

# President's Message

### Wayne Chamberlain

Hard to believe that we are halfway through another year and that parts of the Province are getting what Eddie Sheerr, chief meteorologist of NTV, calls white rain (snow) and low single digit temperatures. Hopefully the weather improves and warms up like it did last summer and lasts well into the fall.

It has been a very busy second quarter with information sessions on home and auto insurance, health benefits overview, top ten estate planning mistakes and an experienced drivers workshop. We had great attendance at all sessions and I would like to take this opportunity to thank Danielle Snedden and Henry Lof of The Co-operators Group, Peggy Beer and Kelsey Haley of Nalcor HR, Richard Howie of Medavie Blue Cross, Lynn Butler and Chelsea Kennedy of Butler Wills and Estates and Lloyd Hobbs and Jim Brazil of Safety NL for the informative and high quality presentations. We will be forwarding digital copies of the presentations by email to all members in the coming weeks. We would appreciate receiving any email comments from attendees regarding these sessions and workshops and would encourage members to submit suggestions for topics for future information sessions.

Thanks to our Editor, we are again planning weekly walks on Wednesday mornings this summer with a stop at a local cafe to socialise and get to know one another better. Many of these walks are low to medium intensity and we would strongly encourage everyone to participate if they have an opportunity to do so. Also remember that the deadline for the Fall Trip to Woody Island is fast approaching.

On behalf of the Silver Lights Executive we wish you and your families a safe, relaxing and enjoyable summer.

### Editor's Message

### Janet Calver

I always try to be optimistic - even when the calendar proclaims that it's summer and I'm still wearing my winter coat and gloves! Here it is, the last week of June, and while the rest of the country seems to be sweltering in a heat wave, we are dealing with frost warnings and snow! But there are sure to be better days ahead and I'm looking forward to getting the vegetable plants in the ground and watching nature do its magic - in just 8 weeks! Gardening in Newfoundland is not for the faint of heart and that's where optimism plays a big role.

We live in such a fast-paced world, constantly bombarded with news - most of it not good. The summer gives us that breathing

room to just detach from the routine and try something different - something perhaps outside of our comfort zone. It doesn't have to be earth-shattering. Perhaps it could be a hike on a trail never yet ventured, or an outdoor concert that brings music back into your life, or maybe it could be something as simple as having some long-lost friends over for a BBQ and sharing some memories. I can almost guarantee that when you try something different, you'll come away from the adventure with self-confidence and very likely a new outlook on things.

So what is my big adventure this year never tried before? Home-made seed tape for my carrots! We love fresh carrots from our garden so naturally, we always plant different varieties of carrot seed. My problem is that I have a hard time thinning the carrots when they pop up through the earth - I hate to throw away potentially good carrots. This year I'm determined to make my own seed tape and space each carrot seed the recommended distance on the tape so that no thinning will be required. I'll give you a report on how I do!!

I'm also optimistic about our June newsletter. We have a lot of news waiting for you to read. First we have some new people to welcome to the 25-year club and some new retirees. Congratulations to all! We have a summary of all the information sessions and workshops that Silver Lights hosted during May and June. We have some pictures too! We are delighted to offer some gentle hikes/walks around the St. John's and metro area again this summer. They were a big hit last year and we hope you can join us on some

of them. Check out the article on the Royal St. John's Regatta and the trivia information in The Lighter Side section. It's the Regatta's 200th anniversary this year after all!

Our contributors have come up with some wonderful articles again this time. thank-you to Butler Wills and Estates and Safety NL for their participation in the spring workshops and for their continuing support of our newsletter. I'm so pleased to announce that Susan Kielley from Scotia McLeod (Scotia Capital Inc.) has agreed to be our financial columnist. Susan has many years of experience as a financial consultant and we are delighted that she will be contributing a variety of articles on matters of interest to our members. Welcome Susan! A big welcome and thank-you to Andrea Green, our new Nalcor HR contact for the newsletter. Andrea did a stellar job in getting all the pictures and bios for our newest retirees this time.

Finally to you our members, enjoy the summer with your family and friends. May there be many wonderful memories made!

