



SILVER LIGHTS CLUB

NEWFOUNDLAND AND LABRADOR HYDRO
A Nalcor Energy Company

President's Message

Gerry Bowers

If March month weather began like a lamb, it is forecast to exit like a lion. As of Saint Patrick's Day the lion has begun to growl.

Over a twelve month period ending in February, I have been away for roughly five months. I returned in mid March, too soon it seems. Unless the Canadian dollar strengthens against the US dollar I am not sure if my travel plans will include sunny and warm Florida next year. The one benefit this year was the price of gasoline which was \$1.82 per gallon (US) to a high of \$2.40 a gallon by late February. This low price for gasoline encouraged more drivers on the roads than usual and I saw many motorists fixing flat tires to my surprise. However, in the southern States the absence of snow means no tire change over or inspection of the tire tread. Tires are on until they are bald or have wire protruding!

The clocks have sprung ahead and days are getting longer and I am looking forward to the summer sunshine before my tan fades completely. If I have upset anyone reading this I am really not sorry.

Yours truly,
Gerry Bowers
President

Editor's Message

Janet Calver

Newfoundland spring! Yes, it's with us again!

As I sit down to write the Editor's Message, the sun is pouring in through the window and I get excited thinking that I'll look out and see flowers popping up through the ground and trees coming into bud. We all know by now that our spring doesn't work like that. It lulls you into a false sense of security. We get a few bright sunny days, the temperature soars almost up to the double digits, the water starts dripping from the roof and the snow banks/mountains actually start to shrink, and we think, wow, early spring! Well, Spring might still be a little ways off but in the meantime, the days are longer, the sun is stronger and the Canadian Tire flyer is starting to advertise BBQs and lawn furniture! Hang in there!

While we yearn for warmer days, it's a good time to browse through our latest newsletter. Some of our regular contributors are back with us and we're delighted! Tom Cliff from EXIT Realty, and Chris Schwarz, Scotia McLeod, will be returning and we know their articles are chock-a-block full of great information. Joining our team of contributors is Amanda O'Brien. Amanda O'Brien is a registered dietitian who owns and operates Recipe for Health, a nutrition consulting and coaching company, www.recipeforhealth.ca. Amanda is also a regular columnist for the Telegram. She will be sharing her knowledge and expertise with us on various topics as they relate to healthy eating for the mature person. We're thrilled to have her with us!

We'll introduce you to our newest retirees and those employees who are joining the 25-year club. We've got an update on our cell

phone sale and our upcoming Fall trip to Gros Morne. There's some great information on a Canadian-based travel company. And check out our first part in a series on Heart and Stroke awareness. We can all learn something from this series.

Finally, we're so excited to welcome the Nalcor Energy Capitol Social Club as a contributor to our newsletter! The Capitol Social Club will be publishing their upcoming events in our newsletter thus giving you a chance to learn what's happening and when. Please take the time to have a look at their upcoming events and let them know if there is any activity you would like to see added that would be of interest to you.

As always, I have to thank Kelsey from Human Resources and the Silver lights Executive team Gerry, Vern, Dennis, Reg and Cindy. There would be no newsletter without you!

And finally, a big Thank-you to you, our members and readers! Best wishes for a safe and Happy Easter! Take care.

SilverLights News

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!

Rick Penney	Hydro Place
Douglas Gillard	Holyrood Plant
Joseph Walsh	Hinds Lake Plant
Clarence Payne	Hinds Lake Plant
Boyd Bessey	Churchill Falls
James MacKinnon	Port Saunders
Baxter Penney	St. Anthony
Edward Porter	Holyrood Plant
Michael Mahoney	Holyrood Plant
Scott Slade	Bishop's Falls
Harold Kean	Happy Valley
Gordon Hynes	Churchill Falls
Kimberley Sheppard	Churchill Falls

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.

Team Gushue Highway Cleanup

Unfortunately, we still have not had any feedback from the Department of Transportation and Works regarding new protocols and safety provisions for highway cleanups by volunteer groups. As a result, this initiative is cancelled for the spring 2015. (Note: The Silver Lights Executive have written the Department of Transportation and Works to find out the status of this volunteer program. We will keep you posted.)

