse of your home may weigh in favor of selling.

If the area you are moving to is a normal market then it should keep pace with inflation in your own area, so if you buy there, it may balance out the incurred costs of selling yours. This would need to be checked thoroughly before doing so. Sentiment and logic

should help you weigh what is best for you, give both their due consideration.

About the Author

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Travel - Peru

Mary Gamberg



Machu Picchu

Looking for an exotic adventure this year? Look no further! The World Travel Awards for 2015 have nominated Peru for the best food, beaches, adventure tourism and historical heritage as well as the best cultural destination, best green destination and the leading destination overall in South America this year. This stunningly beautiful country encompasses an amazing range of cultures, environments and attractions and certainly

has something to appeal to all tastes.

The capital city of Lima is a world-class 'foodie' destination, and with a population of 15 million, is home to just about anything you care to imagine: Public hot baths, museums and galleries galore, outdoor markets and an ancient pyramid being unearthed right in the middle of the city. The architecture reflects the invasion of the Spanish culture and you could be forgiven for thinking you were in Madrid or Paris in one of the many of the big central squares throughout the city.

The pace of life slows dramatically once you get up into the mountains. And mountains they are! The Andes are the longest continental mountain range in the world and average 13,000 ft in elevation. People here live close to the land, usually farming in one way or another. The terraced farms that extend all the way up huge mountains (with no roads) are just one indication of the hard-working ethic these folks inherited from their Incan ancestors. Alpacas, guanacos and llamas are scattered across the landscape, yielding their incredibly soft wool for handknit sweaters and colourful handwoven blankets. And, of course, there are ancient ruins everywhere.

At 12,500 ft, Lake Titicaca is the highest navigable lake in the world, and is home to the amazing floating islands of Uros (the islands themselves as well as the houses and boats are all made from local reeds) and the sacred island of Amantani - both well worth a visit.

The beautiful village of Pisac (the outdoor market here is unparalleled) marks the begin-

ning of the Sacred Valley of the Incas, a fertile plain nestled in the mountains. On the other side of the valley, Ollantaytambo boasts convenient and spectacular ruins right in town. This is also the gateway to Machu Picchu - a definite must if you are in the area, particularly since there is talk of limiting the number of tourists visiting the site in the future due to concerns about degradation of the site from the thousands of people walking through each day. You have a choice of hiking the Inca trail up to the site, or taking the train. Either way is spectacular and will depend on your level of fitness and the time you have to spend on the journey. Most people try to be at the gates of the park by 6 AM so that they can be up on top to see the sunrise. If this isn't important to you, try going in the afternoon - it's much less crowded. Regardless of how or when you get there, Machu Picchu (one of the New Seven Wonders of the World) is a spectacular site.

Once you've had your fill of the highlands, the jungle awaits. Amazonia is the largest and most biodiverse tract of tropical rainforest in the world, containing at least 16000 species of trees alone and definitely worth experiencing. The jungle is hot and wet. Once you accept that, and know that air conditioning is not on the menu for a while you'll find yourself relaxing into the even slower pace of life here. A blanket of noise surrounds you in this environment; insects, frogs and birds create a constant cacophony that provides the musical backdrop to your jungle experience. Scarlet macaws wing overhead and the occasional troupe of monkeys swings through the trees. The air is dense and moist and

breathing feels strangely like drinking. The vibrancy of life, in all its forms, is inescapable and you cannot help being moved by it.

Cusco is the main gateway into the jungle and in and of itself is an experience. Restaurants are plentiful, the night life is exuberant and street vendors sell everything from handmade wooden flutes to the ubiquitous alpaca sweaters to ayahuasca-inspired paintings. Ayahuasca is a plant medicine that has been used by people of this region for thousands of years to experience unity with the universe. If such things appeal to you, there are ayahuasca retreats both in Cusco and in the jungle proper that engage the expertise of local shaman (don't take this experience lightly, though, best to research it thoroughly before you go). You can enter the jungle from any of three frontier towns, Puerto Maldonado, Pucallpa or Iquitos, but be aware that they are the frontier and engaging a trustworthy guide is highly recommended.

A trip on the Amazon River itself is also worthwhile, and there are a number of tour operators that offer various forms of trips. If wildlife is of interest, consider checking out the rare and endangered pink river dolphins that can be seen in the Amazon at the mouth of the Nanay River near Iquitos.

