

CONNECTIONS

THE LABRADOR WEST CHAMBER OF COMMERCE MAGAZINE

2024 WINTER ISSUE

THE FUTURE OF LAB WEST SUMMIT

Shaping Tomorrow, Together

WINTER WONDERLAND

Find your perfect playtime with
the season's best activities

LABRADOR WEST
CHAMBER OF COMMERCE



**Carol Lake
Metal Works**
L I M I T E D

Carol Lake
Hydraulics and Machining
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PRECISION MACHINING,
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OVERHAULS, AND EXPERT
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IN EVERY TURN.

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CAROL LAKE METAL WORKS IS
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AND SERVICES THAT COMPLY
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**“THE RIGHT WAY
IS THE SAFE WAY”**

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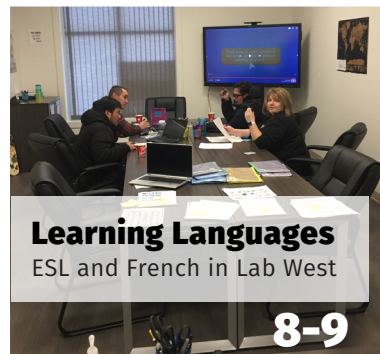
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Welcome to the latest edition of Connections, where we explore the heart of our winter wonderland and engage in the possibilities for our communal progress. In this issue, we delve into the magic of winter recreation that binds our community together, celebrating the joys of snow-covered landscapes and the shared thrill of frosty adventures.

As the snowflakes fall, we invite you to attend and engage with the ‘Future of Lab West Summit’ that we are hosting in late February. This is a three-day event that promises to ignite conversations about propelling our community forward. Together, let’s uncover the strategies, solutions, and insights that will shape the future of our region.

Winter has never looked brighter!

Curtis Doran – Local Business Owner and Chamber Treasurer





Future of Lab West SUMMIT



FEB 26-28
2024

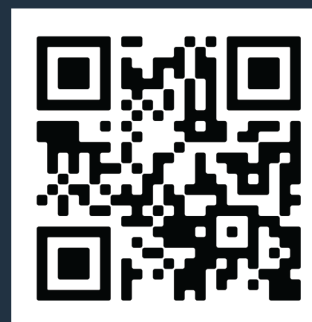


Challenging the obstacles to development in our region

Hybrid Event - Join us in person or online!

Wabush Hotel, Labrador West
9 Grenfell Dr, Wabush, NL AOR 1B0

Scan Qr code for Tickets and Event Information



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promotion économique
du Canada atlantique

Canada

Newfoundland
&
Labrador



LABOUR



ENERGY



TRAVEL



MINING



HOUSING



HEALTHCARE

CATALYST FOR CHANGE

The Labrador West Chamber of Commerce is thrilled to host this vital Summit, focusing on the economic opportunities in the region and addressing the challenges hindering its development.

The Summit will delve into the roadblocks to development, including **Labour, Energy, Travel, Mining, Housing and Healthcare**, and explore innovative solutions to overcome these obstacles.

We will bring together municipal and provincial government representatives, local stakeholders of industry and community, as well as research presentations on the economic outlook, future challenges, and development threats. The event will feature presentations and panel discussions, with questions put forward from the public, to create a platform for collaboration.

The Summit kicks off important talks fuelled by real data, sparking the momentum needed to drive progress in these six areas and beyond.

USE YOUR VOICE

For the Summit to effectively drive change in Labrador West, the backing of the community itself is crucial.

To make the Summit as accessible as possible we are hosting the sessions live on Zoom, for those unable to physically join at the the Wabush Hotel. For those who are unable to purchase tickets for the Summit we are offering up a free opportunity to voice your opinion in the week prior to the formal event.

We are hosting a free pre-summit Public Consultation at the Arts and Culture Centre on Wednesday, February 21st from 6pm-9pm. We welcome you to join us at this session to air any issues or put forward any questions you would like brought forward during the Summit's panel discussions.

If you are unable to attend this Public Consultation, please email your questions to labwestsummit@gmail.com before Friday, February 23rd.

SCHEDULE OF EVENTS

**WED 21
FEBRUARY**

Pre-Summit Public Consultation – FREE EVENT

Use your voice and put forward questions or concerns to be discussed during the Summit itself.

6pm-9pm

Venue: Arts and Culture Centre

**MON 26
FEBRUARY**

*Venue: Wabush Hotel, 9 Grenfell Drive, Wabush NL
Summit sessions run from 9am-4pm*

MORNING: Presentation of Economic Outlook

KEYNOTE LUNCHEON with Premier Dr. Andrew Furey

AFTERNOON: Healthcare Session

EVENING: Steak & Ski Night, Hosted by Hestia Heating

Venue: Smokey Mountain Ski Club

**TUE 27
FEBRUARY**

MORNING: Mining and Energy Sessions

AFTERNOON: Travel Session

**WED 28
FEBRUARY**

MORNING: Housing Session

AFTERNOON: Labour Session

TEMPLE'S BUSINESS RESURGENCE

A TALE OF RESTART AND 20-YEAR TRIUMPH

During a time where sustainability is at the forefront, Dion Temple, the strategic leader behind Twin City Distributors Inc., has not only steered his company through triumphs and trials but has also extended his commitment to the community through the Twin City Green Depot. This Newfoundland and Labrador-based, independent, licensed owner-operator has become a pivotal player in the province's Used Beverage Container Recycling program, embodying Dion's dedication to a greener future.