Silver Lights Financial Statements - 2014

Silver Lights Club

Balance Sheet

Dec 31, 2014

Assets:

Cash in Bank	4451.27
Accrued Interest Receivable	492.80
Other Assets:	
Term Deposits	<u>28000.00</u>
Total Cash and Other Assets	<u>32944.07</u>

Liabilities:

Fund Balance:

Balance Beginning of Year	30081.53
Current Net Income (Loss)	<u>2862.54</u>
Balance End of Year	<u>32944.07</u>

Silver Lights Club

Income & Disbursements

Jan 1 to Dec 31, 2014

Income:

Computer Sales	8200.00
Cell Phone Sales	300.00
Interest Income	386.24
Membership Fees	<u>245.00</u>
Total Income	<u>9131.24</u>

Disbursements:

Bank Charges	10.20
Donations	2000.00
Events Expense:	
Ronald McDonald Dinner	163.42
Highway Cleanup	17.25
Information Sessions	100.00
Socials	977.53
Woody Island Trip	<u>3000.30</u>
Meetings and Conferences	
Newsletter	
Office Expense	
Total Disbursements	<u>6268.70</u>
Income over (under) Disbursements	<u>2862.54</u>

Upcoming Silver Lights Events

Fall Trip

Silver Lights will be organizing another trip this year to the Gros Morne area, September 9 - 11 (tentative dates). There is so much to see and do in this area, including boat tours (Western Brook Pond, Bonne Bay), the Tablelands Trail, the Discovery Centre, Woody Point Heritage Walk, local dinner theatres, the Gros Morne Theatre Festival, hiking, golfing, just to name a few. We are asking for expressions of interest at this time. Please let us know by May 15, 2015 if you are interested in this trip.

Everyday Life

East Coast Trail News

Fund Raising Event and International Trails Day

Support the East Coast Trail

June 6, 2015

For more information:

1-(709)-738-4453

office@eastcoasttrail.com

www.eastcoasttrail.com

Let's Talk Real Estate

Tom Clift

What is the value of your house? Many people wonder about this from time to time. It comes to the forefront when it comes time to sell. There are a few ways of determining this, however, one hundred percent accuracy is never guaranteed.

You can hire a registered appraiser to determine the value of your home. This is what they are educated to do and they have no ulterior motives with regards to commission. Banks use registered appraisers to determine the value for a house when re-financing or setting up a new mortgage. Generally speaking, a value determined by a registered appraiser should be within a couple of percentage points and if more than one appraiser were to do an appraisal on the same house, they should be very close to each other in

value.

The other way is to have a realtor assess the value of the house. An experienced realtor should be capable of being reasonably accurate and there is no charge for it. The main disadvantage to this is that banks or lawyers will not accept a realtor's market analysis. However, for the purpose of selling your house, asking a realtor should be quite acceptable. It would be wise to get at least two market evaluations done by two separate realtors and to make sure the sales they use are indeed similar to your house.

When a registered appraisal is ordered by a bank or a lawyer, there is no room for argument. It is an impartial judgement and not open to change. When a realtor does a market analysis, home owners are permitted to express their opinion and do not need to agree with the price.

The true value of a house is what someone is willing to pay for it. Most people in the market for a house do their research and have a good idea what they think they should pay for your house. If your house is on the market for an extended period of time with several viewings and no offers, you can be confident the price is too high!

About the Author

Tom Clift

homes@tomclift.ca

(709) 746-5363

www.tomclift.ca

Scotia McLeod

Chris Schwartz



Preparing for Retirement

Determining how much savings or annual income you will need to fund your retirement can be difficult to pinpoint, but it is a critical component of defining your retirement lifestyle and goals.

Unfortunately, there are as many answers as there are dreams for retirement. The actual dollar amount depends largely on what you plan to do: switch careers, travel, start a new business. The possibilities are endless, so it's important that you start considering your options now and set some realistic financial goals for yourself.

To get started you need to ask yourself four basic questions:

- What are my investment goals?
- How long do I have to invest?
- How long do I expect to live in retirement?
- How much risk am I willing to take?

Your investment goals will depend on how you plan to spend your retirement. If you don't have a clear idea just yet, consider your current lifestyle and your dreams. This will help you formulate an investment goal, which you can adjust as retirement age approaches.

Next, determine how long it will be before you retire - your time horizon. Generally speaking, the longer your time horizon, the more risk you may be able to accept in exchange for potentially higher returns. If your time horizon is relatively short, you may not want to accept as much risk and may prefer a more stable investment.

Because it may be hard to imagine yourself retired, it may be even harder to think about where the money for retirement will come from. Traditional methods for funding retirement, such as the Canada Pension Plan, Old Age Security and other retirement benefits, may not meet all your financial needs especially when people are living longer and retiring at an earlier age.