# SilverLights News

# **Breakfast Get-Together**

Silver Lights is committed to ensuring our members keep in touch with each even when they retire. We encourage our members to start their own "breakfast club" in their area of the province and keep in touch with old friends. If we can help you out with getting your Breakfast Club going, please let us know.

Meanwhile, in St. John's there is one group that meets regularly for breakfast on the last Tuesday of every month at the A&W on Kenmount Road around 9:00-ish. If you have been retired for a while or are just recently retired, please come along and see what it's all about. You'll get a warm welcome! If you are visiting St. John's on the last Tuesday of the month, think about dropping by and seeing some of the old gang. Come join us and enjoy a great breakfast. Hope to see you there!

# **Summer Walking Tours**

For those of you who live in the St. John's area or if you happen to be visiting the city over the summer months, Silver Lights will be hosting a number of gentle walks and hikes during July and August. This will be our second year doing this. Some of the walks are the same as last year, but we have added a

few new ones as well. The plan is simple - every Wednesday morning we meet at 9:30 AM sharp at the designated starting point, enjoy a walk and talk and then finish off with a cup of coffee/tea in a nearby cafe or coffee shop. (compliments of Silver Lights). For more information, please call Brian or Janet at 745-1343.

### The schedule is as follows:

July 4. Kenny's Pond and Kent's Pond. Meet at the south side of Kenny's Pond. (Go to the top of Tiffany Lane off Mount Cashel Road). Coffee at Jumpin' Bean, Elizabeth Avenue.

July 11. Gull Pond. Meet at the parking lot at Gull Pond. (This is across from St. John's Rotary Park. Drive out Thorburn Road and turn onto Bennett's Road. You're there!). Coffee at Murray's Garden Centre Cafe.

July 18. Cowan Heights Neighbourhood Trails. Meet at the Burger King parking lot at the intersection of Cowan Avenue and Topsail Road. Coffee at The Element, Cowan Avenue.

July 25. Long Pond and hill to Mt. Scio Road. Meet at the Fluvarium parking lot. Coffee at the Pantry Cafe, Autism Society.

August 1. Octagon Pond. Meet at the east end of Sobeys parking lot in Paradise. We will walk around Octagon Pond and then back along the Neil's Pond trail. Coffee at Coffee Matters in Paradise.

**August 8.** Downtown Hike. Meet at east end of Sobey's parking lot on Newtown

Road. Coffee at The Rooms.

August 15. Virginia River Trail. Meet in the Legion parking lot on the Boulevard. Coffee at the Network Cafe.

August 22. Manuel's River. Meet at Manuel's River Interpretation Centre parking lot. Coffee at Coffee Matters, Interpretation Centre.

August 29. MUN Botanic Gardens. Meet in parking lot. Coffee at Garden Cafe. (Note: Silver Lights will pick up entrance fee to the trails)

### Information Sessions

## Information Sessions and Workshops Summary

Silver Lights executive arranged three information sessions and workshops for our members during May and June - Corporate Insurance Programs Provided by Blue Cross Medavie, HB Group (Co-operators) and an overview of Nalcor Benefits and Compensation; Safety NL - Experienced Drivers Workshop, and Butler Wills and Estates Consulting Services - Top Ten Estate Planning Mistakes. The information sessions provided our members with the opportunity to learn about the latest policies for our health benefits and insurance plans, gave us a refresher on some of the rules of the road and gave us a heads up about the legal ramifications of wills and estate planning. I believe for all of us who attended these sessions, they were very beneficial and extremely helpful.

It was also wonderful to see so many people at these sessions - a great chance to chat and catch up on all the news! Thanks to all those who participated including our speakers and all those who helped with the organization and arrangements.

Below is a summary of the three sessions.

# Blue Cross Medavie/HB Group/Nalcor Benefits and Compensation

Two representatives from HB Group Insurance (Co-operators) led the session and took questions from Silver Lights members. Danielle Snedden gave an overview of the the programs available through the Co-operators and Henry Lof talked about the more detailed questions regarding home and auto insurance. Suffice it to say, there were a lot of questions answered and lots of helpful advice.