This is just a brief summary of a few of the things I was able to experience in my recent month-long trip to Peru. Of course there are still the Nazca lines (a series of ancient geoglyphs in the Nazca desert that were designated as a UNESCO World Heritage Site), more mountains, more jungle and the entire coastline of fishing/surfing/swimming yet to experience - that will be the next trip!

East Coast Trail News

Below are the guided hikes on the East Coast Trail for July. For more information please, check the East Coast Trail website at: <http://www.eastcoasttrail.ca> (Note these hikes are not connected with the Silver Lights Club)

- Cape Spear Path (Cape Spear to Maddox Cove): Wednesday, July 1, 2015 at 9:30 AM (Moderate)
- Wreck Path (Cappahayden to Chance Cove): Saturday, July 4, 2015 at 9:00 AM (Difficult/Strenuous)
- Caplin Bay (Calvert to Ferryland): Sunday, July 12, 2015 at 10:00 AM (Easy/Moderate)
- Tinker's Point Path (Mobile to Tors Cove): Saturday, July 18, 2015 at 10:30 AM (Easy)
- Stiles Cove Path (Pouch Cove to Flattrack): Saturday, July 25, 2015 at 9:30 AM (Moderate/Difficult)

Events Around the Province

Here are just a few events happening around the Province over the next few months. I hope you find at least one that you and your family can enjoy!

Burin Peninsula Festival of Folk Song and Dance

Eastern

Jul 3 - 5, 2015

Burin

Accordion & fiddle sounds & warm hospitality hold us in time as do the old outport set dances. A music rich heritage for the next generation. Toutons & tea, Workshops.

St. John's Tombolo Multicultural Festival

Eastern

Jul 3 - 5, 2015

St. John's, Arts and Culture Centre

On Friday, Adonis Puentes and the Voice of Cuba Orchestra. Saturday showcases multicultural workshops, presentations & demonstrations on music, dance, food and arts and crafts. Sunday, there is an international food and craft fair along with a multicultural variety concert.

Port Aux Basques Come Home Year

Western

Jul 30 - Aug 8, 2015

Port aux Basques

Enjoy a celebrations as family and friends! This event will have something for everyone.

Exploits Valley Salmon Festival

Central

Jul 11, 2015

Grand Falls-Windsor

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

The Great Fogo Island Punt Race To There and Back

Central

Jul 18, 2015

Joe Batt's Arm

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

The Roy Babstock Beaches Accordion Festival

Central

Jul 13 - 19, 2015

Eastport

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

The Victoria Park Lantern Festival

Avalon

Jul 25, 2015

St. John's

A celebration of community spirit and culture in LIGHT. Winner of Best Festival (non music) Award for 2011 and 2012

Labrador West Regatta

Labrador

Jul 26, 2015

Wabush

A fun-filled day of music, food, drink, games of chance, novelties, etc., along with a highly competitive Olympic style rowing schedule of approximately 20 races.

Twillingate/N.W.I Fish Fun & Folk Festival

Central

Jul 20 - 26, 2015

Twillingate

Parade, fireworks, traditional Newfoundland music, variety fish meals, kids show, dances, giant craft show, unforgettable scenery. 36rd Annual Celebrations of the Fish, Fun & Folk Festival.

Cow Head Lobster Festival

Western

Jul 2015, TBA

Cow Head

Daily lobster dinner, local entertainment, community breakfast, Gros Morne Theater Festival, guided tour of the "Head".

The Split Peas

Central

Jun 16 - Aug 27, 2015

Twillingate

The Split Peas is a seven lady singing group that performs traditional, folk and original music. They have sung in Toronto, Lunenburg, and throughout Newfoundland.

Gros Morne Theatre Festival

Western

May 30 - Sep 12, 2015

Cow Head

6 - play repertory theatre festival of comedy, drama, dinner theatre and evenings of Newfoundland music and recitations.

reenactment and more! We invite you to come join in the fun!

Aug 7 - 9, 2015

+1 (709) 931 2097

dnkflynn@hotmail.com

www.destinationlabrador.com/guide/bakeapple_folk_festival.htm

Saturday Summer Music Series

Eastern

June - October 2015

Bonavista

Saturday Summer Music Series at the Garrick

Basque Footsteps Hike

Labrador

L'Anse-Amour

A guided hike experience - walk in the footsteps of Basque whalers from Schooner's Cove to the Point Amour Lighthouse. A Basque Festival event. Call to register.

Aug 2015, TBA

Toll Free: +1 (800) 563 6353

info@seethesites.ca www.seethesites.ca

Annual Mussel Bed Soiree

Central

Aug 5-10, 2015

Lewisporte

Community festival celebrating Newfoundland culture and heritage with a significant schedule of activities and events for people of all ages.

