

**SILVER LIGHTS CLUB**NEWFOUNDLAND AND LABRADOR HYDRO
A Nalcor Energy Company

President's Message

Wayne Chamberlain

Another year has quickly come and gone and the years seem to go by faster every year. Although I have done a little snowshoeing and skating in the winter months I did not look forward to the first four months of the year unless we had a holiday planned in a warm climate. I worried when I retired that I would become a couch potato during the long cold blustery winter months. Fortunately I found a few things that caught my interest to get me off the couch and out the door. I took up curling bringing the few curling skills I acquired while attending the NL Hydro annual curling funspiel in Grand Falls. I am enjoying curling and must say that I have a much greater appreciation and admiration for the skill and success that Team Gushue has had in repeating as Brier champions - which has only been done by a handful of teams. During the recent Brier in Regina, Saskatchewan, Brad Gushue was recognized as the skip that has won the most games (114) at the Brier and he continued to add to that record. It is truly wonderful to have a curler from this Province win a gold at the Olympics, two Briers and one world championship.

Since becoming a member of the Executive I have another great reason for getting off the couch and I must say I'm enjoying working with the other members of the Executive. We have been looking for opportunities to expand our outreach to members. The Executive have been very busy this winter planning a number of Information Sessions and Experienced Driver Workshops in the months of May and June, particulars of which are outlined in this Newsletter. These sessions and workshops are open to all members and significant others and space is limited so please register early if you are interested as they could fill up early. I should also point out that we have tentatively scheduled an Information Session in Grand Falls and it will proceed if we receive sufficient interest and commitment from our members in Central by the deadline. We are always looking for and welcome suggestions for upcoming information sessions, workshops and social activities across this Province and look forward to hearing from you.

Finally, just a reminder that we also have a Facebook site and hope to share and provide information on upcoming events and activities so if you are on Facebook please ask to join our closed group. Wishing you and your family a safe and enjoyable spring.

Editor's Message

Janet Calver

I know we might yet get another blast of winter, but today actually feels like spring. The longer days, the disappearing snow banks and the first signs of crocus popping up in the garden - all signs we've made it through yet another winter! Now I don't know about you, but I tend to get a burst of energy right about now. I look around the house and see so much that needs to be done - I can feel a list just waiting to be written! And then there's the garden crying out to be pruned, dug over, planted, brought back to life. Such a good feeling!

Your Silver Lights executive have been energized as well. As you will read in the newsletter, we have a number of free information sessions and workshops planned over the next few months. Available for our members and their significant other, they are full of great information and not to be missed. I encourage you to mark the dates in your calendars and come and hear our guest speakers. Get all the details further on in the newsletter! We are also planning now for our Fall Trip. This year we are planning a trip to Woody Island - always a favourite. Read on!

Our newsletter is jammed-packed with great articles thanks to our contributors. Chelsea Kennedy (Butler Wills and Estates Consulting) is back with a terrific article and Lloyd Hobbs from Safety NL has a great season-appropriate article - a must read.

We welcome our newest retirees - congratulations to all! We have lots of other articles we hope you enjoy. Don't forget to have a look at the Mystery Artifact and check out The Lighter Side section to see how good you are at figuring out what Newfoundland say-

ings really mean.

A special thank-you to Wayne Ruth who organized a luncheon in Stephenville for some former Hydro employees. So good to hear about this get-together and just wait until you see the picture! We hope to hear a lot more from Wayne and his group.

We are sad to say good-bye to Chris Schwartz as a contributor - at least for now. Chris has moved to a new job. We so much appreciate all his good advice and informative articles he provided over the years. We wish him well in his new job and who knows - we may hear from him sometime in the future!

Many thanks to everyone who helped make this newsletter possible - I could never do it without your support and understanding.

Hope to see you at the upcoming seminars and have a chat! See you soon!

Take care.

SilverLights News

Information Sessions and Workshops

The Executive have arranged several Information Sessions and Workshops to provide members with an opportunity to increase their knowledge and ask any relevant questions they may have concerning the various topics. Please be advised that registration is on a first come basis and must be received by the stated deadline dates. These Information Sessions and Workshops will only proceed if there is sufficient advance interest from our members and their significant other. We would ask that you send an email to silverlights@nlh.ca or call the President or Secretary expressing your commitment to attend. Please provide the full name of who will be attending and contact information for any required follow up communication. Space is limited at the venues. We would suggest that you communicate your intentions at your earliest opportunity. If there is good attendance at these sessions we will provide more sessions on topics of interest to our members in the future. All sessions are free.