Twin City Green Depot, among the 53 locations in the province, stands out as a beacon of environmental responsibility. Over its four years of operation in Labrador West under the ownership and operation of Dion and Vanessa Temple, the depot has become a vital hub in the community's recycling efforts. In

the span of 12 months alone, the Twin City Green Depot in Labrador West collected a remarkable 5.3 million units.

Beyond beverage container recycling, Twin City Green Depot has forged strategic partnerships to expand its environmental impact. Collaborating with Cascade, the depot aids in the recycling of cardboard from the local Walmart, contributing to a more comprehensive approach to sustainability. The partnership with Hebert's Recycling in the used tire program has resulted in the collection of over 10,000 tires annually, shipped to St. John's for responsible processing.

In November, Twin City Green Depot reaffirmed its commitment to environmental stewardship by relocating and extending its agreement with the Multi-Materials Stewardship Board (MMSB) for another 10 years. Operating six days a week with a staff of five, the Twin City Green Depot continues to serve the communities of Labrador West.

Dion Temple's journey, recognized with the Marie Green Business Award, has been one of triumphs and unwavering commitment. Beyond this recognition, Dion's impact on the community is immeasurable. Twin City Distributors Inc., Twin City Green Depot, and Temple's Funeral Home, collectively owned and operated by Dion and Vanessa, have not only created jobs but have also been vital contributors to local initiatives. From supporting community events to ensuring responsible waste management, Dion's businesses have woven themselves into the very fabric of Labrador West, leaving an enduring legacy of sustainable practices and community engagement.

As we celebrate Dion's 20-year entrepreneurial milestone, let us also applaud his significant contributions to environmental excellence and community enrichment. His story, intertwined with the success of Twin City Green Depot, stands as an inspiration for future entrepreneurs and environmental stewards alike. [Explore more about their operations on the Twin City Green Depot Facebook page](#) or [learn about provincial recycling initiatives at \[www.mmsb.nl.ca\]\(http://www.mmsb.nl.ca\)](#).



Tracey West presents Dion Temple with the Marie Green Award as part of the Labrador West Chamber of Commerce AGM, November 2023



LABRADOR CITY COUNCIL'S COMMITMENT TO COMMUNITY GROWTH AND WELL-BEING

In the past two years, the Labrador City Town Council has set a clear direction for the community. Though progress takes time, the Council is committed to achieving results. The overarching goal is growth and development, and it starts with promoting inclusivity, improving infrastructure, and fostering community engagement. The Council has expressed deep concern for seniors, youth, and the most vulnerable members of our population, and are keen to help these groups get what they need to thrive in our community.

Mayor Adams, reflecting on the Town's progress, remarks, "the Council is acutely aware of the pressing housing crisis that impacts Labrador City and preparing for the future by addressing land and housing concerns is a top priority. Some of our main goals include improving seniors' housing and upgrading accessibility standards and infrastructure." The Town will be working in partnership with a volunteer committee to formulate an Accessibility Plan that aligns with the guidelines set forth by the provincial Accessibility Act. This plan aims to break down the barriers and create a more inclusive community for all.

The Council remains dedicated to prioritizing infrastructure improvement, emphasizing the ongoing need for road maintenance and reconstruction, and facility upgrades. Regular road maintenance each year is the best course of action to decrease road deterioration. Larger projects like Willow Drive where lack of drainage causes flooding every spring, will cost more than \$6M to repair. As this project is heavily dependent on government funding, applications and re-construction will be executed in manageable phases. Aging facilities are targeted for substantial upgrades to ensure longevity and improved functionality. The Labrador City Arena, the Carol Curling Club and the Town Hall have all been identified as buildings that require significant work.

The Council acknowledges the importance of community feedback and is actively increasing its online presence. Social

media platforms including Facebook, Twitter and Instagram provide followers with immediate and up to date information. Awareness videos created for the Town's official You Tube channel capture events and enable viewers to learn more about everyday operations. Newsletters available digitally and around town at participating retailers share highlights from the most recent council meeting, community news and event information. Opportunities for more direct public engagement to foster two way communication are also being explored. A recent community survey had more than 400 people respond with their opinion on what should be a priority for our community. Strengthening resident relationships and improving communication are central to the Council's vision. Community feedback is highly valued, and the Council is committed to transparency and accessibility in its operations.

Community events play a pivotal role in bringing residents together. IronFest, a successful annual event, exemplifies this. Mayor Adams praises its ability to unite the community, especially after the pandemic's lockdowns. The Council recognizes the long-term potential to attract visitors, boost the local economy, and celebrate Labrador City's unique lifestyle.

Mayor Adams highlights the importance of unity, a lesson learned during the pandemic, emphasizing the success of events like IronFest, Canada Day celebrations, and Christmas festivities. Winter Carnival events are also eagerly anticipated, offering residents numerous opportunities to come together and celebrate. "We have much to look forward to this year," Mayor Adams remarks. "Our community spirit shines through in our events, and we invite everyone to come out and take part."

The Town Council remains committed to its clear vision of fostering community growth and well-being, acknowledging that they are better together. **As they continue to progress, Labrador City can look forward to a brighter future shaped by unity and inclusivity.**



LEARNING LANGUAGES

ESL AND FRANÇAIS IN LAB WEST

Association for New Canadians ESL Classroom

The Association for New Canadians' (ANC) Labrador West English Second Language (ESL) classroom is up and running!