+1 (709) 535 2737

derek@lewisportecanada.com

www.lewisportecanada.com

The Gathering Fire - Food - Music

Central

Burlington

Headed by comedian and fellow Newfoundland native, Shaun Majumder, The Gathering: Fire, Food, and Music is a festival focused on celebrating the unique culture and cuisine of Newfoundland.

Aug 27 - 30, 2015

Toll Free: +1 (709) 252 2016

thegatheringburlington@gmail.com

www.thegatheringburlington.com

Bakeapple Folk Festival

Labrador

Forteau

Includes wonderful local culture and talent. There's crafts, delicious local foods, entertainment, local folk musicians, a historical

Great Labrador Canoe Race

Labrador

Happy Valley-Goose Bay

The Great Labrador Canoe Race provides participants and spectators with an opportunity to experience Labrador's heritage and the importance of the canoe for accessing the interior of Labrador.

Aug 22, 2015

+1 (709) 896 7777

perry.trimper@gmail.com

labradorcanoerace.com

www.

Newfoundland & Labrador Folk Festival

Avalon

St. John's

One of the largest festivals in the province.

The folk music event of the summer, featuring performers from all over Newfoundland & Labrador, Canada, and beyond.

Aug 8 - 10, 2014

Toll Free: +1 (866) 576 8508

office@nlfolk.com www.nlfolk.com

Writers at Woody Point

Western

Woody Point

The 12th year of our festival features readings by authors from Newfoundland & Labrador and elsewhere, plus great musical entertainment, in the Heritage Theatre and other venues in Woody Point.

Aug 11 - 16, 2015

+1 (709) 458 3009

noel.gary@gmail.com

info@writersatwoodypoint.com

Voices on the Wind - Beothuk Interpretation Centre

Central

Boyd's Cove

A community gathering and celebration of our ongoing human connections to the Beothuk. Join us for dancing, singing, drumming, feasting, and teaching.

Sep 12, 2015

Toll Free: +1 (800) 563 6353

info@seethesites.ca www.seethesites.ca

Health & Wellness

Increasing Fresh Produce Shelf Life

Amanda O'Brien

Living in Newfoundland and Labrador, we've all experienced buying fresh produce and having it go bad within just a few short days. What if I were to tell you there is a simple, cost effective way you can keep fresh fruits and veggies lasting longer while still tasting great? It's all has to do with how and where you store fresh food.

Temperature is the single most important factor in maintaining food quality after harvest. To be specific, there are certain fruits and vegetables that store better on the counter, and there are others which do better in the fridge. Fruits that should be refrigerated include apricots, berries, cherries, figs, grapes, older apples and cut fruit. As for veggies that store better cool, these include: artichokes, asparagus, green beans, beets, Belgian endive, broccoli, Brussel sprouts, cabbage, carrots, cauliflower, celery, cut vegetables, green onions, most herbs, leafy vegetables like lettuce and spinach, leeks, mushrooms, peas, radishes, sprouts, summer squashes, and sweet corn. Aside from keeping fresh produce on just the counter or fridge, there are a couple exceptions to these rules. Some fruits do better when allowed to ripen on the counter first and are then best kept in the fridge. Included in this list are avocado, plums, peaches, pears, nectarines, kiwi

and plumcots. In addition, there are some vegetables which do best away from both the counter and fridge, and in well ventilated areas, away from sunlight. Garlic, onions, potatoes, winter squash, and sweet potatoes are amongst this list.

Now that you know where fresh foods should be stored, it will also help to know what they should be stored with. In this case, the old adage that one bad apple spoils the whole bushel, is true. Most fruits, and some veggies, naturally emit an odourless, harmless, and tasteless gas called ethylene. When ethylene-producing foods are stored next to ethylene-sensitive foods, the gas produced can speed up the ripening process of sensitive foods. The sprouting of potatoes and yellowing of broccoli are two common examples of advanced ripening by this gas. Fruits that release gas and that should be refrigerated include: apples, apricots, melons and figs. Fruits that release gas and that don't need to be refrigerated include: avocados, unripe bananas, nectarines, peaches, pears, plums and tomatoes. Foods that you'll want to keep away from all gas releasers are: ripe bananas, broccoli, Brussels sprouts, cabbage, carrots, cauliflower, cucumbers, eggplant, lettuce and other leafy greens, eggplant, peas, peppers, sweet potatoes and watermelon. To make things simple, reduce the ripening effects of ethylene gas, store foods in different produce drawers in the refrigerator, and on separate sections of the kitchen counter.