Richard Cross represented Medavie Blue Cross. Richard took us through our plan benefits in detail and provided us with a new appreciation of the coverage we have - from prescription drugs, vision care, extended health care benefits, world-wide travel coverage, to the wealth of information and support services available free of charge on their website.

Kelsey Hayley and Andrea Green represented Nalcor at the information session. They explained to those in attendance the rules covering life insurance, basic and optional accidental death, optional life insurance, group insurance and survivor benefits. It was great to get a re-fresher on these benefits and clear up some misconceptions.

Below are just some of the pictures from the Session at Corpus Christi Church Hall.



HB Group representatives with Wayne (left to right): Danielle Snedden, Wayne, and Henry Lof



Enjoying a Chat Over Coffee (left to right):
Bill Walker, Pat Thornhill and Gina
Connors



Medavie Blue Cross representative with Wayne (left to right): Wayne and Richard Howie



Catching upon the News (left to right): Phyllis White, Kim Petley, Reg White and Dan Pike



Nalcor HR representatives (left to right): Kelsey Hayley and Andrea Green



About to Get Started



All Eyes Front!

# Safety NL Experienced Drivers Workshops

This workshop was geared for the older, more experienced driver who would benefit from a refresh of the rules of the road and at the same time, learn about changing road conditions and configurations. Jim Brazil, from Safety NL, was a fabulous instructor. He led us through various driving scenarios with the aid of web-cam footage that he had taken and other short film clips. Needless to say, I don't think there was one person in the class that turned out to be the "perfect" driver! As with most routine activity, we tend to take short cuts and become complacent when we get behind the wheel of a car. Thank-you Jim for making us appreciate the responsibility we all have to ensure we know and follow the rules of the road!

Below are a few pictures from our workshop.



Jim Brazil, Safety NL and Wayne



Safety NL Classroom and Participants



Recognize Some Friends?

# Butler Wills and Estates - Top Ten Estate Planning Mistakes

This workshop, presented by Lynn Butler and Chelsea Kennedy, covered some of the most common mistakes we make as we are drawing up our wills and trying to prepare for the time when we can no longer deal with our own (monetary) affairs. This was an excellent presentation. Lynn covered so many of the topics we all need to be aware of. Many of us do not have a good understanding of the laws surrounding estate planning - we're lucky to have a will in place - so this was a way for everyone in the room to quietly take stock of their own personnel situation and resolve to plan carefully. Thank-you Lynn and Chelsea!

Below are a few pictures from the presentation.



Coffee Break



(left to right) Chelsea Kennedy, Lynn Butler and Wayne



Some of the Attendees. Recognize Anyone?

### 25 Year Club

We are pleased to welcome the newest members to the 25 year Club! Congratulations everyone!

David Hicks Bishop's Falls Robert Organ Bay d'Espoir Murray Anderson Bay d'Espoir Silver Lights C/O Nalcor Energy 500 Columbus Drive St. John's, NL A1B 0C9

For further information on what exactly is included in the 2-day, 1-night package, please check out the Woody Island website: www.woodyi.com.

This is a great little get-away for a couple of days. The price is fantastic and the food is really yummy! We hope you can join us!

# Fall Trip to Woody Island - Advance Notice

Silver Lights is organizing another trip this Fall to Woody Island - always a great favourite with our members. The proposed dates are September 12 and 13 (2 days and 1 night). Silver Lights will pay half the cost of the trip per person. The cost of the trip, taxes included, works out to \$190.00 per person or \$380.00 per couple. With Silver Lights picking up half the cost this means you only have to pay \$95.00 per person or \$190.00 per couple. This price includes taxes!

The deadline date for payment for the trip is Monday, July 30, 2018. Full payment is required by that date. As in previous trips, should the response exceed the 44 spots currently reserved, who gets to go will depend on the first come, first served principle. So if you intend to come, get your cheques in early. Payments made be made to:

# From the Archives

Here is our mystery artifact. Can you figure out what is and what it was used for? The answer appears towards the end of the newsletter.



Mystery Artifact

# Everyday Life

### **Butler Wills and Estates**

### Chelsea Kennedy

Butler Wills and Estates has provided yet another great article - this time on the rights of a beneficiary. This piece complements their information session topic presented to Silver Lights members in June. We're sure you will enjoy this article.

