

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

## President's Message

### *Wayne Chamberlain*

I'm sitting here in late March writing this message and listening to an LP of one of my favourite rock and roll bands, The Doobie Brothers. It's a bright and sunny clear day and an unseasonably warm 5 degrees celsius and it is going to get even warmer later in the week. Spring has sprung and although March came in like a lamb hopefully the lion will not make an appearance. So far so good on the Avalon.

I would like to take this opportunity to welcome two new members to the Silver Lights Club executive. Bill Day who worked in Purchasing/Supply Chain and is now enjoying retirement, has agreed to fill the vacant position of Vice President. Bill has been actively involved the last few years in the construction of the annual Christmas float and has participated in many of the Silver Lights Club summer walks the past two summers. Darlene Hancock has agreed to be a Director representing Central NL. Darlene is currently working in the Bishop's Falls office. We hope with Darlene's help to gauge the interest of our members in Central Newfoundland with respect to Silver Lights Club hosting or assisting with common interest information ses-

sions, workshops and social activities. It is great to have both aboard and I'm looking forward to working with the executive in organizing and providing activities of interest to our members across the Province in 2019.

Several years ago the Silver Lights Club plaque recognizing individual employees with 25 years of service was removed from the lobby in Hydro Place and I am pleased to say that we have located the plaques and they have been installed in the Hydro Place lobby once again. We are currently in the process of adding employee names that have attained 25 years of service since 2010. We expect to have the plaques up to date by the summer. On behalf of the Silver Lights Club I would like to thank Paula Krats, Manager Supply Chain Management and Administration, for her cooperation and assistance in getting these plaques displayed once again in the lobby of Hydro Place. If you're in St. John's and have some free time I would encourage you to stop by Hydro Place and take a look at the plaques as well as the Silver Lights Club artifact display cabinets.

We are looking for members in western Newfoundland, Northern Peninsula and Labrador to join our executive as Directors to bring forward ideas and suggestions to expand upon and improve our outreach to members across this Province. We meet once a month for a few hours and you can join us by telephone for these meetings and provide your input. If you are not interested in being on the executive we would be very pleased to receive any comments or suggestions you may have for upcoming information sessions, workshops and social activities across this

Province. We look forward to hearing from you.

On behalf of the Executive I would like to thank you for your support and wish you and your family a safe and enjoyable spring.

## Editor's Message

*Janet Calver*

Has spring arrived? Most of us are too afraid to say the words out-loud for fear that "Sheila's Brush" will appear out of the north-east and clobber us with a major snow-fall. But for now, I'm loving the extra daylight in the evenings, the beautiful sunny skies and the hint of warmth that teases us every now and then. The snow banks are getting smaller and smaller and in our backyard we can even see the vegetable and flower beds and the occasional crocus popping up. It will soon be time to buy seeds and plan out the garden. All so exciting!

We hope you find our newsletter exciting as well! We've got a lot of fantastic articles from our contributors again this time. Learn how to better manage your finances (Scotia McLeod) and what to look out for if you are appointed executor/trix (Butler Wills and Estates). Safety NL reminds us about the importance of wearing safety belts and using child car seats – something every grandparent should take note of. We have pictures of this year's cheque presentations to four charities and organizations from Silver Lights. Check

out the latest award presented to our own Reg White and read about the curling "funspiel" that was held on Valentine's Day. We have important information for you from the Newfoundland and Labrador Public Sector Pensioner's Association. It seems like those computer sales are getting closer and don't forget to check out the news about our upcoming Fall Trip in September – we hope you can join us! It's that time of year when we publish our Financial Statements and we introduce you to the newest members of the 25 Year Club and the latest retirees. We have our mystery artifact and a few more little articles that we hope you enjoy.

I want to give a big welcome to Bill Day, our new Vice President, and to Darlene Hancock from Bishop's Falls, our new Director at Large! Welcome to the team Bill and Darlene – it's great to have you on-board and we look forward to working with you both!

And finally I want to thank all our column contributors (Lynn, Chelsey, Susan and Lloyd) for another set of great articles and the Nalcor Human Resources personnel (Andrea and her team) who always come through for me. A special thank-you to the Silver Lights executive who always help me out with whatever request or suggestion I have, and to you our members for taking the time to read the newsletter and support your club when there are so many other commitments and activities demanding your time – we really do appreciate it!

Cheers to spring and take care!

(Just a quick note. How many of you

have had a chance to read Ken Ball's book, "A Fisherman's Tale"? Many of you know that Ken is a former executive member of the Silver Lights Club and for many years contributed to our newsletter with his Out-and-About column. I read his book just last month and loved it! If you haven't read it, I encourage you to get your hands on a copy – you will not be disappointed! Congratulations Ken... Well done!)