One solution may be to rely more on retirement savings programs that you control to fund an active and comfortable retirement. As company pensions are increasingly less likely to be part of a typical Canadian's retirement planning framework, ensuring your portfolio can provide adequate returns throughout your retirement will be key. Here are ways you can align your retirement planning approach with your current life stage:

How to Get Ready for Retirement:

BUILD your wealth (if you are more than five years from retirement)

- Determine the retirement lifestyle you aspire to.
- Calculate how much you have already saved for retirement.

- Ensure you are contributing the maximum amounts to all tax-deferred savings accounts such as Registered Retirement Savings Plans (RRSPs).
- Either pay off all debts or create a plan to pay them off.

PRESERVE your wealth (if you are within 5 years before retirement)

- Start thinking about how long you expect to live in retirement - remember that longevity risk is key (Each member of a 65 year old couple has a 50% chance of living to 90).
- Estimate your budget - how much income will you need to cover your essential and desired spending goals. Estimate your tax liabilities.
- Take stock of all assets and potential income sources. Determine your 'funded ratio' by dividing your total assets by your spending goals in retirement. If it is below 100%, talk to your advisor about ways you can increase it before you retire and be sure to review it regularly.
- Take full advantage of all tax-deferred savings options, catch-up contributions, flexible savings accounts and tax-advantaged investment solutions.
- Ensure your investment portfolios are appropriately allocated to help increase the chance of your money lasting as long as you do.

SPEND your wealth (if you are in retirement)

- Meet with your advisor regularly to recalculate your situation.
- Adapt your spending and/or asset allocation according to any changes in your funded ratio.
- Consider setting aside assets to leave a legacy to family or charity.
- Ensure there is someone you trust who is aware of your priorities and can ensure your wishes are fulfilled.
- Make sure your records are accessible by that trusted person if they need to act on your behalf. This includes physical as well as digital records.

Adapted from Russell Investments Canada

About the Author

Chris Schwartz, CMA is a Wealth Advisor with ScotiaMcLeod and works with the Morrison Randell Group. He can be reached at 576-1387 or chris.schwartz@scotiamcleod.com

Travel

Adventure Canada Cruises

When you hear advertisements for a cruise holiday, it usually involves somewhere south

of Newfoundland where it's typically a lot warmer. By this time of year, most of us would love to have a blast of heat and sunshine but for those of you who want more than the "Caribbean experience", Adventure Canada may be the answer for you.

Founded in 1987, Adventure Canada uses a small expedition ship, best suited for remote exploration, to bring people to the more remote places in Canada and beyond. Its focus is not on the "all-inclusive drink and food plan", but more on the wildlife, culture, art, history, archaeology and landscape of the destination. Just imagine the chance of going to the polar icecaps in the Arctic or the Antarctic or exploring a coastal rain-forest on the west coast of Canada or perhaps even exploring the British Isles!

You won't find 5000 passengers on Adventure Canada ships - think of between 45 - 100. With the smaller vessels and a fleet of Zodiac landing craft, it's easy to visit the more remote places and get up close to wildlife. That, together with highly trained specialists and resource personnel, mean you get a more complete understanding of the destination area.

If you are more into art, natural history or photography, then Adventure Canada has programs specifically crafted for you. The Art is Adventure and PhotoWild programs are just two of the possibilities that would allow for more in-depth exploration of nature.

Below are just a sample of the adventures from Adventure Canada. For more information check out their website at <http://www.adventurecanada.com/>

Newfoundland Circumnavigation 2015

June 24, 2015 - July 4, 2015

We celebrate twenty years of cruising Newfoundland with this spring sailing, ideally timed for whales, icebergs, and breeding seabirds. The island's rugged charm and geographic diversity are best appreciated when visiting by ship. At Gros Morne, the planets mantle frames fiords that would be at home in Norway; on the Avalon Peninsula, a chunk of what was once Africa meets remnants of the Appalachian Mountains. Starting and ending in historic St. John's, we'll experience Newfoundland's lively culture and dramatic scenery in daily expedition stops. A visit to the French island of Miquelon caps the adventure. The welcome we receive in Newfoundland's outport communities is indescribable; the music and stories, unforgettable.