### What Are My Rights as a Beneficiary?

On the surface, being a beneficiary sounds easy. Someone passes away, they leave you something, you receive it, and you're done. However, estates don't go that smoothly very often. Everybody has a different idea of what a beneficiary can and cannot do, and this leads to confusion, arguments, and in some cases, lawsuits. Knowing what is legally allowed and what is not can help prevent these issues. Let's take a closer look at some of the things beneficiaries are and are not permitted to do.

### Take Items Out of the House

Quite frequently, the children of the deceased person want to take mementos from the house. Whether this means a photo album, clothing, or jewelry, beneficiaries are not allowed to remove items from the house. Items may be dealt with specifically in the will, or a Memorandum of Personal Effects. If items are not individually given away, they fall into

the estate and need to be handled by the executor. Beneficiaries who take items from the house are essentially stealing from the estate.

### Have Access to the Family Home

One of the first steps we encourage executors to take is to change the locks on the house. While it is tempting to allow family members to go through the house, it is no longer "the family home". It is now an estate asset and needs to be protected.

### Get Information from the Estate Lawyer

When a lawyer is hired by an executor to work on the estate, the lawyer works for the executor, not the beneficiaries. This can lead to a great deal of confusion when beneficiaries want information about the estate. They know a lawyer is working on the estate so they call the lawyer with their questions. However, since the beneficiaries are not the lawyer's clients, they will not receive the info they are looking for. Questions about the estate should be directed to the executor. In some cases, the lines of communication between the executor and beneficiaries break down. If this happens, the beneficiaries should seek their own legal representative as the estate lawyer will not be able to assist them.

# Expect the Estate to Be Completed in a Reasonable Amount of Time

This is something that beneficiaries do have the right to expect. What counts as "reasonable" varies from one estate to the next, however. There is no time limit for how long an estate takes, but for a simple estate think house, bank account, cabin - beneficiaries can anticipate waiting about a year for everything to be done. More complicated estates, such as ones that involve businesses, rental properties, or international property, will take longer.

### Supervise the Executor

Beneficiaries are allowed and expected - to supervise an executor. This causes a lot of trouble, especially if all the parties don't get along. Remember that the executor is meant to be acting in the best interest of the estate, and the beneficiaries are the recipients of that estate. It follows that the beneficiaries are permitted to keep an eye on what the executor is doing. This doesn't mean that the executor needs permission from the beneficiaries to do things like sell the house, renovate the cabin, or decide how much items are worth, but it does mean that the beneficiaries can expect to be kept up to date on the progress of the estate. It also means that when the estate is wound up, the beneficiaries have the right to receive a full accounting from the executor.

Keeping the lines of communication open is crucial for an estate to move quickly. When all the parties involved know what is going on there are fewer opportunities for disputes.

### About the Contributor:

Chelsea Kennedy, BA, is the Executive Practice Coordinator at Butler Wills and Estates

Consulting. She can be reached at www.butlerwillsandestates.com phone: 709 221 5511

### Scotia McLeod

Susan Keilley



### Charitable giving strategies

Scotiatrust, The Bank of Nova Scotia Trust Company

Charitable giving is an important priority for many Canadians. Giving reflects our values and commitment to make a difference in the community - or around the world. There are ways, however, to help more by employing tax-effective giving strategies.

No matter what your level of wealth, there are two basic types of donations: ordinary gifts and exceptional gifts. Most of us give ordinary gifts on an annual basis. These are routine gifts from income, often made in response to a solicitation from a charity. These gifts are typically made by cash, cheque or credit card, but there are strategies to make this giving more effective for you and your charities. Exceptional gifts are rarer and larger. These gifts are typically derived from assets or your life savings. These gifts occur as a result of careful consideration and

are facilitated by financial and estate planning. They often coincide with noteworthy life events, for example, the sale of a major asset or business. As a result, there is a greater need and opportunity for planning.

### Strategies for ordinary gifts

Pre-authorized payments - For your favourite charities, consider giving by monthly pre-authorized payment. All you need to provide is a cancelled cheque or credit card number to the charity. Consistent monthly payments help your cash-flow, which means you can give more. It also provides the charity with regular cash-flow and reduced fundraising costs.