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## SilverLights News

### Financial

*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!*

Below you will find the financial statements for the Silver Lights Club. The Income and Disbursements Statement is for the period January 1, 2018 - December 31, 2018, and the Balance Sheet is as of December 31, 2018.

### Silver Lights Club Income and Disbursements Jan 1 to Dec 31, 2018

	<u>Total</u>
Income:	
Computer Sales	150.00
Cell Phone Sales	0.00
Contributions	4000.00
Interest Income	490.26
Membership Fees	<u>700.00</u>
Total Income:	<u>5340.26</u>
Disbursements:	
Bank Charges	2.50
Donations	2000.00
Events Expense:	
Fall Trip	1905.00
Information Sessions	1643.65
Socials	724.14
Christmas Parade	4205.43
Weekly Walks	626.24
Meetings and Conferences	110.00
Office Expense	<u>248.54</u>
Total Disbursements	<u>11465.50</u>
Income under disbursements	<u>-6125.24</u>

## Silver Lights Club Balance Sheet December 31,2018

Assets:	
Cash in Bank	1608.45
Accrued Interest Receivable	426.81
Other Assets:	
Term Deposits	<u>30776.06</u>
Total Cash and Other Assets	<u>32811.32</u>
Liabilities:	
Fund Balance:	0.00
Balance begining of year	38936.56
Current net income(loss)	<u>-6125.24</u>
Balance end of year	<u>32811.32</u>

## Curling Bonspiel Recap

### *Aubrey Hill*

On February 14, 2019, the Capitol Hydro Social Club held a curling “funspiel” at Bally Haley Country Club. There were 8 teams with a total of thirty-two (32) players. The day saw two, six-end games with lots of finger foods between games and at the end of the afternoon. Reports are that everyone, whether newbie or well-seasoned curler, had a wonderful time and thoroughly enjoyed themselves! Congratulations to the Capitol Hydro Social Club for organizing the event!

For many of those in attendance, the funspiel brought back good memories of the annual Hydro Curling Bonspiel held in the Grand Falls Curling Club. It was the premier social event of the year for many employ-

ees, including Ruby and me. Curlers came from right across the province and many long-lasting friendships were made. At the end of the event, a 4-member team was chosen to go to Churchill Falls (on the King Air!) for the “Newfie Spiel”. I was lucky enough to make that trip a couple of times!

There was an average of thirty (30) teams each year. Sections A, B and C were for the more advanced curlers and Section D for those who were just learning. There were winners from each section and great prizes awarded, including the announcement of who was on the team chosen for the Labrador trip.

Although the curling was a big part of the weekend in Grand Falls, the social part of the trip was always a highlight – beginning with the bus ride from St. John’s. Entertainment was provided - thanks to the participants who brought along their own instruments and voices! In all the years of the bonspiel, there was only ever one bus breakdown and one cancellation. Mechanical problems and weather were no match for the determination of our curlers. They always managed to make the wine-and-cheese party at 6:00 o’clock!

Now once the curlers arrived in Grand Falls, that’s when things really started to happen. Curling was still the main focus, but if you were not curling there were numerous home-grown skits put together for Saturday afternoons, and then more music and dancing into the wee hours of the night. Ultimately, the “party” ended up in someone’s hotel room until morning. If those Mount Peyton walls could talk!! And let’s not forget the food! There was a wine-and-cheese get-

together Friday night, a sit-down dinner Saturday night and another farewell wine-and-cheese reception before leaving on the bus for the ride back home.

The Curling Bonspiel went on for 39 years! It never did reach year 40 much to the disappointment of many employees. Lately there has been discussion about trying to revive the “tradition”. Let’s hope this funspiel at Bally Haley gets the “rocks sliding” again!

Many thanks to the Capitol Hydro Social Club for providing a wonderful time!

For those who just enjoy exploring, there are numerous scenic drives to discover as well. So much to see and do, so little time!

We will be sending out more information in the coming weeks with price information, so keep checking your Emails for updates. (Make sure we have your current Email address!) In the meantime, if you are interested in coming on the trip there’s no harm in letting us know – just drop us an Email. Keep in mind that the Fall Trip discounts are only open to members who have paid their lifetime membership fee prior to the trip. Stay tuned for more updates!

## **Fall Trip 2019 – Advance Notice**

Silver Lights is delighted to announce that we are planning another Fall Trip for September 2019. This year, we are considering heading to western Newfoundland – Marble Inn Resort in Steady Brook. Dates have to be finalized but the trip will take place early September after Labour Day. It will include 2 days and 1 night at the resort and Silver Lights will be covering half the cost of the accommodations at the Resort. Have a look at the Resort’s website at [www.marbleinn.com](http://www.marbleinn.com)!