Newfoundland & Wild Labrador 2015

July 5, 2015 - July 17, 2015

The charm of Newfoundland meets the splendour of Labrador! Newfoundland's Gros Morne provides a glimpse into ancient geology, while in Torngat Mountains National Park, the tallest mountains east of the Rockies tower over pristine Labrador coastline. Breeding and nesting seabirds are among this voyage's highlights. Icebergs, whales, polar bears and seals will have us scanning the horizon. Beginning on the French Island of Saint Pierre, we'll journey through Newfoundland history, exploring French, First Nations, Basque, and Viking influence. In

Labrador, we'll visit the Inuit homeland, Nunatsiavut, as we follow the trail of the explorers, northward along Canada's Wild East Coast.

This voyage features our Floating Book Club! Read more about it on our blog.

Heart of the Arctic 2015

July 17, 2015 - July 29, 2015

On this voyage we will be traveling with special guest chef Tojo-san.

This journey reveals the spirit and beauty of the Arctic. From Canada's Inuit regions of Nunavik and Nunavut to Greenland, the chances of seeing wildlife are excellent. Polar bears, walrus and muskox will be among the highlights. Embarking in Kuujuaq, we set sail for Akpatok Island; its cliffs are home for thousands of Thick Billed Murres, and the ever opportunistic polar bears feeding on the shores below.

Guests will explore with local hosts, learn about regional customs, and sample local food. A highlight for art lovers will be visits to Kinngait, Kimmirut, and Pangnirtung, where we will meet established and emerging artists.

As we sail eastward towards Greenland, we'll keep a lookout for whales and seabirds. Arriving in Greenland we'll venture into the island's capital city, Nuuk, where we will view the famous Qilakitsoq mummies. Before sailing up Western Greenland's longest fjord, we'll Zodiac cruise and then hike up to a stunning glacier. Our journey comes to an end in Kangerlussuaq.

Birding The Andes of Ecuador

Oct. 18, 2015 - Oct. 22, 2015

Come with us as we experience diverse habitats and birds of the Andes. Our tour includes the 4000 meter high paramo in the Papallacta Pass, in the shadow of the immense, snow-capped peak of the volcanic Antisana and its glacier, and the eastern slope of the Andes at Wildsumaco and Guango Lodges.

This is a glorious opportunity to sample the amazingly diverse South American birdlife amidst superb scenery! We encounter a wealth of fascinating species - lots of hummingbirds with evocative names such as Gorgeted Sunangel and Sword-billed Hummingbird, the latter feeding on the long trumpet-shaped Datura flowers. There are trogons and quetzals, barbets and mountain-toucans, gaudily-plumaged tanagers, and maybe the superb Andean Cock-of-the-Rock. Soaring over Papallacta Pass is the very impressive Andean Condor. The unique "polylepis" forest groves at these high altitudes have their own special wildlife, and the clear mountain rivers support the "torrent trio" of Torrent Duck, Torrent Tyrannulet and the superb White-capped Dipper. A marvelous experience of mountains and forests and their exciting wildlife

Sable Island 2016

June 11, 2016 - June 19, 2016

Sable Island's wild horses are world-famous, but there's so much more to this re-

mote sand island off the coast of Nova Scotia. The world's largest colony of gray seals breeds here, as do the rare roseate tern and the endemic Ipswich sparrow, among many birds of note. Amid the island's forty-two kilometres of beaches, dunes, and bogs you'll find a plethora of plants: from iris, to sundew, to wild berries in abundance. Whales and sharks ply the nearby waters.

Sable Island's history includes shipwrecks and salvage; sealing and walrus hunting; rescue and research. Still, the horses remain the island's most charismatic residents. Free to roam, they represent one of the world's last wild equine populations. Now protected as Canada's forty-third national park, Sable Island offers an adventure unlike any other.

Ski Festival

Labrador

Labrador City

Citizens' races, jack rabbit events, instructional and wax sessions, steak night, open house, free pasta supper.

Mar 21-29, 2015

+1-(709)-944-5842

menihek@nf.aibn.com

www.meniheknordicski.ca

2015 Provincial Drama Festival

Central

Gander

Newfoundland and Labrador's finest theatrical performers come together for a week of great theatre.

April 5 - 11, 2015

Events Around the Province

Great Labrador Loppet

Labrador

Labrador City

The Great Labrador Loppet, premier Cross County Ski event, 50, 28 and 10 kms between Fermont, Quebec and Labrador City.