In addition to these details of storing fresh produce, it also helps to plan grocery shopping trips around the food you'll be eating throughout the week. Some foods are going

to last a whole lot longer than others. Foods like berries and cherries usually stay fresh for just a couple of days, whereas citrus and celery can last a couple weeks, and onions and apples a month or more. If you grocery shop once a week, plan to eat the foods which spoil faster at the beginning of the week, and save the longer shelf life foods for later.

About the Author

Amanda O'Brien is a Registered Dietitian and is owner/operator of Recipe for Health, a nutrition consulting and coaching company. www.recipeforhealth.ca

Heart Disease and Stroke: Part II

June was Heart and Stroke Month and I'm sure everyone has seen the ads on TV showing what happens when someone is having a stroke and what steps you should take. In this newsletter, we will reinforce the message with some valuable information on strokes - what they are and some of their effects. This information comes from the the Heart and Stroke Foundation of Canada's website, <http://www.heartandstroke.com>.

What is a stroke?

A stroke is a sudden loss of brain function. It is caused by the interruption of flow of blood to the brain (ischemic stroke) or the

rupture of blood vessels in the brain (hemorrhagic stroke). The interruption of blood flow or the rupture of blood vessels causes brain cells (neurons) in the affected area to die.

The effects of a stroke depend on where the brain was injured, as well as how much damage occurred. A stroke can impact any number of areas including your ability to move, see, remember, speak, reason and read and write.

Stroke is a medical emergency. Recognizing and responding immediately to the stroke signs by calling 9-1-1 or your local emergency number can significantly improve survival and recovery.

What causes brain damage from stroke?

Blood vessels called arteries carry blood that is rich in oxygen and nutrients through the body. When an artery to the brain becomes blocked or bursts, the blood supply to a part of the brain is cut off. The longer the brain goes without oxygen and nutrients supplied by blood flow, the greater the risk of permanent brain damage. Brain injuries can also result in uncontrolled bleeding and permanent brain damage. This is usually referred to as an Acquired Brain Injury.

What are the types of stroke?

There are two main types of stroke: those caused by blood clots (ischemic stroke) and those caused by bleeding (hemorrhagic stroke). When clots stop blood from flowing to the brain for a short time, a TIA (tran-

sient ischemic attack) or “mini-stroke” can happen. Stroke can happen to anyone including babies and children (pediatric stroke).

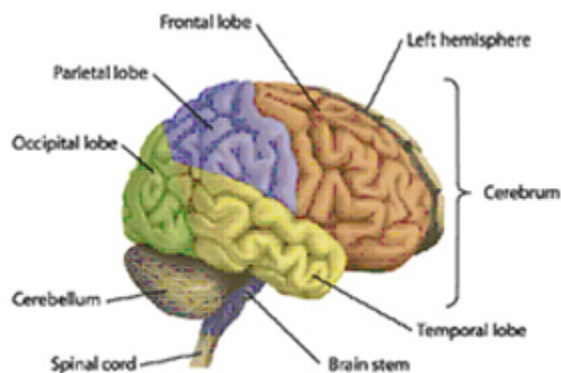
Understanding the brain and the effects of stroke

Your brain is the most complex organ in your body. It consists of more than 100 billion specialized nerve cells called neurons and it acts as a command centre for everything you do, think, sense and say. These neurons depend on the blood vessels in your brain for oxygen and nutrients. Neurons cannot duplicate or repair themselves.

Different parts of the brain control different functions. Learning what the parts of the brain do can help you understand why stroke can affect people so differently.

Anatomy of the brain

The brain is divided into three areas, the brain stem, cerebellum and cerebrum:



Brain Stem

The brain stem sits at the base of the brain and connects to the top of your spine. It maintains important body functions such as breathing, swallowing, digestion, eye movement and your heartbeat. Strokes in the brain stem are often fatal, but when they are not, they affect many of these functions.

Cerebellum

The cerebellum is located at the bottom of the brain, at the back of your head. It is attached to the back of the brain stem, and looks like a miniature brain. It helps control some automatic responses and behaviours, simple movements such as picking up a small object, and more complicated tasks such as balancing. A stroke in this part of the brain could cause a lack of coordination, clumsiness, shaking or other movement disorders.