Corporate Insurance Programs Provided by Blue Cross Medavie and HB Group (Cooperators)

(Two Sessions: Monday, May 14th (St. John's) and Wednesday, May 16th (Grands Falls-Windsor))

Representatives from Blue Cross Medavie and HB Group (Cooperators) will provide an overview and explanation of the various types of insurance coverage available to Silver Lights members and answer any questions. There are two tentatively scheduled information sessions, one in St. John's on Monday May 14th and a second session in Grand Falls-Windsor on Wednesday, May 16th. The St. John's information session will commence at 9:30 AM and finish mid-afternoon with a light lunch provided. The venue for the session in St. John's is Corpus Christi Church Hall located at 260 Waterford Bridge Road. The venue for the Grand Falls-Windsor information session is to be determined. Deadline for registration for both information sessions is April 30th.

Safety NL - Experienced Drivers Workshops

(Two Workshops : Monday May 28 and Friday, June 15th)

Safety NL offers Experienced Driver Workshops for older drivers who want to refresh their knowledge of the rules of the road and learn more about changing road conditions and configurations. This free session is an informal learning opportunity where we explore your traffic concerns and answer your questions while discussing the effects of aging on our cognitive and physical abilities while driving. Come join us and explore some interesting driving topics and renew our commitment of safer roads for us all. The workshops will commence at 10:00 AM and finish mid-afternoon. A light lunch will be provided

to help make this learning experience a social event as well. Deadline for registration for these workshops is April 30th and will be held at the Safety NL office building at 1076 Topsail Road, Mount Pearl.

Butler Wills and Estates Consulting Services - Top Ten Estate Planning Mistakes

(One Session: Monday, June 4th)

Butler Wills and Estates Consulting Services is a small, innovative law office located in St. John's, NL, that works only in wills, estates, executor matters, adult guardianship and elder law. Ms. Lynne Butler, lawyer, will give a 75-minute seminar that tends to keep the audience laughing, despite covering topics that are usually considered serious. It covers issues such as joint bank accounts, leaving the cabin to the kids, and choice of executor. Almost all audience members admit to having done at least one of the ten steps Lynne explains should not be done. Each "do not do" is followed by alternatives that audience members can put into action. The venue for this Estate Planning Information Session is Corpus Christi Church Hall located at 260 Waterford Bridge Road and is tentatively scheduled to commence at 10:00AM. A light lunch will be provided afterwards. Deadline for registration is April 30th.

Santa Claus Parade - Correction

There is a correction to December's article on the Santa Claus Parade. It was Hydro management (not Nalcor) that worked with Silver Lights to design and build the float that was used in all the metro area Santa Claus parades. Many thanks to Hydro for their continued support with this initiative! Apologies from me for the mistake.

25 Year Club

We are pleased to welcome our newest member to the 25 Year Club! Congratulations!

Wayne Barnes - Whitbourne

From the Archives

Here is this month's artifact. What is the story behind this instrument? The answer is near the end of the newsletter.

Facebook Update

We now have a presence on Facebook! The next time you are on Facebook use the search box on the top of the page and type in 'Silver Lights Club' and enter. The first head-



Mystery Artifact

ing down should be 'Groups' and the second heading is 'Pages'. To join the Silver Lights Group click the 'Silver Lights Club' subheading and then request to join. One of our administrators will see your request and accept you as a member.

If you go back to the previous screen you can also select 'Silver Lights Club' under the Pages heading. This will bring you to the Silver Lights Page. This is where we will be posting notices, announcements and give you computer access to our current and past Newsletters. If you 'like' our page, postings to our page will appear on your news feed. If you 'follow' our page you will be informed when a posting is made to the Silver Lights Club. Both these selections are made near the top of the Silver Lights Page.