Mar 28, 2015

+1-(709)-944-5842

menihek@nf.aibn.com

www.meniheknordicski.ca

August: Osage County

by Tracy Letts

Sunday, April 5

Avion Players - Gander

Molly on the Shore

by Frank Holden

Monday, April 6

School Zone Productions - St. John's

The Selkie Wife

by Kelley Jo Burke

Tuesday, April 7

Northcliffe Drama Club - Grand Falls-
Windsor

WScontent::loadArticle=Load&B0param::

WScontent::loadArticle::article_id=
DB0502F9-1A8C-467D-A60C-E9ECA2B5D358

Agnes of God

by John Pielmeier

Wednesday, April 8

Mokami players - Happy Valley-Goose Bay

Cape St. Mary's Performance Series

Avalon

Cape St. Mary's Ecological Reserve

Series of music, storytelling, readings,
sounds, visual arts, short movies at the
Interpretation Centre, Cape St. Mary's
Ecological Reserve.

Jun 27 - Sep 12, 2015

+1-(709)-753-2102

info@capestmarysperformanceseries.ca

www.capestmarysperformanceseries.ca

Vimy

by Vern Thiessen

Thursday, April 9

St. John's Players - St. John's

Discovery Celebrations

Eastern Bonavista A celebration of John
Cabot's 1497 landfall. Come and enjoy a
day full of discovery and entertainment.
Activities and events to be determined.

Jun 24, 2015

Toll Free: +1-(877)-468-1497

matthewlegacy@nf.aibn.com

www.matthewlegacy.com

Fat Pig

by Neil LaBute

Friday, April 10

Northern Lights Theatre Company -
Labrador West

The Goat or, Who is Sylvia?

by Edward Albee

Saturday, April 11

Off-Broadway Players - Corner Brook

Discovery Days (Commissariat House)

Avalon

St. John's

Discover 1830's St. John's.... you might be
surprised at what you find.

Jun 20 - 21, 2015

Toll Free: +1-(800)-563-6353

For more information, see
the following website: **https:**
//artsandculturecentre.com/
gander/online/default.asp?doWork::

info@seethesites.ca
www.seethesites.ca

Jun 1 - Oct 1, 2015
+1-(709)-454-4900
randys.cull@nf.sympatico.ca
www.lightkeepersvikingfeast.com

East Coast Music Week

Avalon

Torbay

Eastlink East coast Music Week hits St. John's from April 8 - 12! For more information or to buy tickets, visit our website.

Apr 8 - 12, 2015

Toll Free: +1-(800)-513-4953

jeff@ecma.com

ecma.com

Gros Morne Theatre Festival

Western

Cow Head

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

May 30 - Sep 12, 2015

Toll Free: +1-(877)-243-2899

tnl@theatrenewfoundland.com

theatrenewfoundland.com

www.

Feather & Folk Nature Festival

Western

Codroy

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

May 29 - Jun 2, 2015

+1-(709)-955-2058

codroyvada@gmail.com

www.featherandfolk.ca

Live Music at the Norseman

Western

L'Anse aux Meadows

This event is hosted by one of Newfoundland's finest restaurants. Browse our great selection of Inuit, Innu and local art before and after the dinner theatre.

Jun - Sep 2015, TBA

+1-(877)-623-2018

noordhof@nf.sympatico.ca

www.valhalla-lodge.com

The Great Viking Feast Dinner Theatre

Western

St. Anthony

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

National Aboriginal Day

Central

Boyd's Cove

Celebrate the heritage and diverse cultures of our province's Aboriginal peoples.

Jun 21, 2015

Toll Free: +1-(800)-563-6353
info@seethesites.ca
www.seethesites.ca

Jun 12 - 14, 2015
+1-(709)-786-2126
rdelaney@town.bayroberts.nf.ca
www.bayroberts.com

Rising Tide Theatre - Seasons in the Bight Theatre Festival

*Eastern
Trinity*

Rising Tide's award-winning blend of history, drama & culture set amidst the magnificent backdrop of historic Trinity & presented by the province's finest professional artists offstage and on.

Jun 10 - Sep 30, 2015
Toll Free: +1-(888)-464-3377
risingtide@nf.aibn.com
www.risingtidetheatre.com

Southern Shore Dinner Theatre

*Avalon
Ferryland*

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

Jun 26 - Sep 11, 2015
Toll Free: +1-(888)-332-2052
jenniferajohnston@yahoo.ca
www.ssfac.com

Saturday Summer Music Series

Eastern Bonavista Saturday Summer Music Series at the Garrick
June - October 2015
+1-(709)-468-5777
garrickboxoffice@nf.aibn.com
www.garricktheatre.ca

Trails, Tales and Tunes - A Walking and Entertainment Festival

*Western
Norris Point*

Our May festival offers a fabulous mix of outdoor activities, storytelling, culinary events and great music, all set in the stunning landscape of Gros Morne National Park.