This program offers free English training to newcomers wishing to enhance their language skills, a main goal for many. Our students are motivated by a number of factors, including work priorities, wishing to assist their children with their schoolwork, or wanting to comfortably converse with English speaking members of the community. I have a deep respect for my clients, as they often make time in their busy schedules to attend classes and apply themselves to the lessons.

Our classroom is well-equipped to deliver a balanced English language program that meets the expectations of modern learning. A Smartboard, Chromebooks and high speed internet enable students to be a click away from the magic of online learning. We also provide meaningful and authentic learning experiences to meet the needs of all our students by exposing them to real-life situations they may encounter in Canada. Culture and language are so interconnected that, by learning one, students consequently absorb a combination of both. All the

components of learning a new language - speaking, listening, reading and writing - are explored and practised during classes, all in an environment where everyone feels safe and valued. Students are encouraged to continue language learning at home and to interact with the community as much as possible.

Many students already speak multiple languages and have the mindset required to add one or more to their repertoire. As an additional language teacher, it brings me great joy to watch my students express themselves in English and to witness their progress first-hand. It is truly rewarding to see their confidence grow as communication barriers are lifted and the rewards of language study are enjoyed. We are still early in the routine, but I look forward to adapting and adjusting as necessary to ensure that our students receive the best instruction possible - one that will greatly assist them in their journey of settling in our province.

Learning does not occur in isolation and is not limited to my students, as I have already learned so much from them. My most treasured gift is the delight that comes from my interactions with my students. It is a blessing to explore perspectives and experiences that may vary from my own. Hearing their stories and witnessing their journeys has inspired me beyond words.

It is astonishing to think that we all originated from towns and cities all over the world, yet here we are in our ESL classroom in Labrador City, NL working towards a common goal!



Contact the office today – 709-944-7775



ESL Instructor Lynn Andrews with two students

Il est Temps d'Apprendre le Français (It's time to learn French)

Labrador West has a unique relationship with the French language and the neighbouring province of Quebec, part of the reason French language training at College of the North Atlantic (CNA) has proved so popular in the region.

Instructor Debora Pitcher has been living in Labrador City since 1989, when she arrived as a recent graduate of Memorial University of Newfoundland to teach French immersion at Menihek High School.

"I studied at Memorial for five years, obtaining a Bachelor of Arts with a major in French, and as well, a Bachelor of Education (High School)," she said. "I immersed myself in French culture and language in both Quebec City, where I studied for a year, and St. Pierre et Miquelon, for a semester and a six-week summer program. My goal was to become bilingual and to pass on the love of learning a language to my students."

It's a love that has served her students well.

"Learning French is quite beneficial to us as Canadians as we live in a bilingual country, and of course, because we share a border with a French community," she said. "Many of my former students have been successful in obtaining summer jobs, especially with the Town or in the service industry because of their competencies in the French language. Being fluent has also helped some in their careers, here in our towns and elsewhere in Canada. Those who work with mining companies deal quite often with French speaking employees in Sept Îles, therefore, being fluent in our second language has proven to be quite helpful."

CNA's French language students in Labrador West have come from a wide variety of backgrounds, with as many different reasons for learning the language.

"There are many types of students who have availed of this program so far - those who have a personal interest in learning a second language; parents with children in the immersion program, wishing to help them in their studies; former French students who would like to refresh their vocabulary; and those who work for companies where sometimes French might be a necessary tool of communication," Pitcher explained.

She has received wonderful feedback from students, including those learning basics such as how to introduce themselves, talk about the weather, and discuss their families.

"My goal was to become bilingual and to pass on the love of learning a language to my students."

"This is a wonderful way to get started in learning a new language. Commitment, participation and practice are the keys to learning and using new concepts," she said. "I have enjoyed this program thus far and am looking forward to another session to help my students develop an interest in learning, or in continuing to learn a second language."

For more information about all the opportunities to learn at CNA in Labrador West, visit the campus Facebook page or www.cna.nl.ca.



BlockLAB

Labrador's leader in digital trust

The BlockLAB logo consists of a stylized blue cube with several smaller, light green cubes floating around it. To the right of the graphic, the word 'BlockLAB' is written in a large, bold, black sans-serif font. Below this, the tagline 'Labrador's leader in digital trust' is written in a bold, italicized sans-serif font, with 'digital trust' highlighted in a light green color.

Employee Retention Tips:

How to Prevent Talent from Walking Away



Employee turnover is an on-going issue for many organizations. When employee turnover rate is high, teams feel the effect with reduced productivity and increased time spent recruiting, training, and onboarding new employees. High employee turnover can also lead to a decrease in employee morale, which can negatively impact a company's reputation. With the current staffing challenges in the market, it is crucial that employers have a retention strategy to retain their top talent.

Employee retention refers to an organization's goal of keeping productive and top performers. Employee retention goes hand in hand with employee engagement as engaged employees are less likely to leave. Having engaged employees will not only help your company retain its employees but also add to the company's overall success, as your employees will want to do their best work. To increase employee engagement and retain your employees, try implementing the following into your retention strategy:

Offer Well-Being Programs.

As an employer it is important to always consider the health and well-being of your employees. A great way to do this is by investing in an employee well-being program that offers various benefits/resources such as gym memberships, mental health counselling and financial counselling/planning.

Recognize and Appreciate.