Now that we have everyone confused, please try our new presence on Facebook. We know that there are many of you who have a better knowledge of Facebook than we do, so we are expecting many suggestions and ways that we can improve our initial attempt to serve you better through Facebook.

Breakfast Get-Together

Silver Lights is committed to ensuring our members keep in touch with each other 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. 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. You'll get a warm welcome and enjoy a great breakfast. Hope to see you there!

Other Group Get-Togethers

Former Hydro Employees Enjoy Lunch

Many thanks to Wayne Ruth who organized a luncheon in Stephenville for some former Hydro employees! Reports are that a good time was had by all and there are hopes that this may become a semi-annual event! Below is a great picture of the group. Recognize anyone?



The Lunch Crowd from Stephenville! From left to right: Wayne Ruth, Bob Aucoin, Don White, Dave King, Max Pennell, Bernard Hartery, Charlie Tiller, Tony McDonald, Peter McIssac and seated, Bruce Collier.

Notices

It is with great sadness that we inform you of the passing of one of our retirees - Diane Power (Wilson). Our condolences, thoughts and prayers are with her family and friends.

Diane Power - January 22, 2018

Safety NL Outreach Program

The Silver Lights Club has partnered with Safety NL to share and coordinate safety initiatives that may impact our members and their communities. Safety NL provides an article on safety in the Newsletter and will be providing the Experienced Driver Workshops to members and their significant other. They have asked if we could contact our members regarding their Provincial Safety Outreach

Program. Safety NL would like to establish a presence in communities across the Province to help them identify and deliver safety programs and training to special groups and organizations that bring kids and others together for camps, day programs, etc. Safety NL is seeking assistance from our members across the Province to help them identify areas that require safety attention and/or training. Safety NL will then customize and deliver safety programs and/or training in these communities. If you have a safety background and/or are involved in your community and would like to assist Safety NL in this very worthwhile safety outreach initiative, please contact any member of the Executive or send an email to silverlights@nlh.nl.ca. Your assistance would be very much appreciated.

Financial

Below you will find the financial statements for the Silver Lights Club. The Income and Disbursements Statement is for the period January 1, 2017 - December 31, 2017, and the Balance Sheet is as of December 31, 2017.

Every year our Treasurer, Aubrey Hill, prepares the financial statements for the Silver Lights Club. Our Treasurer, in turn, relies upon a fellow Hydro retiree, Harold Steele, to review those figures. Harold has volunteered to help us out with this review for many years. The Silver Lights executive would like to acknowledge his support and assistance.

Many thanks to Harold! We know that the Club's financial matters are in good hands with Aubrey and Harold looking after things!

Silver Lights Club
Balance Sheet
December 31,2017

Assets:	
Cash in Bank	25591.96
Accrued Interest Receivable	63.60

Other Assets:	
Term Deposits	<u>13281.00</u>
Total Cash and Other Assets	<u>38936.56</u>

Liabilities:	0.00
Fund Balance:	
Balance begining of year	36670.00
Current net income(loss)	<u>2265.79</u>
Balance end of year	<u>38936.56</u>

Silver Lights Club
Income and Disbursements
Jan 1 to Dec 31, 2017

	<u>Total</u>
Income:	
Computer Sales	3000.00
Cell Phone Sales	50.00
Contributions	5000.00
Interest Income	313.39
Membership Fees	<u>570.00</u>
Total Income:	<u>8933.39</u>
Disbursements:	
Donations	2000.00
Events Expense:	
Socials	591.26
Christmas Parade	3305.25
Weekly Walks	364.14
Meetings and Conferences	250.00
Office Expense	106.95
Honorarium	<u>50.00</u>
Total Disbursements	<u>6667.60</u>
Income over disbursements	<u>2265.79</u>

Donations

During February, the Silver Lights executive, on behalf of its members, was pleased to be able to present donations to several worthy charities and associations. Silver Lights gave \$500.00 each to Choices for Youth and The Canadian Cancer Society - Daffodil Place. Silver Lights gave \$500.00, matched by an equal amount of \$500.00 from Nalcor Energy, to both The Community Food Sharing Association and the Salvation Army's Centre of Hope Campaign. Thanks to Nalcor for their contribution and thanks to you, our members, for your financial support!