Marble Inn Resort is situated on the banks of the Humber River in Steady Brook, directly across the road from Marble Mountain. It’s a 5 minute drive from Corner Brook, a 25 minute run to Deer Lake and only a 45 minute drive to Gros Morne. There is much to do in the vicinity from water-rafting and zip lining to golf, hiking and biking. And don’t forget the Insectarium in Deer Lake – a must see.

## **Computer Sales – Good News**

It looks like the long wait to get those computers out to our members is almost over! We have a commitment that 50 machines will be “wiped” and ready to be turned over to Silver Lights by the end of March! Once they are turned over to our Club and they are re-imaged, they will be ready for sale. Good news for everyone who has had their name on our “Computer Sale List”. If you would like to add your name to the list now, please send an Email to Silver Lights or contact any of our executive.

## 25 Year Club

We are pleased to welcome two new members to our 25 Year Club! Congratulations!

Kimburly Brent    Deer Lake  
Milton Crane      Happy Valley

## Presentations

During February, the Silver Lights executive, on behalf of its members, was delighted to present sizable donations to four (4) organizations. Silver Lights gave \$500.00 each to Choices For Youth and The Jimmy Pratt Memorial Outreach Group. Silver Lights gave \$500.00, matched by an equal amount of \$500.00 from Hydro, to both The John Howard Society and Transition House. The clients and residents that avail of these organizations' support services are from all parts of the province. These groups operate on a shoe-string budget and they are so appreciative of our donation. Thanks to Hydro for their contribution and thanks to you, our members, for your financial support! Below are the presentation pictures and an observation from Bill Day who was part of the cheque presentation.

### *Observation from Bill Day*

*On Friday, February 15, 2019, I joined several members of the Silver Lights Executive for the presentation of charitable donations to four organizations as selected by the*



Silver Lights Presents a \$500.00 Cheque to Choices for Youth. Here, for the presentation were left to right: Bill Day, Jessica Rockwood (Choices for Youth's Fund Development Officer), Dennis Jones, Melinda Cole (Choices for Youth), and Aubrey Hill.

*Executive. Having recently joined the Silver Lights Executive, this was my first exposure to this type of event. The response from the various charities to receiving these donations was overwhelming. They all expressed heartfelt gratitude for being selected and were overjoyed to have the financial contribution to help with their various initiatives. It was humbling to hear these groups outline the outreach programs they administer and that our contributions will support in Newfoundland and Labrador. Two of these amounts were matched by donations from Corporate (John Howard Society and Transition House). It would be wonderful if Corporate could also match our contributions to the other two charities. Our goodwill goes a long way in helping the less fortunate in Newfoundland and Labrador.*



Silver Lights Presents a \$500.00 Cheque to the Jimmy Pratt Memorial Outreach Group.

Accepting the cheque on behalf of the Jimmy Pratt Memorial Outreach Group were 4 volunteers: George Parsons, Yvonne Bradbury, Olga Chapman and Judy Gulliver. In this picture are front row, left to right: Bill Day, George Parsons and Yvonne Bradbury, Aubrey Hill, Dennis Jones; second row, left to right: Olga Chapman and Judy Gulliver.



Silver Lights Presents a \$1000.00 Cheque to John Howard Society. On hand for the presentation were from left to right: Aubrey Hill, Tracey Oakly (John Howard Society), Gerry Bowers, Cindy Murphy (Executive Director John Howard Society), Dennis Jones and Bill Day.



Silver Lights Presents a \$1000.00 Cheque to the Transition House. In the picture are left to right: Bill Day, Dan Meads (Transition House Representative), Gerry Bowers, Dennis Jones, and Aubrey Hill.



## 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!

## Senate 150th Medal

Silver Lights would like to congratulate our own Reg White, on his being awarded the Senate 150th Award. This award was presented to Reg in recognition of his dedicated work with Habitat for Humanity NL.

The medals were awarded to commemorate the 150th anniversary of the Canadian Senate and to acknowledge those, who through their generosity and volunteerism, have made their communities a better place to live.

Reg is widely known throughout the metro region for his contributions and achievements



Reg Receiving His Medal. From left to right: Lieutenant Governor, Judy Foote, Reg, and George Furey

as a community builder and leader. Reg has had a lifetime of volunteerism and community service. Reg has been a recipient of the Seniors of Distinction Award, named as Mount Pearl Citizen of the Year, awarded the National Volunteer of the Year for Habit for Humanity and inducted into the Mount Pearl Sports Hall of Fame.