Gift of public securities to intermediary charity - A gift of publicly-traded securities or mutual fund units is not subject to capital gains. It also qualifies for a tax credit. These two savings make it the most tax-effective way to make a simple gift. Intermediary charities, such as CanadaHelps.org, will let you make one gift of securities that can be sold to support a number of charities of your choice.

### Strategies for exceptional gifts

Bequests - A bequest is a gift by will that occurs after the death. A bequest is highly flexible. It allows the donor to retain use of the property while living and permits changes during life. A charitable bequest can be claimed against up to 100% of income on the

final two lifetime returns, potentially eliminating all taxes payable at death.

Charitable insured annuity - This "life income" strategy combines an annuity with a life insurance policy to generate annual income for the donor and a future gift for the charity. The annuity payments are partially tax-free, and due to tax savings from the donation, are often greater than other conservative fixed income investments.

Gift of flow-through shares - Resource flow-through shares provide a tax deduction when they are purchased by investors. These tax-effective investments can also be donated to charity. When these public securities vest, they can be donated to charity, which both eliminates the capital gain and produces a tax credit. Combined, the three tax savings can significantly lower the cost of giving.

This article is intended to provide general information related to will and estate planning and is not intended as legal, tax or other advice. No one should act upon this information without seeking the advice of his or her own professional advisor.

#### About the Contributor:

Susan Kielley is an Investment Associate with ScotiaMcLeod, a division of Scotia Capital Inc. Susan can be reached at (709)-576-1323, Toll Free at 1-800-563-1514 or by Email at susan.kielley@scotiawealth.com

# The 200th Anniversary of the Royal St. John's Regatta

This year the Royal St. John's Regatta celebrates its 200th anniversary. Often called the "The Largest Garden Party in the World", the Regatta holds memories for many residents and visitors alike. Each year, on the first Wednesday of August, the Regatta is deemed a "go" or "no-go" based solely on weather conditions. On a sunny day, there could be up to 50,000+ people wandering around Quidi Vidi, taking in the races, the multiple concession stands, and countless international and local food stands. The Regatta is your chance to meet up with friends that you see only once a year - at the races!

And let's not forget the races. They usually start at 8:00 AM and finish off in the early evening with the Male and Female championship races. The races are unique in that all the shells have fixed seats. They hold 6 rowers plus a coxswain and the race starts and finishes at the same place. And let's not forget those buoys that the crews have to manoeuvre around at the halfway mark.

Congratulations to the Royal St. John's Regatta!

Below is a picture of the Royal St. John's Regatta emblem (For more information on the emblem go to the following website, http://regatta.nlpl.ca/sites/fastfacts/crest\_text.php)



St. John's Regatta Emblem

# Health & Wellness

### Safety NL



Once again we have to thank Safety NL.; specifically Lloyd Hobbs, for being our "go-to person" for any and all requests we have, and to Jim Brazil, who conducted the Experienced Driver Workshop for Silver Lights. Below, Jim summarizes some of the key ideas from that session.

# Experienced Drivers - Habits and Attitude

As older drivers we have years of experience and experiences. Over time we have likely developed some poor driving habits along with an understanding of what is needed to remain safe within the system. The problem for our reality is that our driving often has become mundane and as a result robotic. We see driving as easy and not in any way cognitively challenging. We drive the same routes at the same times of the day and in effect we become drivers who often are not ready for the challenges that are out of the ordinary and are not routine. However, with a little effort we can improve our driving so that when challenges present we are ready to deal with them in order to remain safe in our system.

Research indicates that the greatest cause for collisions and crashes is distracted driving. That term has become synonymous with cell phone use for most of us when in fact it is a relatively small percentage of the total cause for distraction among drivers. Driver distractions happen both inside and outside the vehicle and research suggests that the act of daydreaming makes up the highest percentage by far. So how do we deal with this since our driving has become so mundane and robotic? Will we be able to eliminate all of our distractions when we are driving? Can we stop daydreaming completely? Will our brains work at a level that ensures our focus is always going to be on the task that is supposed to be primary for us when we're behind the wheel? I don't think that it would be easy or even possible to eliminate all that has become part of our driving after years of developing some poor driving habits.