Choices for Youth Cheque Presentation. Melinda Cole (left) and Jessica Rockwood (centre) accept a \$500.00 cheque from Silver Lights Reg White



The Canadian Cancer Society Daffodil Place Cheque Presentation. Nichole Patten (centre) accepts a \$500.00 cheque from Silver Lights Aubrey Hill (left) and Reg White (right).



The Community Food Sharing Association Cheque Presentation. Eg Walters (centre) accepts \$1000.00 cheque from Nalcor Energy and Silver Lights. Making the presentation from Silver Lights were Aubrey Hill (left) and Reg White (right).



The Salvation Army Centre of Hope Cheque Presentation. Nalcor Energy and the Silver Lights Club present a \$1000.00 cheque to the Centre of Hope campaign. On hand for the donation were: (left to right) Oliver Langdon (Salvation Army), Aubrey Hill (Silver Lights), Major Rene Loveless (Salvation Army), Reg White (Silver Lights), and Steve White (Salvation Army).

Fall Trip to Woody Island Advance Notice

We have hinted in previous newsletters that a Fall Trip is planned for this year again so we are delighted to announce that 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 must be made to:

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

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

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!

Everyday Life

Common Estate Planning Mistakes

Small mistakes in an estate plan can have catastrophic consequences. Unfortunately, you may not know about these mistakes until it is too late to fix them. Estate planning mistakes are easy to make and they can happen to anyone. However, by knowing what to look out for, you can stop these mistakes from wreaking havoc with your estate plan.

Here are some of the most common estate planning mistakes, and how you can prevent them.

1. Putting Your Child's Name on Your Home

This mistake is by far one of the most common. Many people have added one or more of their children to the title of their home. This also happens with bank accounts, which is a similar situation. A lot of the time the goal in adding a child's name to a title is to try and avoid probate fees. It is easy to do, it can be done without a lawyer, and it isn't expensive. These seem like good reasons, but they can lead to disastrous situations.

Legally, adding someone's name to a title does not make it your home with someone's name attached. Adding someone's name to the title of your home makes them a joint owner. It means they own the whole home just as much as you do. This creates a huge risk for the parent.

The parent runs the risk of losing his or her house because of something happening in the child's life. You are both joint owners, so your home is considered your child's asset. Nearly every parent who has done this insists that there is no risk for them, because their child wouldn't do anything to hurt them, and because the child knows that parent is the one that "really" owns the home. However, if your child loses the house in a divorce, lawsuit, or because of a failed business, the house may be taken without your child ever intending to harm you. According to the law, that house belongs to both of you and you are not "really" the owner.

2. Not Knowing the Meaning of "Children"

This mistake often takes people by surprise. After all, don't we know who our children are? Not necessarily - at least, according to the law. We tend to think of our children as the people we've raised, the ones whose birthday parties we planned, whose soccer games and graduations we went to. In terms of a legal definition, your children are your biological and adopted children. If you want any part of your estate to go to your children, this is something to take into consideration.

There are a couple of factors in this definition that impact your estate plan. For one, it does not include stepchildren. You may have helped raise your spouse's child from birth, but if you have not formally adopted that child, he or she is not

legally your child. Secondly, this definition includes all biological children - even ones that you don't have a relationship with. There may be a child that you are estranged from or that you haven't spoken to in thirty years. These children are biologically yours, and so are included in the definition of children.

Fortunately, this mistake has an easy fix. In your estate planning documents, be as specific as you can and refer to people by name. Using someone's name makes it clear that you intend for them to receive something. Consider a scenario where a woman is leaving her estate among her kids - two biological, and one stepchild. By saying "my daughter, Jane, my son, Joey, and my stepson James" she can eliminate any confusion as to who should be included. If you don't clear up any confusion, your estate may go someone you did not intend.

3. Not Planning for Incapacity

A thorough estate plan should cover two things - what will definitely happen, and what might happen. Passing away is inevitable, and having a strong will covers that eventuality. Incapacity may or may not happen, but the possibility often gets overlooked in estate planning.

A loss of capacity is usually associated with something mental, like Alzheimer's Disease, but incapacity can also be physical. Mentally you may be fine, but if something happens that prevents you from communicating your wishes, you

are considered incapacitated. This could be due to something internal like a stroke, or external like a car accident.