May 15 - 24, 2015
+1-(709)-458-3604
info@trailstalestunes.ca
www.trailstalestunes.ca

Songs, Stages and Seafood Festival

Avalon

Bay Roberts Join us on a journey of discovery, designed to appeal to your senses. From tastings, demos, workshops, contests, hiking, music and dancing, the weekend is truly an event you will not want to miss!

Health & Wellness

Nutrition - Nondairy Goodness

Amanda O'Brien

We all know milk is expensive. Milk made big headlines last year for having some of the highest prices right here at home, when compared to other provinces across the country. Nutritionally, milk is a source of 16 essential nutrients, and perhaps most notably being a good source of calcium and vitamin D. Regardless of the percentage of fat, one cup of milk provides about 100IU of vit D and 300 mg of calcium. Like milk, other dietary sources of calcium and vitamin D can be costly. Dark leafy greens like spinach, kale and broccoli, fatty fish like salmon, mackerel and trout, and almonds, are some of the best nondairy sources of calcium and/or vitamin D. There are however other lesser known sources of calcium and vitamin D outside of the dairy aisle which may be a little easier on the pocketbook.

Tofu

If it's prepared with calcium sulfate, tofu will be a source of heart healthy calcium (just look to the ingredient list to see the % Daily Value for calcium and you'll easily know for sure). A 3/4 cup serving will provide about

290mg, which is the same amount as one cup of milk.

White navy beans

Canned, or cooked white and navy beans have on average 117 mg of calcium for a 3/4 serving. Although not all that cheap, blackstrap molasses, is another surprising source of calcium. It has 179 mg for just one tablespoon. For more calcium yet, combine the two for a meal of molasses baked beans.

Turnip greens

With 119 mg for a 1/2 cup serving, turnip greens contain more calcium than the beloved kale. Sprinkle greens with one tablespoon of sesame seeds to add another 88mg of bone building calcium.

Eggs

These are a fairly cheap source chronic disease fighting vitamin D, but you've got to eat the yolks. On average, two yolks provide 73 IU. Add one teaspoon of margarine or butter to your eggs for an additional 25IU.

Sardines

With the bones and all, a deck of card sized serving, or 75 grams has 180 mg of calcium and 144IU of vitamin D. That's over half of the calcium and one and a half times the vitamin D in one cup of milk.

There are a couple points worth mentioning though. You see, the absorption of calcium and vitamin D isn't always 100%. Cal-

cium absorption can somewhat be prevented by fibre in foods (as in the greens and seeds) or phytates in foods (such as the beans). As for vitamin D, it's best absorbed in the presence of fat. And to make things just a little more complicated, vitamin D helps with calcium absorption. I guess what I'm trying to illustrate is that milk, or a fortified milk beverage (like soy, almond, rice, hemp, quinoa, etc) can be an ideal vehicle for getting enough dietary calcium and vitamin D along with absorbing most of what you consume.

However you get your calcium and D, dairy or not, ensure you get enough. Most adults need 600IU of vitamin D per day and those over 70 need 800. Regardless of what you eat, everyone over fifty and living in NL (or anywhere else in Canada for that matter) are suggested to take a supplement of 400IU of vitamin D daily. As for calcium, adults under fifty need 1000mg daily, and women fifty and over and men over 70 require 1200. Unsure if you are getting enough? Try the calcium calculator at www.iofbonehealth.org and for vitamin D, try the 'Vitamin D Calculator' app, free through iTunes.

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 I

Over the course of this year, I'm going to be presenting different articles from the Heart and Stroke Foundation of Canada's website, <http://www.heartandstroke.com>. The topics to be covered will include Heart Disease, Strokes, Women and Heart Disease and Stroke, and finally First Aid, CPR and AEDs.

Here are a few facts for you:

- Cardiovascular disease (heart disease and stroke) is a leading cause of death for Canadian women.
- The death rate from heart disease and stroke has declined by more than 75 per cent since the Foundations beginnings in 1952.
- There is still a lot to do: Heart disease and stroke remain a leading cause of death for Canadian men and women, and 9 in 10 have at least one risk factor for heart disease or stroke.
- Eighty percent of premature heart disease and stroke is preventable.
- Changing demographics make the issues even more urgent, with the aging of the baby boomers and a younger generation facing increasing risk factors such as high blood pressure, diabetes and obesity.

What is heart disease?