Here you will see a picture of Reg being presented with his medal in Government House, St. John's. The medal was presented by the Honourable Judy Foote, Lieutenant Governor of Newfoundland and Labrador and by George Furey QC, Speaker of the Senate of Canada.

Congratulations Reg!

## From the Archives

Here are a couple of pictures of our mystery artifact. Do you know the story behind this trophy? The answer appears towards the



Mystery Artifact - View 1



Mystery Artifact - View 2

end of the newsletter.

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## Everyday Life

### Confederation – 70 Year Anniversary

Most of us in this Province understand the significance of March 31, 1949, - the date we officially joined Canada. This year will be the 70th anniversary of our union with the rest of Canada and I thought that deserved some mention. When I was looking through some reading material on the subject, I came across an article written by Alec. G. Stacey called the “100 Days that Changed Our Destiny” from the “Book of Newfoundland Volume 3”. As I read the article, it became clear that the fight for confederation was very tumultuous – much like the Brexit struggle ongoing in Britain today!

Stacey starts his recap on December 14, 1945 when Prime Minister Attlee and Lord Addison (House of Lords) announce that a National Convention will be elected in 1946 to consider the financial predicament of Newfoundland and to recommend possible future forms of government. A National Referendum would be held to allow the people of Newfoundland to make their choice.

As you can well imagine, the debate and rhetoric were fierce. It all started with the election of members to the National Convention. Many of the names will be familiar to you – Smallwood, Cashin, Bradley, Higgins, just to name a few. Once the players were elected, the debate turned to Newfoundland’s future – join the United States, stay with

Commission of Government, go back to Responsible Government, or join Canada. What went on behind closed doors we’ll probably never fully know but by the time people were ready to vote on June 3, 1948, there were three options for people to choose from and the results were: Responsible Government (69,300), Confederation (64,066) and Commission of Government (23,311). A second referendum was held on July 22, 1948, this time with only two choices. The results were Responsible Government (71,334) and Confederation (78,323).

Even after the referendum, there were public debates and court challenges. All the while though, the legislation was making its way through the British and Canadian governments that finally saw Newfoundland officially join Canada on March 31, 1949. On April 1, 1949, Sir Albert Walsh was sworn in as Lieutenant Governor by the Chief Justice and Administrator, Sir Edward Emerson and then the Lieutenant Governor called upon Joey Smallwood to form an interim government. The rest, as they say, is history!

Congratulations Newfoundland and Labrador on your 70th anniversary as a Canadian Province!

(A bit of Confederation trivia for you: Sharon Rose Healey became the first Newfoundland-born Canadian arriving on April 1, 1949 at 1:35 A.M.)

## Butler Wills and Estates: What Can Get an Executor Sued?

**Chelsea Kennedy**

*Who out there has ever been appointed an Executor/Executrix? Did it go smoothly? Did you have any problems? Lynn Butler and Chelsea Kennedy have provided a great article for us - a definite read for anyone who has been asked to take on the roll of an Executor/Executrix. Thank-you Lynn and Chelsea! Read on!*

Acting as an executor is a lot of work. A small mistake can lead to a pile of trouble, even when the executor trying to do everything right. Whether the mistake is a legitimate error, or the executor is acting dishonestly, there are some actions that are likely to result in a lawsuit. Here is a closer look at some situations that lead to executors getting sued, and how to avoid them.

### Not Following the Will

An executor's main job is to follow the instructions in the will, regardless of his or her opinion of those instructions. Sometimes executors want to distribute the assets differently from what the will says.

Frequently this stems from good intentions. Either the executor thinks he knows what the person "really wanted", or wants the distribution to be more equal. On the other hand, the executor may want a beneficiary to receive preferential treatment. Either way, it is not up to the executor to

change the distribution instructions in the will.

Unless the will requires the executor to do something illegal, or something that is against public policy, the executor needs to follow the instructions. If an executor isn't sure what to do, he or she needs to ask a judge for direction.

### Failing to Communicate with Beneficiaries

The majority of complaints from beneficiaries are based on the fact that they don't have enough information about transactions to be able to understand what is going on with the estate. As an executor, it can be hard to know who should receive what information. Confusion arises when the beneficiaries feel they are being kept in the dark.

When beneficiaries don't know what is going on, the first thought is often that the executor is hiding something. Whether this is true or not is somewhat irrelevant – part of being an executor is communicating with the beneficiaries. However, when beneficiaries think the executor is being secretive, they start to think there is something else going on.