Failing to plan for incapacity has huge consequences. If you don't have documents in place that express your wishes, no one will be able to make decisions for you. This includes both financial and medical decisions. Someone will need to be appointed to make these choices for you, and you will not have any say in who it is or what their decisions are. This role comes with a lot of power, since it covers everything from where you will live to which medications you take and everything in between.

Putting planning documents into place prevents all of this. There are two that you can use - an Enduring Power of Attorney, and an Advance Healthcare Directive. These documents have different names in different provinces, but they each allow you to name a decision maker and give that person some guidance as to what your wishes are. Each document stops being effective if you regain your capacity.

An Enduring Power of Attorney (EPOA) is different from a regular Power of Attorney in that it will be effective if you lose your capacity. A regular POA is not allowed to be used if the person does not have his or her capacity. The person you name can make financial decisions on your behalf, including paying for care, handling your bank accounts and daily bills, taxes, and selling your home.

An Advance Healthcare Directive (AHCD) is the medical equivalent of an EPOA. While you are healthy you choose someone who will make medical and healthcare decisions on your behalf if you are no longer able to. This includes situations like long term care, medications, resuscitation, and organ donation.

Taking the time to review your estate plan with an experienced estate lawyer can help you avoid making costly mistakes.

About the Contributor:

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Victoria Day Weekend - May 24th

Victoria Day (French: Fete de la Reine) is a federal Canadian public holiday. It is celebrated on the last Monday preceding May 25th, in honour of Queen Victoria's birthday.

Victoria was born on May 24, 1819 and the holiday has been observed in Canada since at least 1845, long before confederation. The holiday originally fell on Victoria's actual birthday, May 24. In 1904, the same date was, by imperial decree, made

Empire Day throughout the British Empire. Over the years and by various "orders-in-council", "statutory amendments", and "vice-regal proclamations", Empire Day was renamed Commonwealth Day and moved to the second Monday in March, leaving the Monday before May 25 as Victoria Day.

Victoria Day is also popularly referred to as "May-two-four". A two-four being another name for a 24-bottle case of beer. Although there is no hard data, some media reports suggest that breweries see a 15% to 20% spike in beer sales before the long weekend!

Across the country, Victoria Day serves as the unofficial marker of the end of winter and the beginning of summer - except in Newfoundland and Labrador. How many long May 24 weekends have seen major snowfalls across the Island and Labrador! Instead of reaching for the sunscreen, we usually have to reach for shovels and mittens!

So here's to the May 24 weekend! Enjoy it - safely - and give a thought to that grand ol' lady who started it all.



Queen Victoria - Happy Birthday!

Health & Wellness

SafetyNL



Spring is here .. Let's go for a Drive!

After being confined to our homes so much for the winter months, it is good to see the longer days, more sunlight, warmer temperatures and dryer roads. It often causes us to consider taking that road trip we have been putting off for months or simply going for a relaxing drive to visit family and friends down the street. Whatever your destination, it is always a good idea to refresh our thinking about some of the rules of the road, especially if we are heading into unfamiliar territory or places we have not visited for a while.

Since intersections are where most people run into trouble when driving, this article will focus on a few of the situations and road signs you will encounter when entering into the flow of traffic and review some of the rules of the road. A good place to start is with the lowly "stop" sign.

The red eight sided stop signs have been around so long, most of us take them for granted and don't always treat them with the respect they demand. The word stop means stop. It does not mean stop if you have to. At each intersection with a stop

sign there should be a painted stop line on the pavement. If there isn't, imagine one far enough back from the main flow of traffic that a pedestrian could pass along in front of your vehicle without having to step out into traffic. Look left, then right and back left again and when it is clear, enter the roadway. Always be aware of other road users including pedestrians, bikers and children playing. If, at the stop line, you can't clearly see in both directions slowly move forward until you can see and proceed when it is safe to do so. Remember most newer vehicles have airbags in larger door posts between the windshield and the side glass and this can often obstruct your view.