Your heart is a muscle that gets energy from blood carrying oxygen and nutrients. Having a constant supply of blood keeps your

heart working properly. Most people think of heart disease as one condition. But in fact, heart disease is a group of conditions affecting the structure and functions of the heart and has many root causes. Coronary artery disease, for example, develops when a combination of fatty materials, calcium and scar tissue (called plaque) builds up in the arteries that supply blood to your heart (coronary arteries). The plaque buildup narrows the arteries and prevents the heart from getting enough blood.

How can I prevent heart disease?

Heart disease is preventable and manageable. Your best defense is controlling the risk factors that could lead to coronary artery disease, such as high blood pressure, high cholesterol, diabetes, smoking, stress, excessive alcohol consumption, physical inactivity and being overweight.

If you've been diagnosed with a heart condition, there are treatments to help you manage your illness. You can further reduce your risk by considering these heart-healthy steps:

- Be smoke-free.
- Be physically active.
- Know and control your blood pressure.
- Eat a healthy diet that is lower in fat, especially saturated and trans fat.
- Achieve and maintain a healthy weight.
- Manage your diabetes.
- Limit alcohol use.

- Reduce stress.
- Visit your doctor regularly and follow your doctor's advice.

Signs of heart attack

Thousands of Canadians die from heart attacks every year because they don't receive medical treatment quickly enough. Learn to recognize the signs of a heart attack so you can react quickly to save a life. Warning signs can vary from person to person and they may not always be sudden or severe. Although chest pain or discomfort is the most common symptom of a heart attack in both men and women, some people will not experience chest pain at all, while others will experience only mild chest pain or discomfort. Others may experience one symptom, while some experience a combination.

- Chest discomfort (uncomfortable chest pressure, squeezing, fullness or pain, burning or heaviness)
- Sweating
- Discomfort in other areas of the upper body (neck, jaw, shoulder, arms, back)
- Nausea
- Shortness of breath
- Light-headedness

If you are experiencing any of these signs, you should:

- CALL 9-1-1 or your local emergency number immediately, or have someone call for you.
- Keep a list of emergency numbers near the phone at all times.
- Stop all activity and sit or lie down, in whatever position is most comfortable.
- If you take nitroglycerin, take your normal dosage.
- If the 9-1-1 operator advises it, chew and swallow one adult tablet or two 80 mg tablets of ASA (Aspirin), as long as you are not allergic or intolerant. Do not take other pain medications such as acetaminophen (Tylenol) or ibuprofen (Advil) instead of Aspirin. Do not substitute Aspirin for medical care; call 9-1-1 or your local emergency number first.
- Rest and wait for emergency medical personnel to arrive.

Signs of cardiac arrest

Cardiac arrest is a medical emergency and can strike without warning, affecting people of all ages and all fitness levels.

Signs of a cardiac arrest include:

- Sudden collapse.
- Sudden unresponsiveness to touch or sound.
- Abnormal or no breathing.

Easy-to-follow steps:

Hands-Only¹CPR

If you witness someone having a cardiac arrest:

1. Call 9-1-1
 - If there are people around, tell someone to call 9-1-1 (or your local emergency number).
 - If you are alone, call 9-1-1 (or your local emergency number).
2. Get an AED (if one is available)
 - If there are people around, tell someone to bring you the AED.
 - If you are alone, get the AED yourself
 - Use the AED as soon as it arrives by turning it on and following the prompts
3. Push hard and fast in the centre of the chest (start CPR)
 - Don't hesitate. Keep pushing until the person starts to breathe or move or someone with more advanced medical training takes over.

Signs of Sudden Arrhythmia Death Syndrome (SADS)

The most common signs for SADS are:

¹Hands only is a servicemark of the American Heart Association, Inc., used under license.

- Fainting or seizure during physical activity.
- Fainting or seizure resulting from emotional excitement, emotional distress, or being startled.
- Family history of unexpected sudden death during physical activity or during a seizure, or any other unexplained sudden death of an otherwise healthy young person.

Although fainting is a relatively common occurrence, if it occurs in circumstances, such as during physical activity or from emotional excitement, it can represent a warning sign of SADS.

CARDIAC ARREST VS. HEART ATTACK — WHAT'S THE DIFFERENCE?



CARDIAC ARREST

Cardiac arrest occurs when the heart suddenly and unexpectedly stops functioning. Signs of a cardiac arrest include: sudden collapse, sudden unresponsiveness to touch or sound and abnormal or no breathing.



HEART ATTACK

A heart attack occurs when the blood supply to the heart is slowed or stopped because of a blockage. The heart continues to beat in heart attack. Warning signs of heart attack include: Chest discomfort, discomfort in upper body, shortness of breath, sweating, nausea and light-headedness.