To prevent the beneficiaries from thinking they need to start a lawsuit to get enough info about the estate, the executor should set up a regular schedule to provide the beneficiaries with updates, and stick to it. This lets everyone know what to expect.

## Poor Record Keeping

Part of being an executor is acting as a trustee – this means the executor is holding onto someone else's money. The money an executor has access to belongs to the estate. This means that the executor has to be extremely careful about recording all transactions that take place. The records an executor keeps should be thorough, and the executor needs to be able to account for every cent that goes in and out of the estate.

When an executor can't account for all the funds, the beneficiaries cannot determine whether or not the estate was handled properly, which means they can't tell if the executor did his or her job. Residual beneficiaries – the people who receive a portion or percentage of the estate – need to know how much was in the estate to start with, how much came in, and how much went out in order to know they are receiving the proper amount at the end.

## Theft

Stealing from an estate is like reaching into someone else's wallet and taking out money when they aren't looking. The money in the estate is not there for the executor to keep.

Executors steal from estates for a variety of reasons. Sometimes there are external financial pressures, such as mortgage payments that are overdue. Other times the executor honestly thinks that the person would have wanted to help them, and wouldn't mind giving the funds to the executor. Both of these situations are theft.

Other forms of theft are less obvious, such as selling an estate property to a friend or family member for a price significantly lower than market value. On the surface this doesn't seem like a problem, especially for the purchaser, but it is still a loss to the estate and the executor is directly responsible.

## About the contributor:

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## Managing Your Finances: Mistakes to Avoid

*Susan Kielley*



*Susan Kielley, Scotia McLeod, has provided an excellent article on Financial Planning and the reasons why we should all have a strategy in place to reach our goals. If you have been flying on a "Wing-and-a-Prayer" until now, it's not too late. Read on!*

**Financial Planning & Advisory Services, Scotia Capital Inc.**

Time and time again, I get asked by people, "What can I do to manage my finances more effectively?" While the answer to that question can be largely individual, people

that have the most success managing their finances generally avoid most of the mistakes noted below.

#### Mistake #1 - No plan

If you were to decide that you are going to take a driving holiday, chances are you would pull out a map to determine the best or most scenic route to get to your final destination. Some people would call CAA to get their map service and others would buy available software that would let them map out their own course. The point is that not many people would get in their car and start driving without a plan on how they are going to get where they are going. Your finances are no different and yet a staggering number of people have no real plan in place to help them achieve their goals and objectives. Individuals who are most successful with managing their finances have developed a short and long-term plan as a road map that will assist them in getting to where they want to be financially.

#### Mistake #2 - No goals

The reason many people do not have a plan in the first place, is that they have not determined what their goals and objectives are. There are the obvious goals, such as retirement date, and estate goals but most people have many other goals over the course of their life—both financial and non-financial. Many individuals, while they have some idea of their goals, have not taken the time to articulate their objectives and then subsequently develop a plan for achieving

them.

#### Mistake #3 - Time... as a friend

Time is probably your best friend when it comes to financial planning. It is very difficult to replace time without increasing your risk. The earlier you get started on your plan, the sooner you will achieve your goals.

#### Mistake #4 - Time... as an enemy

Time is also an enemy for most people. Not only from the perspective that they procrastinate in terms of executing their plan, but also in terms of how much or how little time they spend managing their finances or their plan. If you spend more time looking for a new stereo, refrigerator, or car than you do managing your finances in a particular year, then time is probably an enemy.

#### Mistake #5 - “Chasing” mentality

Too many people have a “chasing” mentality—that is chasing the latest, greatest, best idea or investment. The key to determining if an idea or product is appropriate for you means deciding whether or not it contributes to the achievement of your financial plan. This is why having a plan to refer to is so important.

#### Mistake #6 - I can do it myself

Most people need some kind of professional advice to manage their finances. Whether it is tax, investment, legal or other advice, most people cannot do everything themselves. Too many people try and do everything because they think they should be able to or they don't want to pay the fees that professionals may

charge. Don't be foolish—know your limitations and get help. You wouldn't perform open heart surgery on yourself, would you?

#### Mistake #7 - It's my money

This is a mistake that some couples make. For reasons that are usually non-financial (probably emotional) many couples manage their money separately. There are a number of reasons to look at the total resources of a family, not the least of which are tax reasons. The best reason to manage your money together is to make sure you achieve your shared goals and objectives.

#### Mistake #8 - "Lock-In"

Remaining flexible in your planning is very important. Many people make decisions that they cannot get out of, or if they can, it is very expensive to change their minds. Setting up your plan to achieve your goals while maintaining flexibility is very important as both your plan and your goals and objectives will change over time.