The yield sign is the second most common sign. This yellow triangle means slow down and be prepared to stop. If there is no traffic coming, you are free to increase your speed and enter the main flow. But, like with the stop sign, always be aware that there could be other road users, besides vehicles wanting to cross in front of you which could cause you to stop. When you enter, enter the nearest legal lane. If entering from the right, stay in the right lane and if entering from the left, enter the left lane. Always be aware of other drivers who may switch lanes as they approach your vehicle.

The dedicated right turning lane is something new to many drivers in this province. There are a few locations around the metro region where this exists. Four that come to mind are; dropping off the highway heading east at Donovan's exit onto Kenmount Road Extension before entering Bruce Street, entering Donovans Industrial Park on Bruce

Street and turning right onto Clyde Avenue, heading east on Topsail Road at the Mount Carson/Commonwealth Avenue intersection turning right into Mount Pearl and at the off ramp of the Outer Ring Road heading southeast at Allandale Road. But there are numerous other examples, particularly around Mount Pearl. At locations like this, the right lane continues through the intersection and there is an established lane going forward. There usually is a solid line between this lane and the lane to the driver's left meaning traffic already on that roadway should not turn into that lane until past the solid line and when safe to do so. The purpose of this sign configuration is to allow a busy traffic area to continually clear traffic without having long lines of vehicles backed up at the intersection. If everyone adheres to the rules of the road, no one should have to stop, under normal circumstances in a dedicated right turning lane. But like any other time on the road, you only have the right of way until someone takes it from you.

Merging is another challenge. This is when you approach a major roadway from an on ramp and have to establish yourself in fast moving traffic. You should never stop on an entrance ramp waiting to enter that traffic flow. Instead, as you move up the entrance ramp, you need to determine an opening in traffic and aim for it. Increase or decrease your speed slightly so you fall into that spot at as close to the speed of that traffic as possible. Of course there will be circumstances where traffic comes to a stop in such situations but these are usually emergencies only and you should never be the one to initiate

that stop. While it is always the responsibility of the driver entering the main traffic flow to do so safely, other road users on that highway can perform maneuvers to help merging traffic enter safely. If those drivers increase or decrease their speed slightly, it creates a space for that vehicle to merge. Also they can do what is known as a courtesy lane change. Here drivers already established on the roadway can make a lane change to the left at merge zones to allow merging traffic space to enter safely. While courtesy lane changes are not required by law, when safe, such moves are the right thing to do. After all, driving is based on cooperation not competition.

Turning left into traffic is always a risky move. Without traffic lights, it is advised to avoid entering a four lane roadway to turn left when you have to cross two busy lanes of traffic. It is often better to turn right and establish yourself in the opposite direction to where you want to be. Then turn into a lot on the left, come back out to the road and make a right turn into traffic going in the direction you initially wanted to be in. In this way you have reduced considerably the risk of being hit side on by vehicles that didn't see you or the risk of getting caught trying to cross a lane where the view is obstructed by one vehicle that has stopped to let you enter.

If you can get to your destination without making left hand turns at intersections, plan your route accordingly. However, it is not always possible to do this. In that case look for intersections that have left turning arrows on the light that give you a safe time to make the turn. Even when you have a left turning arrow, you need to be aware that at some inter-

sections, pedestrians on the roadway you are turning into may have a walk sign at the same time as your arrow. You are still responsible for letting them clear the intersection before you proceed. Since this is a dangerous situation, and there have been serious incidents in such circumstances, traffic planners seem to be removing such conflicting directions. But some may still exist, so be aware.

When at an intersection controlled by a traffic light, one vehicle may enter the intersection with its left turning signal on and wait for an opportunity to execute the left turn. If the vehicle entered the intersection while the light was green, that vehicle has the opportunity to clear the intersection after the red light, before the opposite traffic flow begins. But two vehicles cannot be in the intersection waiting to turn in the same direction simultaneously. It is always suggested that you keep your wheels pointed directly ahead until you begin your left turn. This is to avoid being rear-ended and driven into oncoming traffic.

When turning into a four lane roadway (two lanes going in each direction) turn into your nearest legal lane. If you are turning left, you will establish yourself in the left lane of the new roadway and if you want to be in the right lane, make a lane change by using your turn signal, doing a shoulder check and making the change when safe. Likewise, when entering from the right, enter the right lane in the four lane roadway. Then when you are established, and you want to be in the left lane, make a lane change to the left lane as mentioned above only when it is safe to do so.