Part of the solution lies within understanding that driving is mostly about decision making. We can improve the decision making process by providing ourselves with the time to do so. If we can make time for the process we are more likely to make appropriate decisions. We need space to provide for that time and the only effective space we can control is in effect the space in front of the vehicle. It is our cushion of safety. It should always be a minimum of three seconds and increase as circumstances warrant it. This cushion of safety also allows for a level of distraction that is likely in play at some time during the drive. We should also recognize that there are certain times that we should never permit our driving to become mundane and robotic merging on the highway, lane changing, passing other vehicles, intersections, residential neighbourhoods, school zones, etc. These are

some of the environments and situations that our focus should never be compromised. We can train ourselves to eliminate distractions at these times. We can make ourselves safer drivers by giving ourselves time and space and by ensuring we are engaged in the task of driving especially at critical times.

The most important factor in determining the difference between good and poor driving is attitude. Hopefully, over time we have developed an attitude of cooperation with other road users. There is no doubt that other road users can create frustrations that can make driving less than ideal. This is when a good attitude can assist us in maintaining a safe environment. We should recognize that from time to time situationally poor driving happens and other road users will drive in a manner that present challenges for our driving. By remaining calm and accepting this reality we can provide a safe environment for all.

When you break driving down into its basic components you have the skill of controlling the vehicle, knowledge of the rules of the road, a good attitude, being engaged in the task and have sufficient time and space to make appropriate decisions. A simple acronym to use is Space Time Engaged Attitude Knowledge Skills - STEAKS. Drive Safely.

#### About the Contributor:

Jim Brazil is a Traffic Safety Instructor with Safety NL. Jim can be reached at info@safetyservicesnl.ca or call 709-754-0210.

# St. John's Regional Fire Department Grilling Safety Tips

As summer s-l-o-w-l-y approaches thoughts turn to enjoying a great barbecue. For many of us, the smell of a steak on the barbecue is something to look forward to during those long winter days - unless of course you are a die-hard barbecue fanatic who thinks nothing of standing around the grill in sub-zero temperatures wearing your warmest skidoo suit and watching your breath turn into ice crystals. OK, so maybe it's still almost as cold in June as February but regardless, a barbecue is the only way to go for many. So before you get going on the grill, here are some hints from the St. John's Regional Fire Department on Grilling Safety Tips. Here's to a safe barbecuing season! http://stjohns.ca/media-release/ sjrfd-grilling-safety-tips).

There's nothing like outdoor grilling. It's one of the most popular ways to cook food. However, a grill placed too close to anything that can burn is a fire hazard. They can be very hot, causing burn injuries.

The St. John's Regional Fire Department advises citizens to follow these simple tips and you will be on the way to safe grilling.

### Before Barbecuing:

- Always read the owner's manual before using your grill and follow specific usage, assembly, and safety procedures.
- The grill should be placed on a stable, non-combustible surface, 10 feet

away from the home, deck railings and out from under eaves and overhanging branches.

- Keep your grill clean by removing grease or fat buildup from the grills and in trays below the grill.
- Keep children and pets at least 3 feet away from the grill area.
- Propane and charcoal BBQ grills should only be used outdoors.
- Always make sure your gas grill lid is open before lighting it.
- With gas grills, always ensure connections are tight and check hoses carefully for leaks. Applying soapy water to the hoses will easily and safely reveal any leaks.

### Charcoal Grills:

- Use only charcoal starter fluid. Never add charcoal fluid or any other flammable liquids to the fire.
- Keep charcoal fluid out of reach of children and away from heat sources.
- When you are finished grilling, let the coals completely cool before disposing in a metal container on a non-combustible surface.

### **During Barbecuing:**

• Wear clothing that does not have hanging shirt tails, frills or apron strings that

- can catch fire, and use flame-retardant mitts when adjusting hot vents.
- Never leave a grill unattended once it is lit.
- Use barbecue utensils with long handles (forks, tongs, etc.) to avoid burns and splatters.