Acknowledging when your employee does a good job does not only motivate them, but it also fosters a healthy work environment which drives retention. Employees should be shown how valuable they are to the company's success. Sending out weekly or monthly emails to staff about small or big wins throughout a period is a great way to recognize and appreciate your employee's hard work.

Provide Work/Life Balance.

It is important to watch out for signs of burnout from staff, which can include any or all of the following: exhaustion, absenteeism,

irritability, depression, frequent mistakes, decrease in contributions to discussions, overall dissatisfaction. Consistent and untreated burnout is one of the fastest ways to lose talent. Offering flexible working allows employees to have a better work life balance. This may be achieved by allowing employees to work from home a couple of days a week.

Provide Competitive Pay.

Doing research on what other companies in your industry are offering can help give an understanding of what employees will be expecting from you. Offering competitive pay will differentiate your company and help retain your talent from going to competitors.

Offer Professional Development and Growth Opportunities

A big motivator for a lot of employees may be professional growth. Allowing your employees to grow within your business will benefit the employee and upskill the organization. By including professional

development for each employee as part of an annual performance review to assist the team with growth and development, your employees will grow more invested in your organization and will increase their likelihood of staying for a longer period of time.

Employee engagement plays a key role in a company's retention strategy. Boosting your team's overall engagement will lead to more satisfied employees who want to contribute to the company's overall success. Implementing these strategies into your retention strategy is much more cost effective than regularly having to replace employees as a result of turnover. If you have any questions on these strategies or your ability to retain in a cost-effective way, **don't hesitate to reach out and we would be happy to provide some recommendations.**



TRUST TRANSIT, A VISION OF A CARING COMMUNITY

Things change with the passage of time in any community. Labrador West is no different. Our community was built on the backs of young people who came to Labrador West to seek out work, find good paying jobs, and were willing to leave their homes and settle in the “Big Land” and work hard to achieve the success that they earned by rolling up their sleeves and giving it their all. As the years have passed, a good many folks packed up their lives and headed “back home” when they retired from their life’s work.

Time and circumstances have changed the demographics of our community. The Mining sector and all of the service industries that feeds the big machine has, because of their successes in the industry that built our towns, have had to fill many vacancies with the departure from the workforce of many of our community’s pioneers who built our Community from the early years. With the passage of time, our children and in some cases now, even our grandchildren are staying home, solidly entrenched in the lifestyle, the culture and most importantly, they didn’t have to pack up and leave their home for the work and opportunity that Labrador West has provided them with. We find ourselves in a unique situation in our community for the first time where we now have Grandpa and Grandma staying here when they retire. Family circles including those Grandparents, Parents, Aunts, Uncles and cousins living up and down our streets, and many of our families having Cabins on the same Lake or ones close by. We now for the first time have a multi generation community that is truly a gift to be part of. It has in many cases, become much harder to leave a lifetime of living our lifestyle and culture surrounded by a family unit that didn’t have to leave. It does however present new challenges that we haven’t had on our radar until recent times.

We all know that Labrador West has a history from day one of being a caring and generous community at the grass root level and we could easily challenge any community across our great country to be any better at it, than us. This has been proven many times, in many ways, for many years. Its not hard to find ourselves taking this for granted from time to time. Its just the way it is.

This article is simply a huge shout out of thanks to our community and our folks of Labrador West at so many levels. We now have an aging sector in our population that have some folks who need a bit of a hand with their mobility within our community. As is often the case, the need and the actions required to fill any need is identified and usually begins with a vision by the ones closest to any issue. This was one of them. At the end of the entire effort that has given Labrador West, Trust Transit, we have seen what a shared vision, team work, and a total community effort can do to fill a much

needed initiative in addressing the wellness of our community. Trust Transit is now, thanks to the folks who identified the need, the many individual volunteers and the volunteer groups, as well as the stakeholders at all levels and the funding initiatives achieved, has given us, by the individual strengths that through a total team effort working together, is up and running. Without all of the cooperative and combined efforts, this could never have happened. A state of the art transportation vehicle fully equipped with all of the safety measures included, a chair lift, and licensed class 4 operators is on the road from 9 until 3:30, Monday through Friday throughout Labrador West.

Transportation is provided for folks within our community who have disabilities, seniors who don’t have transportation for Doctor’s appointments, pharmacy needs, banking requirements, personal needs and any trip to the food bank that may be required are all addressed. Logistical needs of folks from our Community are provided. It also provides an opportunity for our folks to simply get out in our community and exercise a degree of independence and an opportunity to engage in the people contact and dialogue that is an important part of the social network of our community.

The folks from our Long Term Care at our Hospital were recently treated to a tour of the community’s Christmas lights and a Luncheon as well. These efforts are not medicine from the Doctor but are of equal value. It sends a message to our folks that they matter to us. The wellness of any community can be measured by its actions in seeing that no one slips through the cracks. Our community and its people can stand tall once again. The strength of a vision, the teamwork and cooperation from all the volunteers, funding initiatives from our Community and stakeholders has been an incredible and positive effort for the folks among us who just need a helping hand and is a true credit to the character of our community and its people, at multiple levels.

Once again, thank you Labrador West.

Written by Gary Shaw





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Our patented heating furnace transforms the thermal output from high-performance computing into a practical and efficient source of heat. This versatile product is available in unit sizes ranging from 20kW to 225kW.



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HESTIA

HESTIAHEAT.CA
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Hestia Heating Inc is a Labrador based business which started in 2022, aimed at the replacement of electric heating units using our patented smart furnace technology.