#### **About the Contributor:**

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## **Newfoundland & Labrador Public Service Pensioners Association (NLPSPA) News**

Silver Lights is an active members of the NLPSPA. In March, Sharon Callahan, Chair of the NLPSPA, gave an overview of the group/coalition to members of the Silver Lights' executive. We would like to share with you some of the background, activities and initiatives of this very active group. If after reading this, you would like to become more involved in the coalition, just let us know!

The NLPSPA is a coalition of 14 organizations representing seniors, retirees and pensioners. It highlights and seeks solutions on issues that affect older persons and provides a forum for us to be heard and recognized by all levels of government.

### **Public Meetings and Town Halls**

The NLPSPA has identified a number of issues of concern affecting seniors. With federal and provincial elections coming up in 2019, this is an excellent opportunity for the NLPSPA to make their voice heard. In preparation, there will be two rounds of meetings for pensioners, retirees, seniors and their supporters in a number of communities across the Province. The general purpose of these meetings will be to provide awareness of the issues that affect social security, financial well-being, health, wellness, and other social services and benefits that impact the quality of life of aging persons in the Province and across Canada. In particular, meeting partic-

ipants will be encouraged to take some form of personal action to influence both levels of Government to act responsibly and with concern and compassion on their behalf on the issues that have been identified.

The meeting schedule is below. You will notice that there are two different sets of meetings, the first being a series of local gatherings that will solicit your input to the issues that seem to be overarching for older persons in this province and to give you an opportunity to raise other issues that are important to you. We encourage everyone to attend as this will be your opportunity to share your concerns and to influence the questions that will eventually get posed to the politicians.

The second set of meetings will be held in larger centres, with presentations by a panel of election “hopefuls” who are seeking your support on election day, whether that is federally or provincially, and who will be asked a series of directed questions on topics that are important to us all. Your input in the first round of meetings will influence the questions that will eventually be used in the second round.

Please note that these dates could possibly change slightly, depending on weather or other factors beyond our control. Please listen to local radio advertisements, Facebook, and email communications for more meeting details. As of right now, however, this schedule is getting close to being final.

Should you have any questions, please contact Cheryl at the NLPSPA office at 709-754-5730, toll free 1-800-563-4188, or email [pensioners@npspa.ca](mailto:pensioners@npspa.ca) ; Sharron at 709-690-1238; or Ralph at 709-729-6779.

**Provincial Election: Before the end of June (date to be determined by Premier)**

**Federal Election: October 21**



**Round #1**

Locations	Local Leads	Dates
Port-aux-Basques	Fred Oates	April 15, (afternoon), 1:30 PM
Stephenville	Fred Oates	April 15 (evening) Days Inn
Corner Brook	Fred Oates	April 16 (afternoon) Quality Inn
Deer Lake	Fred Oates	April 16 (evening) Deer Lake Motel (Confirmed)
Springdale		April 17 (afternoon) Springdale Inn & Suites (Confirmed)
Grand Falls-Windsor	Craig Hall	April 17 (evening) Mount Peyton Hotel (Confirmed)
Lewisporte	Craig Hall	April 18 (afternoon) Brittany Inns (Confirmed)
Gander	Craig Hall	April 18 (evening) Quality Hotel & Suites (Confirmed)
Bonavista		April 24 (afternoon)
Clareville		April 24 (evening)
Grand Bank		April 25 (afternoon)
Marystown		April 25 (evening)
CBN	Mary Cleary	April 30 (afternoon)
Placentia	Mary Cleary	April 30 (evening)
CBS/Paradise		May 1 (evening)
Mount Pearl	Neil Moores	May 2 or May 6 (evening)
St. John's	Neil Moores	May 8 (evening)
Northern Newfoundland-Labrador		September 10-12 (to be done in conjunction with Town Hall #1 (Western))

**Round #2**

Town Hall #1 (Western)	September 9
Northern Newfoundland and Labrador	September 10-12 (to be done in conjunction with Town Hall #1 (Western))
Town Hall #2 (Central)	September 16
Connaigre Peninsula/Bay d'Espoir Area	(To be done in conjunction with Town Hall #2 (Central))
Town Hall Burin Peninsula (Not confirmed)	September 17
Town Hall #3 (Eastern)	September 23 or 24

**NLPSPA Convention and Annual General Meeting (AGM)**

The 2019 NLPSPA Convention and Annual General Meeting (AGM) is scheduled for November 5-6, 2019 at the Holiday Inn, 180 Portugal Cove Road, St. John's.