### After Barbecuing:

- After each use, turn off the propane cylinder valve first, then the "on/off" valve on the barbecue. This will prevent any propane becoming trapped in the hose when the barbecue is in use.
- Never store propane gas cylinders indoors.
- Never store or use flammable liquids, like gasoline near the grill.

### Apartment Buildings and Condominiums:

- Should grills be used on balconies, they shall be certified for their intended use and be kept 10 feet from buildings and other overhead structures.
- Follow all manufacturer's instructions, especially with reference to clearances from combustible material.
- The management/condo board of multifamily dwellings having balconies shall notify their tenants in writing of this requirement at the time the tenant initially

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occupies the area, and from time to time thereafter as may be necessary to reasonably ensure compliance. However, the use of these devices shall also be subject to the approval of management for a respective building.

• Propane tanks shall not be stored indoors.

## NALCOR News

### Retirees

The Silver Lights Executive would like to congratulate all our new retirees (those who have retired from April through June 2018) and wish them a happy and healthy retirement! We hope to see you at some of our Clubsponsored events in the future. Stay in touch!

### Johanna Drover



Johanna was hired on February 29, 1988 as a Computer Operator. She became a Data Centre Facility Administrator on February 5, 2010 and assumed the position of Computer Support Specialist on April 1, 2016. Johanna retired on April 6, 2018.

### Perry Quirke



Perry was hired on March 2, 1987 as Accounting Clerk II, and promoted to Accounting Clerk III on January 29,1989. He became a Budget Accountant for Churchill Falls on May 3, 2002. He was appointed Financial Analyst on January 5, 2009 and promoted to Senior Financial Analyst on August 6, 2012. On December 3, 2012, Perry was temporarily assigned to Team Lead, Support Services. On March 30, 2015, his title was changed to Team Lead, Budgeting, Forecasting and Site Services. Perry retired on April 30, 2018.

### Eric Reid

Eric was hired on October 27, 1986 as a Line Worker "A" and retired from that position on May 31, 2018.

### Mary Edwards

Mary was hired on February 10, 1989 as Secretary and retired from that position on May

31, 2018.

Andrew Lono

31, 2018.

### Lois Dalley



Lois was hired on November 24, 1986 as an Office Clerk and retired from that position on May 31, 2018.

### **Thomas Penney**

Thomas was hired on November 8, 1982 as a Diesel Plant Operator. On July 23, 2001, he became a Diesel System Representative. Thomas retired from that position on May 30, 2018.



Connie was hired on June 9, 1981 as a Senior Secretary with a title change to Administrative Assistant on September 21, 1998. Con-

nie became a Project Assistant on June 23, 2015 and retired from that position on May

### Connie Hilliard



Andrew was hired on February 29, 1988 as a Computer Operator and promoted to Business Analyst on July 1, 2003. Andrew was transferred to Site IT Coordinator on April 28, 2014 and then transferred to the position of System Administrator on June 27, 2016. Andrew accepted a temporary assignment to Business Analyst on March 20, 2017. Andrew retired from that position on June 1, 2018.

### **Peter Thomas**



Peter was hired on June 20 1986 as an Engineering Graduate Trainee. He was promoted to Planning Engineer on July 7, 2002. He became System Planning Specialist on March 12, 2009 and promoted to Manager, Transmission, Planning and Integrity Support on April 1, 2013. On December 22, 2014 Peter was appointed Manager, System Integration and transferred to the position Transmission Planning Engineer on January 2, 2017. Peter retired from that position on June 30, 2018.

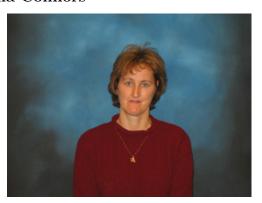
Gina was hired on July 7, 1986 as Quality Assurance Clerk, becoming Security Change Control Analyst on June 26, 2000. Gina retired from this position on June 30, 2018.

### Chris ODriscoll



Chris was hired on August 16, 1982 as a Line Worker "A". He was promoted to Line Supervisor, Springdale on August 3, 2009 and then promoted to Superintendent Operations and Work Execution on April 30, 2012. Chris retired from that position on June 30, 2018.