Innovative Heating Furnaces:

Our certified heating furnaces, designed to recover heat energy from high density computing servers, offering modular units starting at 10kw, meeting precise heating needs. Join the future of heating technology!

Unique Revenue Model:

Hestia Heating flips the script, making heat a source of revenue instead of an expense. We run computers, cover energy costs, and pass on savings to clients. This decentralized approach ensures the lowest industry operating expenses, benefiting from Labrador's well developed power grids.

Strategic Market Penetration:

Based in Labrador, our focus is on commercial and industrial sectors, serving iron ore mining. With 50+MW of commercial power in Labrador West primarily supplying heat, our potential market penetration is vast. A partnership with Big Land Networks LTD enhances our reach as our units integrate common network services that businesses today need, such as managed wifi, data servers, phones and camera systems.

Proven Traction and Future Expansion:

With twelve successful installations and three underway, Hestia Heating Inc is gaining momentum. Future plans include expansion into other cold climate markets in North America, adding cooling capability, and venturing into EV charging will continue to align with sustainability while supporting the local grids.

Innovative Solutions for Multiple Industries:

From farming and greenhouses to warehouses and public pools, Hestia heating inc offers versatile solutions. Save up to 100% on heating bills, reduce carbon footprints, and achieve net-zero operating costs.

Financial Strength and Future Plans:

Backed by private investments and equity financing, Hestia Heating is financially robust. With ACOA's support, ten more furnace installations are underway, doubling revenues by 2024. Our preferred share financing model allows clients to participate in dividend revenue along with heat savings.

Join the heating revolution with Hestia Heating Inc. - the perfect blend of technology, sustainability, and financial benefits.

www.hestiaheat.ca



Winter at Menihek Nordic Ski Club

When the snow begins to fall in Labrador West, many outdoor activities begin to wind down. However, activity at The Menihek Nordic Ski Club (MNSC) kicks into high gear. The sounds of skis swooshing and snow crunching under snowshoes echo throughout the forest during ski season. Cross-country skiers and snowshoers need little encouragement to get back out on the 32 km of groomed trails. MNSC also offers 8 km of lighted trails for night skiing under the northern lights. These trails are located 3 km from Labrador City and 27 km from the Quebec border. Trail users enjoy one of the longest ski seasons in Canada from November to mid-May.

MNSC's trail system is like an outdoor gym that gives a total body workout. Cross-country skiing burns more calories than any other sport. It involves both strength and cardio training with the additional benefit of spending time on the picturesque Nordic ski trails. MNSC's trails offer challenges for all skier levels. Considered to be a life-time sport, MNSC users range from young children pulled along in rented child sleds to agile octogenarians keeping fit.

MNSC has daily, weekly, and seasonal trail passes that can be used during the day or at night. These passes can be purchased online at www.zone4.ca (search bar Menihek) or when the Chalet is open. The Club has a variety of rental ski equipment for skate and classic techniques as well as snowshoes. Rental equipment can also be paid for online and equipment can be picked up by contacting the Chalet staff. First-time fittings must be done during the day when the Chalet is open. After being out on the trail, skiers and snowshoers can relax in the Chalet with its modern amenities - canteen, bar, restrooms and WIFI. Stay a while and enjoy the warmth radiating from the fire.

This season, MNSC will be hosting the 2024 Canadian Masters Cross-Country Ski Championships between March 20th to 23rd. Skiers from across Canada will be coming to the area. MNSC encourages the public to come out and show their support. The 49th PAL Great Labrador Loppet, a long-standing outdoor tradition, will be held the following week on March 30th, 2024. Recreational and competitive skiers as well as snowshoers can register for the 10, 20 or 30 km distances that showcase the best of Labrador.

Make this winter season one to remember by venturing out on The Menihek Nordic Ski Club's trails.



Find us on Facebook: **Menihek Nordic Ski Club**
Visit our website: <https://www.meniheknordic.com/>
Call: 709-944-5842
Or pop by and visit us at the lodge!

YOUR FUTURE SELF WILL THANK YOU

RETIREMENT PLANNING CONSIDERATIONS FOR RIGHT NOW

As Canadians – including many Newfoundlanders and Labradorians – continue to struggle with affordability, there is growing concern regarding retirement readiness. Recent surveys show the pandemic, high inflation, and rising interest rates have all taken a toll on retirement planning. In fact, according to BMO's 13th Annual Retirement Survey:

- Fewer than half (44%) of Canadians are confident they will have enough money to retire as planned.
- 59% believe this will affect their ability to meet their retirement goals.
- 62 is the new "55", as 62 years old now appears to be the average age many plan to retire.
- It is easy to get discouraged by these negative headlines, but there are things you can do today to ensure your retirement dreams can still be realized.

Take Stock

All successful financial plans start with understanding your cash inflows and outflows. An effective cashflow plan goes beyond a budget, identifying what's available after addressing fixed expenses. This process also involves taking a close look at how you earn income and its tax implications. Utilizing tools and strategies for tax deferral and overall savings is crucial. Working with a professional financial advisor helps identify your starting point and the best steps to reach your desired destination.

Know Your Options

Registered Retirement Savings Plans (RRSPs) encourage active participation in retirement planning by allowing you to set aside some income during your working years for your future income needs. Contributions made during the accumulation phase, reduce taxable income, thus lowering your marginal tax bracket in the year you choose to claim them. Consider carrying forward contributions to claim in years when you are in a high tax bracket for increased savings.