The Convention theme for 2019 is "Making Choices-The Power of You". This Convention will explore the following two topics: 1) the use of harmful medications and how to improve medication use; and 2) why seniors' debt is increasing and the pitfalls to avoid debt later in life. The presentations and discussions will be based on the rationale that these issues affect the daily lives of pensioners and older persons and with the right information, the best choices can be made to guide successful and healthier aging into one's retirement years.

The AGM and Convention are open to all pensioners, seniors, and other citizens. Please feel free to invite non-Members of the Association to consider attending the Convention and for those eligible to join NLPSPA, we would be pleased to welcome them into membership.

To register, call the NLPSPA office at 709-754-5730, toll free 1-800-563-4188 to pay with Visa or MasterCard. If you have any questions, Email [pensioners@npspa.ca](mailto:pensioners@npspa.ca)

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## Health & Wellness

### Safety NL



*Many thanks to Lloyd Hobbs for once again providing us with a great article - this time on the importance of using seatbelts and children's car seats properly. Lloyd always provides us with timely reminders about safety on the road!*

### **Buckle Up and Let's Look Forward to Spring.**

As I write these few lines, it is an early-March winter day. The sun is shining, the clocks change this coming weekend and there is hope that Spring is just around the corner. But in Newfoundland and Labrador we live in hope even though experience tells us we are among the last in Northern America to actually see any great transition of the seasons until probably May or June. But, again I say, we live in hope.

In the safety field we live in hope, as well. We hope people will make even the smallest changes in their habits so they can improve their own safety and the safety of others. Recently I heard two news reports on the radio of individuals being thrown to their deaths in vehicle collisions in this province because they were not wearing seatbelts. The impact of such unexpected and unnecessary loss on

families is unimaginable; particularly considering that the simple act of clicking a seatbelt shut could likely have saved a life and a lifetime of grief for loved ones. Statistics show that someone is thirty times more likely to be thrown from a vehicle if not wearing a seatbelt and five times more likely, if they come out of the vehicle, of being killed either by the impact with the outside environment or by being struck by other vehicles. These are very powerful statistics. They are too powerful for us to ignore.

If a collision occurs and someone is not wearing a seatbelt, but remains inside the vehicle, statistics show the risk of serious injury and death is still significantly high. This can be the result of colliding with something inside the vehicle. In fact, if someone is not wearing a seatbelt they become a human projectile and can strike and injure or kill other occupants of the vehicle. So the simple message is that seatbelts do work.

Many of us are now at an age where we have grandchildren that we transport in our vehicles. While many of us may remember our own childhoods and riding in the back window of our parents' car or in the back of a station wagon or pick-up, such behavior is unacceptable and illegal today. So grandparents have to have an approved child car seat or booster seat in their vehicles when transporting those little ones.

In Newfoundland and Labrador an infant less than 20 pounds (9kg) must be in a rear-facing seat and a child between 20 pounds and 40 pounds (18kg) must remain in a front facing seat. A child must be a minimum of 40 pounds (18kg) before moving to a booster

seat and must continue using this until age nine or meets a weight of 81.5 pounds (37kg) and be 4 feet, 9 inches tall (145 cm). While a child may use an adult seat belt at age nine, it is safest to wait until the child meets the 4 foot, 9 inch, 81.5 pound size. Children should always be placed in the rear seat of a vehicle. If you would like more information on child seats, you can visit the Child Safety Link website at [childsafetylink.ca](http://childsafetylink.ca) or you can call them at 1-866-288-1388. You may also contact Melodie Kelly at [MelodieKelly@gov.nl.ca](mailto:MelodieKelly@gov.nl.ca) or at 709-729-6013.

Seat belts are such a simple but effective way to protect ourselves and our loved ones. Please use yours and insist that all passengers wear theirs. Together we will reduce the serious injuries and deaths on our roadways.

Let's live in hope that everyone will adopt this practice, just as we live in hope that Spring is coming.

**About the Contributor:**

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## NALCOR News

### Retirees

#### Blaine Piercey



Blaine was originally hired in October 1984 as Electrical Maintenance A. He was promoted to Supervisor, Electrical and Mechanical in September 2004 and retired from that position on January 31, 2019.

#### Michele Holmes

Michele was originally hired in July 1997 as an Office Clerk. She was appointed as permanent Secretary in March 2004. She accepted a temporary assignment as Housing and Guest Relations Coordinator in October 2012 and was promoted to Supervisor, Accommodations in May 2013. Michele retired from that position on January 31, 2019.

#### Fred Murphy



Fred was originally hired as a Tax Officer in June 1987. He became a Tax Specialist in February 2009 and retired on February 8, 2019.