Cerebrum

Also known as the “thinking brain”, the cerebrum is the main, bulky part of your brain. This is where thinking and muscle control occurs. The cerebrum is made of two halves or hemispheres. Each hemisphere is divided into portions called lobes. Usually, one of these hemispheres is slightly more developed and is called the dominant side. The dominant side is where written and spoken language is organized. In almost all of us, the left hemisphere is dominant even if you are right handed. Because the nervous system is set up in a cross-over design, the right side of your brain controls the left side of your body, and

vice versa. Right hemisphere: The right side of the brain controls artistic functions such as music, awareness of art and insight. It also controls the ability to understand spatial relations, recognize faces and focus your attention on something. People with a stroke on the right side may have trouble with these functions. Left hemisphere: The left side of the brain is responsible for scientific function, such as the ability to work with numbers and reasoning. It also is largely responsible for the ability to understand spoken language and the written word. The lobes : The entire cerebrum is made up of two layers. The outermost layer is called the cerebral cortex (gray matter). The other layer, called cortex is deeply wrinkled and three of the deepest folds are used to divide the hemispheres into four distinct areas or lobes.

Frontal lobe:

In each hemisphere, the frontal lobe is responsible for movement (motor functions), decision making and executive control (selection and co-ordination of goal-directed behaviors). A stroke in the right side of the frontal lobe will affect your ability to move the left side of your body, and vice versa. Damage to the frontal lobe (usually on the left hemisphere) can cause Broca's aphasia and you can find it difficult to speak in complete sentences. Parietal lobe: Behind the frontal lobe lies the parietal lobe. It is concerned mainly with sensory activities, such as receiving and interpreting information from all parts of the body, including where your body is positioned in physical space . A

stroke affecting the parietal lobe in the right hemisphere can cause agnosia, which means you can feel, see and hear, but may not be able to understand what you are perceiving. In other cases, a condition called neglect may develop, which means you may lack awareness of one side of your body. Neglect can impair many self care skills, such as dressing and washing. Temporal lobe: The temporal lobe controls hearing and memory and is also involved with auditory perception. Strokes in the temporal lobe of the dominant hemisphere (usually the left) can cause a speech disorder known as Wernicke's aphasia. People with Wernicke's aphasia (fluent aphasia) may speak in long sentences that have no meaning, or with unnecessary words and made-up words. Memories are stored in the inner part of the temporal lobe. Unless both the left and right lobes are damaged, memory loss after stroke is usually temporary.

Occipital lobe:

The occipital lobe lies at the back of the head and is responsible for vision. A stroke in the occipital lobe on one side may result in vision loss on the opposite side. Although the eye is functioning normally, the brain is unable to process information from that eye.

Effects of a stroke

Each stroke is different. How well you recover from a stroke depends upon many factors including how much your brain was damaged and in what areas, and your health before the stroke. The work you do with your

stroke rehabilitation team and the support from family and friends are also important to your recovery.

A stroke damages the brain and causes a sudden loss of brain function. Because your brain controls everything you say, do and think, a stroke can have a wide variety of effects.

Strokes in the cerebrum

The cerebrum is responsible for controlling movement and sensation, speech, thinking, reasoning, memory, sexual function, and regulation of emotions. It is divided into the right and left sides or hemispheres.

Effects of left hemisphere strokes

- Weakness or paralysis on the right side of your body.
- Trouble reading, talking, thinking or doing math.
- Your behaviour may become slower and more cautious than usual.
- Trouble learning or remembering new information.
- You may need frequent instructions and feedback to finish tasks.

Effects of right hemisphere strokes

- Weakness or paralysis on the left side of your body.
- Vision problems.

- Problems distinguishing distance, depth, between up and down, or between front and back. This can make it hard to pick up objects, button a shirt, or tie your shoes.
- Problems understanding maps.
- Problems with short-term memory. You may be able to remember something that happened several years ago, but not something you did a few minutes ago.
- Forgetting or ignoring objects or people on your left side (this is called neglect). You may even ignore your own left arm or leg.
- Judgement difficulties, such as acting impulsively or not realizing your own limitations.

Strokes in the cerebellum

Although strokes in the cerebellum is a less common stroke, the effects can be severe, including:

- Inability to walk and problems with coordination and balance (called ataxia).
- Dizziness.
- Headache.
- Nausea and vomiting.