The tax-free growth on savings should provide a net tax advantage, assuming your tax bracket will be lower when you withdraw those savings than when they were originally invested.

For all their advantages, however, RRSPs may not always be the best choice. For example:

- **Defined Benefit Pension:** If you expect a large, guaranteed pension, use RRSP contributions only if you need an immediate tax break or can contribute to a lower income earning spouse's RRSP for income splitting purposes. A Tax-Free Savings Account (TFSA) may be more suitable here.
- **Government Benefits:** If your current retirement income will mainly come from CPP and OAS, and you're very near retirement, RRSPs might not accumulate meaningfully and may have a negative impact on other income tested government benefits like the Guaranteed Income Supplement. A TFSA may be a better fit.
- **Debt Concerns:** If your consumer debt is high, prioritizing debt reduction and creating a flexible emergency fund via a TFSA may be preferred before setting up RRSP contributions.

You should treat your retirement planning the same way you should treat all other areas of your financial planning: with intention and clarity. Don't contribute to (or claim contributions to) an RRSP just because you think you should. Always consider the big picture, weigh out your options and make informed decisions. Better yet, talk to your trusted Financial Advisor for advice.

By Elaine Jennings, Financial Advisor, Lupin Planning Group Inc.

Lupin Planning Group is an independent financial planning firm based in the province of Newfoundland and Labrador. **If you would like to schedule a conversation with Elaine to discuss your retirement savings strategy, reach out to her at elaine@lupinplanninggroup.ca.**



Labrador West Status of Women: Nurturing Community Bonds and Empowering Women

In the vibrant community of Labrador West, the Status of Women Centre has dedicated the year 2023 to fostering connections and empowerment. Anchored in our community centre facility, we have forged impactful partnerships with various local groups, creating a mosaic of cultural exchange and collaboration.

One such partnership unfolded with the Lab West Indigenous Service Centre, where enlightening sessions immersed individuals in the rich tapestry of the Labrador Inuit experience. Similarly, the collaboration with the Labrador West Filipino Community brought forth poignant stories as Filipino ladies shared their cultural heritage, traditional foods, and their journeys from the Philippines to Labrador West. These partnerships extend to critical causes such as Autism Awareness, the Murdered and Missing Indigenous Women's Event, Take Back the Night, Overdose awareness training with Mental Health and Addictions from LG Health, as well as events with PLIAN and the Journey Project Labrador.

The Status of Women Centre has also been a hub for skill-building programs, including sewing classes with the Salvation Army Community Church, Knitting Night with the Rhubarb and Honey Handmade Group, Jam Making with the Lab West Indigenous Service Centre, and Macrame sessions led by Angela Legge.

Within the Centre, a commitment to well-being and self-care is evident through programs like Tanya Trail Walks, Foot Spa with Heather's Soap Kitchen, Women's Wellness Walks with Silver Sneakers, and chair yoga sessions. Our aim is to empower women not only through skill development but also by nurturing their physical and mental health.



Another avenue for connection lies in our Coffee Chats and various programs, featuring Paint Night with Pam, Crafts with Darlene and Erica, a visit from Faith's Haven, and sports tournaments that bring the community together.

Guiding the initiatives of the Status of Women Centre is a dedicated 9-member Board of Directors, volunteers devoted to advancing the rights and well-being of women in our communities. Their unwavering support is reflected in the diverse programs and events that have flourished under their guidance.

For those seeking support, the Centre offers confidential referral services, assistance with applications, and more. Already in 2024, the Centre has hosted an event with a dietician from LG Health and is gearing up for a session on Menopause. Stay informed about our upcoming events by visiting our Facebook page, "Labrador West Status of Women," and don't miss our programming for February, dedicated to violence prevention.

To connect with the Labrador West Status of Women, reach out at 709-944-6562, email statusofwomen@crrstv.net, or visit us at 227 Humber Avenue. **We eagerly anticipate the opportunity to meet you and contribute to the continued empowerment and well-being of our community.**



XRentals: Your Gateway to Adventure

Nestled amid the stunning landscapes and vast wilderness, a unique venture known as XRentals has emerged, offering an all-encompassing solution for outdoor enthusiasts and adventure seekers. Founded by Morgan Blundon, XRentals initially took its first steps into the exploration, adventure, and recreation realm in early 2000. After a temporary hiatus, the company roared back to life in 2023 with renewed vigour, thanks to the unwavering support of friends and investors from WLB Operations.

At its core, XRentals embodies the spirit of Labrador West—a haven for nature lovers, thrill-seekers, and those yearning for a taste of the great outdoors.

The XRentals fleet boasts an array of vehicles that cater to various adventure preferences. From snowmobiles that cut through the powdery white expanses to versatile quads that navigate the diverse landscapes, XRentals provides the means to turn your outdoor dreams into reality.