We often see drivers jumping from one lane

to the other and back again. We see drivers passing traffic and dodging around slower moving vehicles and then we see them a few seconds later down the road waiting for the same light as us. While they have saved very little time, they have put themselves and others at great risk with every lane change they have made. Plan your route, give yourself plenty of time to reach your destination and don't be distracted by the actions of others. Always be aware of the traffic around you by using your rear-view and side mirrors regularly and don't be distracted by GPS systems, radios, cell phones or anything else that can take your mind off the road. And, if you are on a longer trip, take short breaks at regular intervals to ensure you are at your best when behind the wheel.

About the Contributor:

Lloyd Hobbs is Vice President of Programs at SafetyNL. He can be reached by phone at 754-0210 or by email at lhobbs@safetyservicesnl.ca Enjoy your travels and if you have any questions about this or any other subject related to traffic safety you may direct them to Lloyd. Safety NL offers defensive driving courses monthly, offers private lessons and ride-along assessments and offers Experienced Driver Workshops to groups of older drivers wanting to refresh their driving skills. Happy Spring!

Shopping for One or Two

As we age and our families move on, grocery shopping can become more difficult. A lot of stores gear their packaging for families and many of us have run into the problem of what to do with 20 chicken legs when freezer space is limited! But we all want to try to eat as healthy as we can on a budget. Below are some helpful hints from the Dietitians of Canada website. (<https://www.dietitians.ca>) Read on.

At home

Plan meals and make a list.

Make a shopping list and keep it handy so you can add to it as supplies run low.

Plan what you will be eating for the week, using Eating Well with Canada's Food Guide.

Look for food bargains in newspapers and flyers.

Keep a list of prices for foods you usually buy and check it against advertised specials. The price in the flyer may not really be a sale price.

Organize your shopping list in the same way that the store is laid out, to save time and energy while shopping.

Find coupons that match your shopping list. Use coupons to buy only the foods that you need and want.

Arrange to shop with a friend. You can share the taxi fare and some of the larger grocery items.

If you can't get to the store yourself, check whether your grocer offers a delivery service. Or contact a local senior centre, which may

know volunteer drivers.

Grocery shopping online is another option (not in NL so much!)

At the store

Look for better buys.

Take your list, your coupons and glasses or magnifying glasses to read labels and prices. You might also want a calculator for figuring out which items are better buys.

Buy canned or frozen vegetables and fruits. You don't need to clean or chop them, you save money, and they won't rot in your crisper! You get the same health benefits whether your vegetables and fruits are fresh, frozen or canned.

Buy canned vegetables and fruit packed in water or juice, not in syrup, and that have no added sugar or salt.

Buy frozen vegetables and fruit without sauces or added salt or sugar.

Shop when the store is not as busy, so employees will have time to help with items that are hard to reach or lift.

Take advantage of discount days for seniors offered by some grocery stores.

Compare prices between brands. Store brands are often cheaper.

Check the "unit price" such as the price per gram (ounce) or per kilogram (pound). Most grocery stores display unit prices on shelf labels above or below the item. Bigger sizes are not always the best buy.

Buy the size that is right for you. Smaller portions are available for a variety of foods (soup, fruits, vegetables, baked beans, stews, pudding, yogourt, cheese) and may be worth

the extra cost if you can avoid throwing any away.

If the larger size is less expensive but more than you can use, share the extra with a friend.

Bulk bins allow you to buy exactly as much as you want of many staples. Bulk items are usually cheaper, but not always. Check unit prices to be sure.

The grade or quality of a product is determined by looks, not by nutritional value. You can save money by buying lower grade, such as Utility Grade or Grade B chickens and Canada Choice fruits and vegetables.

Read labels

Read labels to be sure you are getting what you want. Here's what to look for:

Check the list of ingredients. These are listed from the most amount in the food to the least amount.

Look at the Nutrition Facts table and check the serving size to compare it to how much you eat.

Look at the %DV (daily value) for nutrients. A simple rule of thumb: 5% or less is a little, 15% or more is a lot for any nutrient. Choose foods that are lower in salt, sugar and saturated/trans fat.

Check the "best before" date to make sure the food won't spoil before you can eat it.