Brain stem strokes

This is an uncommon type of stroke. Strokes in the brain stem are often fatal, but when they are not, they affect many of these functions. The brain stem is the area at the very base of the brain, right above the spinal cord. If you have a stroke in the brain stem, you can have problems with:

- Breathing and heart function.
- Body temperature control.
- Balance and coordination.
- Weakness or paralysis of your arms and legs on both sides of the body.
- Chewing, swallowing and speaking.
- Vision.

Will a stroke change my life?

Any major illness will change your life. Almost all stroke survivors recover to some extent. Most stroke survivors go on to lead full, meaningful lives. Your stroke rehabilitation team, family, friends and relatives can help you make the best possible recovery.

LEARN THE SIGNS OF STROKE



© Heart And Stroke Foundation of Canada, 2014

If you or someone with you experiences any of these signs, call 9-1-1 or your local emergency number immediately. Acting quickly can improve your survival and recovery. Do not drive yourself or the person having a stroke to the hospital an ambulance will get you to the best hospital for stroke care.

NALCOR News

Retirees

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

Gerard Collier

Jun 6, 1988: - Started as temp. Tradesman "B" Linesman at Churchill Falls

Jul 9, 1990: - Worked temp roles at Bishop's Falls & Bay D'Espoir until gaining term employment

Oct 15, 1991: - Moved to Lineworker "A" at Bishop's Falls

Jun 3, 1991: - Moved to Permanent position of Lineworker at Ramea, June 3, 1991

Jul 6, 1992: - Moved to TRO in Fogo

Later: - Moved to Lineworker "A" position with TRO Central in Bay D'Espoir

Apr 30, 2015: - Retired

Frank Noonan

Oct 1982: - Started as Fire/Security officer in Churchill Falls

Apr 4, 2015: - Retired

Joe McDonald



Aug 13, 1990: - Hired as Technician I, Protection & Control (Metering) in Holyrood

Aug 13, 1984: - Progressed to Technologist level

May 2, 1988: - Became Protection & Control Technologist in Whitbourne

Jun 26, 2015: - Retired

Tony White



Apr 1983: - Hired as temporary General Maintenance "A"

May 22, 1995: - Became permanent General Maintenance "A"

Jul 21,2009: - Became Carpenter

May 29,2015: - Retired

Barry Ropson

May 11,1981: - Hired as Station Operator in Churchill Falls

Jan 24,2011: - Became a Planner in Churchill Falls

May 31,2015: - Retired

Irene Madore



Jun 1,1992: - Hired as a Meter Reader/Collector

Jun 30,2015: - Retired

Capitol Hydro



Events

Family Movie - July 19

Contact:

Amanda Singleton 570-5981

Dawn Dunn 737-4902

Melissa Hardy 737-4867

East Coast Trail Hike - August

Contact:

Brad Smith 778-6635

Susan Ryan 737-1776

Pippy Park Golf - September

Contact: Amanda Singleton 570-5981

Dawn Dunn 737-4902

Melissa Hardy 737-4867

Request for Event Suggestions

Do you have an idea for a great social club event? If so we want to hear from you!

The Capitol Hydro Social Club greatly values its relationship with the Silver Lights group and its members. As such we want to know what events you would like to attend. Please let us know of any suggestions you may have

for a different social club event and we'll do our best to incorporate it this year and years to come. We would greatly appreciate your input on how to make our events better!

Updated Mailing List

Not receiving our event notices?

If not, and you would like to receive information on events and other communications, please let us know by contacting the Social Club at CSocialClub@nlh.nl.ca and provide us with an up-to-date email address. We'll get you added to our mailing list so you can receive timely information on all the fun events happening this year!

Club Executive

President	Chris O'Brien	737-1214
Vice President	Tim Manning	737-1730
Publicity	Caryn Philips	737-1765
Secretary	John Flynn	737-1739
Finance	Maria Viscount	737-5219
Treasurer	Tracy Maynard	737-1288
Special Benefits	Marie Avery	737-1476
Entertainment	Amanda Singleton	570-5981
Entertainment	Dawn Dunn	737-4902
Entertainment	Melissa Hardy	737-4867
Sports	Brad Smith	778-6635
Sports	Susan Ryan	737-1776
Exec@large	Trevor Smith	

The Lighter Side



Dear Lord...
So far today, I am doing all right.
I have not gossiped, lost my temper, been greedy, grumpy, nasty,
selfish, or self-indulgent.
I have not whined, bitched, cursed, or eaten any chocolate.
I have not charged on my credit card.
But I will be getting out of bed in a minute, and I think that I'll
really need your help then.



Contacting the Silver Lights Club

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

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

Membership Fees

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

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

Club Service and Support

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