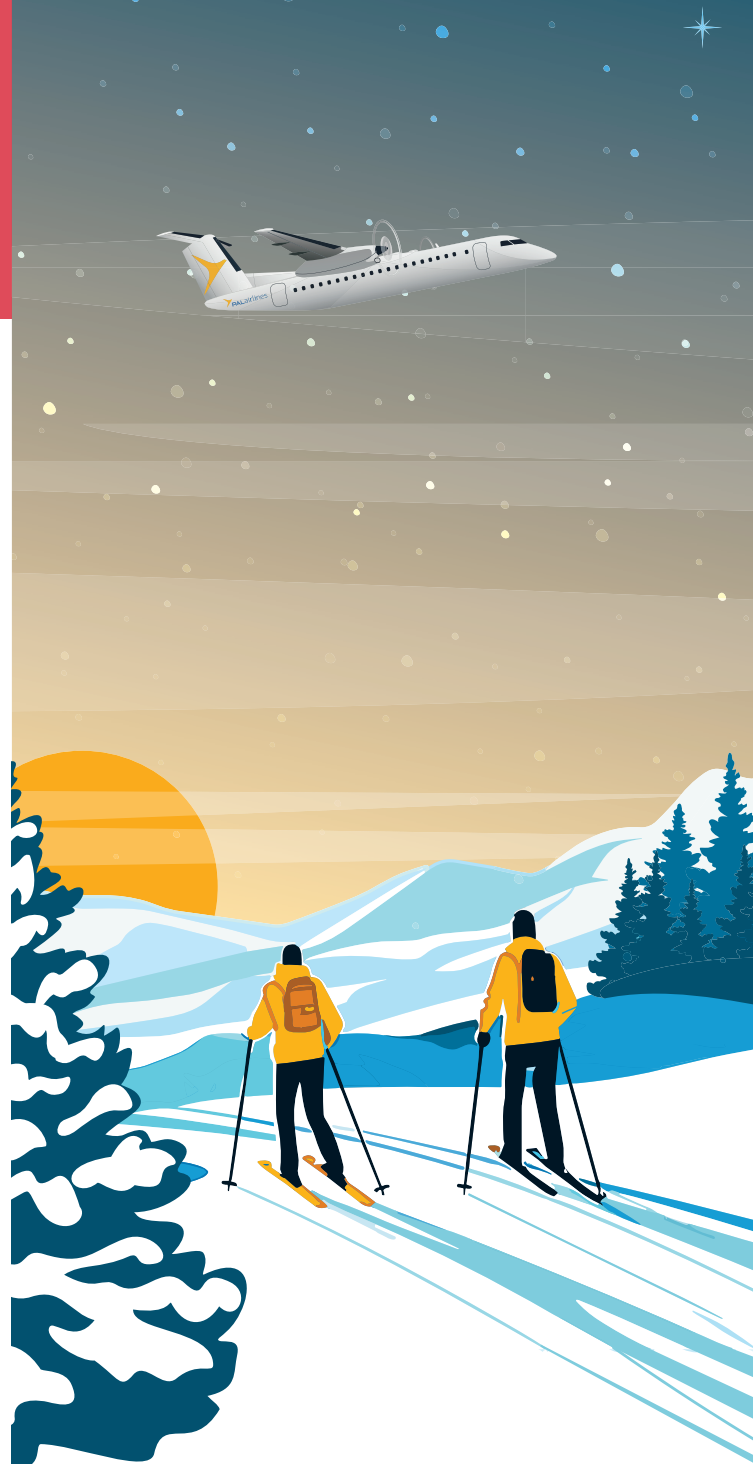
Recognizing the importance of staying connected even in the remotest locations, the company offers cutting-edge internet and power services. Providing services from Bluetti and Starlink, XRentals ensures that you can share your adventures with the world or simply enjoy the tranquility of nature without sacrificing modern conveniences.

Morgan Blundon's vision for XRentals is not just about renting vehicles; it's about creating experiences and fostering a sense of connection with the breathtaking landscapes that Labrador West has to offer. The team at XRentals believes in sharing the beauty of their home with both locals and visitors alike, turning every adventure into a memory that lasts a lifetime.

Whether you're a seasoned adventurer or a first-time explorer, XRentals invites you to embark on a journey that goes beyond the ordinary—into the heart of Labrador West, where every landscape tells a story waiting to be discovered.

GET IN TOUCH:

Join our Facebook Group or 'Like' our Facebook page
Visit our website: www.xrentals.net
Email us: xrentalslabrador@gmail.com
Call us: 709-944-1586
Pop in to our satellite site at Gateway Labrador



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NATURE LEFT THE LIGHTS ON FOR YOU: GET OUT AND EXPLORE



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The logo features a white feather icon above the word "VBSsy" written in a white, cursive script font.

A LETTER FROM WESTERN LABRADOR RECREATION TRAILS

Photo: Liam Vosman,
Vossy Photography

Dear Western Labrador residents,

We are a newly incorporated non-profit in the Labrador West region, and we are here for you! For a long time ATV use has been a problem in this district and between the three of us (Bobby, Bill & David) along with the help from our already growing volunteer list are aiming to solve this issue for good!

Our trails here in the Labrador West region are primarily snowmobile trails and by primarily we mean completely. As you all know, the ATV/UTV access is almost non-existent, each trail was cut and cleared in the late 90s and was only really designed to be used for snowmobiles.



We began this group to give the residents of Lab West and tourists the opportunity we all deserve, to leave your house on your All Terrain Vehicle and get outdoors safely without multiple river crossings, bog/wetland crossing, highway/municipal road use etc.. our plan for this year (2024) is to fundraise as much money as we can along with grants/donations from various sources so the summer/fall of 2024 everyone can have somewhere to ride safely from their homes without the need to trailer their machines 15 km to the nearest cabin road that grants you around 35km of useable resources.