When the store is not busy, ask cashiers to ring your groceries through more slowly so that you can check for correct pricing

NALCOR News

Retirees

The Silver Lights Executive would like to congratulate all our new retirees (those who retired from January through March) and wish them all a happy and healthy retirement!

Charles Strowbridge

Charles was hired as a Diesel Plant Operator on November 13, 1989. He was appointed as Planner on April 19, 1999 and retired from that position on November 13, 2018.

Harold Kean



Harold was hired on February 19, 1990. He was appointed a Technologist on November

14, 1997 and promoted to Technical Services Supervisor on November 15, 2004. Harold went on to become Manager, Operations and Work Execution on November 12, 2012 and retired on January 31, 2018.

Tina Goosney King



Tina was hired on February 6, 1984 and appointed Area Office Clerk on February 6, 1997. Tina retired on January 31, 2018.

Edward (Ted) Parsons

Ted was hired as a Civil Engineer on December 14, 1998. He was promoted to Labrador Manager, Services Maintenance with a job title change to Manager, Fleet Services on February 24, 2004. Ted retired on January 31, 2018.

Patrick Farr

Patrick was hired as Technical Operator on August 24, 2009. He was promoted to Lead Hydro Plant Operator on September 28, 2015 and became a Hydro Plant Operator on April 10, 2017. Patrick retired on January 31, 2018.

Lester Noel

Lester was hired as a Technologist on February 4, 1984 and retired from that position on January 31, 2018

Janet Hiscock



Janet was hired as a Buyer on March 2, 1987. She became Team Lead Procurement on August 13, 2007 and retired from that position on February 28, 2018

Robert Organ

Robert was hired as Security Guard on May 17, 1993 and retired from that position on February 28, 2018.

Dwight Rose



Dwight was hired on April 14, 1998, rehired on April 5, 1999 and rehired again as a Planner on January 6, 2003. On December 1, 2003 Dwight was re-classified as a Drafter/CAD Operator IV and he retired from that position on March 31, 2018.

(Patricia) Colleen Furlong



Colleen was hired as an Accounting Clerk II on February 10, 1986. She was promoted to Accounting Clerk III on December 19, 2016 and retired from that position on March 31, 2018.

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 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 we'd be happy to help.

2018 Events!

Family Swimming	April 28
Family Movie	April
Dinner Theatre	TBD
Jack Axes	May
Live Music Bus Tour	TBD
Go Karting	June
So Full Food Tour	TBD
Outdoor Olympics	July
Pippy Park Golf	August 23
Softball	September
East Coast Trail Hike	October
Curling	November
Family Movie	November
Dinner Theatre	November
Kids Christmas Party	December
Christmas Dinner & Dance	December 8
Office Christmas Party	December 21

The 2018 Capitol Hydro Social Club 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

Newfoundland Sayings?

Here's a little something to "test" your knowledge of Newfoundland sayings. See if you can "translate" the Newfoundland expression into English!! Answers are on the back page.

- Long may your Jib draw
- You can't tell the mind of a squid
- Ti's not every day that Morris kills a cow
- Fair weather to you and snow to your heels
- All mops and brooms
- 'ow she cuttin dere by'e
- Where she longs at?
- I dies at you
- Jumpin dyin
- You looks like you've been "hauled through a knot hole"
- How ya doin' me old trout?
- Best kind
- Proper ting bye

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
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.

Answers

Mystery Artifact

This was the Base Station Power Supply from Motorola which was used for radio communications.

Newfoundland Sayings

Long may your Jib draw A good wish for the future.

You can't tell the mind of a squid This refers to an unreliable person, a squid can move backwards or forward.

T'is not every day that Morris kills a cow Favourable opportunity comes but seldom.

Fair weather to you and snow to your heels Good luck on your way.

All mops and brooms This refers to an untidy condition of the hair.

'ow she cuttin dere bye How are you?

where she longs at? where are you from?

I dies at you You're a funny person .

Jumpin dyin Upset with something not going the way you want.

You looks like you've been hauled through a knot hole You look worn out and tired.

How ya doin' me old trout? How are you doing. Usually said by family.

Best kind Great.

Proper ting bye You're doing the right thing.