### **Gina Connors**



# Capitol Social Club

Please find attached a tentative list of events for the upcoming year with prospective dates. More information will be provided on the details of the event and how to purchase tickets as the dates draw closer.

In an effort to better serve the Silver Lights groups better and keep you up to date on events, we have requested that any retiree who wishes to receive event notices through emails, but is not currently, to please email The 2018 Capitol Hydro Social Club our team at CSocialClub@nlh.nl.ca and they will be added to our email list. This will ensure everyone receives timely, detailed emails on all Capitol Hydro Social Club events and notices.

If at any time they no longer wish to receive notifications from the Capitol Hydro Social Club, please advise by contacting me at the email address listed below.

Again we thank you for this opportunity and hope to receive some great feedback from your group! Should you have any questions please contact any of the members listed on the following page and wed be happy to help.

### **2018 Events!**

So Full Food Tour Outdoor Olympics Pippy Park Golf Softball East Coast Trail Hike Curling Family Movie Dinner Theatre	TBD July August 23 September October November November November
O	November
Curling	November
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Kids Christmas Party	November
Christmas Dinner & Dance	December 8
Office Christmas Party	December 21

# Executive

President	Crystal Patel	737 - 1272
Vice President	Tim Manning	737-1730
Publicity	Candace White	737 - 4172
Secretary	Tracy Maynard	737-1288
Finance	Caryn Phillips	737 - 1765
Treasurer	Corinne Kennedy	570 - 5932
Special Benefits	Helen Cox	737 - 4925
Entertainment	Susan Ryan	737 - 1776
Entertainment	Natasha Carey	737-4698
Sports	John Flynn	737 - 1739
Sports	Linus Kelly	737 - 4253

### **Event Suggestions**

The Capitol Hydro Social Club greatly values its relationship with the Silver Lights group and its members. As such we want to know how pleased you are with the Club events. If you have not already done so, please complete the survey forwarded to you in your emails. We greatly appreciate your input on how to make our events better! Thank you to everyone who has already completed the survey!

### 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!

# The Lighter Side

### The Royal St. John's Regatta Trivia

Here is some trivia about the Royal St. John's Regatta which is celebrating its 200th anniversary this year.

- Dubbed the "Largest Garden Party in the World".
- It is the oldest sporting event held in North America.
- Once offered visitors the chance to play "The Wheel of Chocolate" and catch a "Greasy Pig".
- Cancelled from 1861 1870 due to political and religious friction.
- Cancelled in 1892 due to the Great Fire (displaced citizens were camped out around Quidi Vidi).
- Cancelled again to observe the war in 1915 1918 and again in 1940.
- Only civic holiday in the country that is declared by a non-governmental committee.
- Holiday is dependent solely on the weather.
- One of the last fixed seat rowing competitions existing in the world.
- The only race where the shells have to turn around buoys and return to the starting line to complete the race.

- Only one of the four organizations in Newfoundland to receive the "Royal" designation. (The other three are: the Royal Newfoundland Regiment, The Royal Newfoundland Constabulary and the Royal Newfoundland Yacht Club.)
- Course record of 9:18 was held for 80 years.
- Male Course Record 8:51:29 set by Crosbie Industrial Services 2007 Championship Race
- Female Course Record 4:56:70 set by OZFM 2003 - Morning Race.
- The CLB Regimental Band has performed at the Regatta since 1964.
- "The Banks of Newfoundland" (affectionately called "Up the Pond") played by the CLB Band at each Regatta.
- Bandstand at Quidi Vidi named in honour of Walter F. Learning, Bandmaster of the Regimental Band from 1964 - 2010.

# Answer to Mystery Artifact

This was a cheque writer a very important piece of equipment before automatic deposit! It was from Gilex Business Machines and Supply and it had a BRINCO asset number of 2987!

# 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 Wayne Chamberlain 738-1837
Vice President Cindy Morgan 744-3700
Ex Officio Reg White 368-5200
Ex Officio Dennis Jones 368-2351
Past President Gerry Bowers 722-6471
Secretary Kim Petley 754-6909
Treasurer Aubrey Hill 726-8306
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.