NALCOR News

Retirees

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

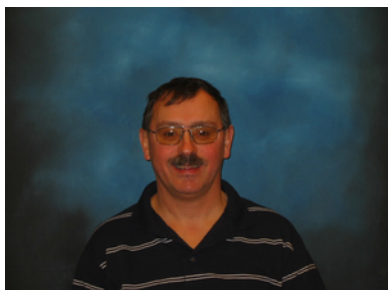
Marilyn Leonard



Jan 4, 2005 - Started with Hydro Finance department as Manager of Risk and Insurance

Jan 31, 2015 - Retired

Trevor Arbuckle



1973 - Summer Student

1974-1975 - Engineering Co-op Student

Mar 10, 1986 - Started with Hydro as a Plant Engineer at the Bay D'Espoir Plant.

Jul 1992 - Became Sr. Plant Engineer.

Nov 9, 1992 - Appointed Manager, Hydro Plant Operations, Bay D'Espoir.

Served as President of the Bay DEspoir Social Club

Mar 10, 2006 - 20 years with NL Hydro.

Jan 14, 2008 - Appointed to position of Mechanical Engineer with the Lower Churchill Project.

Mar 10, 2011 - 25 years with Nalcor Energy.

Feb 27, 2015 - Retired

Keith MacDonald



July 1986 - Started several periods as temporary Mechanical Maintenance A (Millwright) at the Bay D'Espoir Plant.

Dec 1989 - Became permanent Mechanical Maintenance.

Feb 12, 2007 - Accepted position of Mechanical Maintenance 'A' Millwright with Transmission and Operations in Stephenville.

May 11, 2009 - 20 years of service.

May 11, 2014 - 25 years of service.

Feb 27, 2015 - Retired.

Wanda Noseworthy



Jan 17, 1980 - Started as a temporary employee.

Jun 16, 1980 - Started as permanent with Newfoundland and Labrador Hydro as records clerk.

Oct 27, 1980 - Promoted to office services clerk.

Nov 30, 1981 - Promoted to Accounting Clerk.

May 19, 1982 - Moved to Buyer Trainee position.

May 19, 1993 - Progressed to Buyer.

Jan 17, 2000 - 20 years with company.

Jan 17, 2005 - 25 years with company.

Feb 27, 2015 - Retired.

Ray Oliver

Various temporary positions. General Maintenance, Labourer, mechanics helper at Happy Valley & Muskrat Falls.

Jan 28, 2008 - Became term employee.

Dec 31, 2014 - Retired.

Leon Hopkins



Feb 25, 1986 - Started with Hydro as an Industrial electrician (temp.) - Holyrood.

Dec 1, 1986 - Accepted a permanent position Electrical Maintenance 'A' - Goose Bay

Apr 27, 1988 - Accepted position as Electrical Technician III - Hydro Place.

Apr 5, 1993 - Accepted position of Protection and Control Technologist with TRO in Whitbourne.

Jun 8, 2007 - 20 year anniversary.

Jun 8, 2012 - 25 years

Dec 31, 2014 - Retired.

Baron 'Barry' Snow



Nov 17,1976 - Started as fulltime lifeguard
at Churchill Falls.

May 2,1977 - Transferred from Recreation
to Station Operation Apprentice.

Jun 15, 1980 - Completed apprenticeship.

Nov 17, 1996 - 20 years service

May 1, 2000 - Became Senior Station Oper-
ator at Churchill Falls.

Nov 17, 2001 - 25 years service

Nov 17, 2006 - 30 years service

May 5, 2012 - Held temporary assignment
as Issuing Authority for 4 months. Re-
turned as Sr. Station Operator

Feb 27,2015 - Retired

Capitol Hydro**Events****Family Skate - April 25**

Contact:

Brad Smith 778-6635

Susan Ryan 727-1776

Dinner Theatre - May 9

Contact:

Amanda Singleton 570-5981

Dawn Dunn 737-4902

Family Movie - June

Contact: Amanda Singleton 570-5981

Dawn Dunn 737-4902

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	
Sports	Brad Smith	778-6635
Sports	Susan Ryan	737-1776
Exec@large	Trevor Smith	

The Lighter Side

OK, so our winters are rough and long and dreary but hey not as bad as the winters in the following pictures! Are the pictures for real? I'll leave that for you to figure out!! Enjoy!



New England Sign



From the land of giant snowblowers

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.