The trails we will be focusing on (primarily) with money we obtain ourselves will primarily be the White Wolf Snowmobile Club's trails, due to the fact they (WWSC) have all the foot work done for us, the trails are cut, they have multiple river crossings already solved for us, they cover an extensive range of ground already. This makes our jobs that much easier. WWSC have already granted us full permission and support to utilize their trails and maintain them for ATV use.

We know a lot of people are asking where we will start... This is going to be a multi year project however we aim to have a trail connecting the airport trail to Javelin road by the end of summer and onward

from there if time and funds allow! This will allow users to leave from either town and proceed east. While it may not seem like a lot to some, to others it gives them the accessibility to their personal cabins along with friends and families cabins on Javelin road, Julienne Arm(Boat dock), Albert Lake, or simply a nice evening ride. From there we intend to alternate east and west of the towns each year which means the next year (2025) providing we accomplished what we set out in 2024, we will be proceeding west (towards fermont) to eventually have the two provinces connected, which in return will provide both provinces the tourism activity that is missing within these regions (service stations, restaurants, ATV dealers etc)

None of our work can be done without the help from everyone! We will be reaching out to contractor companies in the near future to gauge who can provide us with any assistance throughout our endeavor. If you are looking to volunteer your time then please don't be shy, you can find our Facebook page at Western Labrador Recreation Trails, or reach out to one of the phone numbers listed. While there is no immediate work for us to offer anyone at this moment, in the upcoming months we will post to our page and community Facebook groups of upcoming meetings and work to be accomplished with ample time to arrange your calendar! **We look forward to hearing from each and every one of you!**

Sincerely,

Western Labrador Recreation Trails

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TURNING 50

Snowbirds Gymnastics Club is over 50 years old!! Yup, you read that right! What started as a school program, officially became the Snowbirds Gymnastics Club in 1973. We have had many homes throughout the years, starting with A. P. Low, then moving to the former Labrador City Collegiate gym, on to the J. R. Smallwood Middle School gym in Wabush, to the old Ashuanipi Club, and finally back to the former LCC gym. We've survived many tough times but are now bigger and better than ever!



This past year, we had over 600 kids go through different programs offered at our club locally and at our satellite center in nearby Churchill Falls. Whether it be the recreational program, competitive stream, ninja programs, or parents and tots, we have a little something for everyone. A summer day camp program and after school program have also started up this past year, with 100 children taking part in gymnastics, playtime and crafts. Very much needed in our communities, these new programs helped alleviate child care issues for many parents.

As a non-profit organization, many people are surprised to learn that we currently have 28 employees at our local club, 4 of which are full-time. Last year alone, we put over \$227,000 back into our communities through wages paid out to our coaches and staff. This illustrates the scale of our organization and is another way in which we have a positive impact on our area.

The lease will be up on our current spot in less than two years. It is imperative that a new, permanent home for Snowbirds is found so it may continue to grow and contribute to our communities. **We may be a small piece of Labrador City's history but a very important one for the future.**



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CAROL CURLING CLUB

The Carol Curling Club was established in 1962 and since that time there have been numerous curlers, programs, and champions that call the Carol Curling Club home.

In 2023/2024 curling season, the elected Executive identified three key objectives:

- To increase membership,
- To restart the junior development program, and
- To increase communication and raise awareness about the sport of curling.

After COVID-19 curling membership was at its lowest as a result of several unplanned shut downs. This season, membership has grown with the Tuesday Night Draw sporting sixteen (16) teams. It is so exciting to see and experience four ice sheets full with all present, enjoying a curling night out. In collaboration with the Town of Labrador City our latest venture is to trial day time curling. Starting Wednesday January 17, 2024 an afternoon adult program will run for four consecutive weeks.



Our youth program was revitalized this year with Little Rockers Program for age's five (5) to twelve (12) starting Sunday afternoons you will see the ice full of children with volunteer coaches teaching curling fundamentals in a fun and safe way. In addition to this we have hosted several youth groups (i.e. Beavers, Cubs, Scouts) which offer an opportunity to experience curling and hopefully consider joining a program. The youth is our future and the Carol

Curling Club understands the importance and is committed to further enhancing the youth program.

The Executive recognizes the importance of communication and has made a concerted effort to raise awareness through our Facebook page, hosting Friday night Steak and Curl and bonspiels. In February and March there are several bonspiels (i.e. family, men's, ladies) planned. Visit our Facebook page for dates and

registration information. In addition to this we have had great success with teams competing in provincial and national tournaments. These events have definitely helped to increase awareness and enthusiasm about the sport of curling. Congratulations to Team Ryan (Keith Ryan, Mike Ryan, Barry Edwards, Dennis Langdon) and Team Dunne (Wendy Dunne, Marcie



Brown, Donna Davis, Sheryl Ryan) for winning the 2024 Provincial Seniors tournament and bringing the banners home!

One of the great aspects of curling is seeing all ages with various functional abilities being able to enjoy our sport. Whether you are a stick curler or sliding from a hack, equipment is available (i.e. grippers, sliders, brooms, gliders, delivery devices). **We know the benefits of active living and socialization, so....why not drop by the Carol Curling Club and give curling a try.**





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LABRADORCITY

A promotional image for 'Cain's Quest' featuring two snowmobiles in a snowy, forested environment. The snowmobiles are kicking up snow, creating a dynamic and action-oriented scene. The background is a dense forest of evergreen trees under a clear sky.

CAIN'S QUEST

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