#### Cathy Collins



Cathy was hired as the Company's Occupa-

tional Health Nurse in March 1999 and retired from that position on February 28, 2019.

accepted a permanent appointment as Mechanical Designer in August 1999 and retired from that position on February 28, 2019.

**Ken Hayward**



Ken was originally hired as a Planning Engineer in October 1988. He was promoted to Engineer, Level 3 on April 2007 and then in March 2009 he became Senior System Planning Engineer. Ken accepted the position of Capital Budget Coordinator in February 2014 and retired from that position in February 28, 2019.

**Alvin Crant**



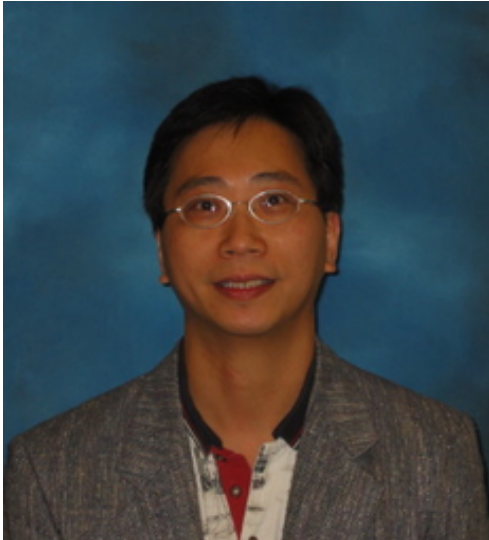
**Rick C Penney**



Rick was originally hired as a Mechanical Construction Coordinator in January 1990. He

Alvin was originally hired in October 1984 as Electrical Maintenance A. He was promoted to Supervisor, Plant Operations (Eastern) in February 2006. There was a title Change to Supervisor, Technical Operations (Eastern) in March 2006. Alvin was promoted to Manager Operations in September 2013 and retired on February 28, 2019.

**Alex Lau**



**Liam McErlean**



Liam was originally hired in June 2007 as HR Specialist, Organizational Effectiveness. He retired from that position on March 19, 2019.

Alex was originally hired in August 1987 and was promoted to a System Performance and Protection Engineer by October 1990. Alex enjoyed regular progressions throughout his career: Senior Protection and Control Engineer in July 2001, Engineer, Level 3 by April 2007, a P&C Engineering Specialist in April 2011. In June 2011 Alec was promoted to Supervising Engineer, Protection and he became an Engineer, Protection and Control Level IV in January 2017. Alec retired from this position on March 29, 2019.

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## Social Clubs

### Capitol Social Club

The 2019 social club activities are still being finalized and will appear in future newsletters. In the meantime, here is a message from the Capitol Social Club Executive.

*In an effort to better serve the Silver Lights group 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. 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.*

### The 2019 Capitol Hydro Social Club Executive

President	Crystal Patel	737-1272
Vice President	Tim Manning	737-1730
Publicity	Mike Dyson	778-6617
Secretary	Candace White	737-4172
Finance	Caryn Massie	737-1765
Treasurer	Corinne Kennedy	570-5932
Special Benefits	Todd O'Neill	737-1229
Entertainment	Kayla Harvey	733-5340
Entertainment	Donna Ryan	737-1921
Sports	Justin Brophy	737-1927
Sports	Trevor Smith	737-4373

### From the Archives – Answer

This was the trophy awarded to the Ladies Softball Team in 1973. Note the Newfoundland Power Commission Logo.



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## The Lighter Side

### English Language?

Just imagine how difficult it is for someone coming to our country who does not speak English. It's difficult enough for us to try to learn all the nuances of the English language and we've been doing it from the day we were born. Imagine trying to learn English if you are an immigrant. Throw in some colourful Newfoundland "sayings" and a few different dialects here and there and what a mish-mash you would have!

A couple of weeks ago, we came across an article by Matthew Anderson, the BBC's Culture Editor. In it, he talked about one particular paragraph from Mark Forsyth's book, titled "The Elements of Eloquence". Here is the quote: "Adjectives in English absolutely have to be in this order: opinion-size-age-shape-colour-origin-material-purpose Noun. So you can have a lovely little old rectangular green French silver whittling knife. But if you mess with that word order in the slightest you'll sound like a maniac. It's an odd thing that every English speaker uses that list, but almost none of us could write it out."

Is this true? I was trying to remember when I first started to string sentences together. How did I learn to do this? Was it strictly from listening to the grown-ups around me? Was it from reading books or watching Romper Room? Well however I did it, Mark's observation seems to be true.

For example, I would say something like "... that beautiful long green wool sweater..." but never "... that wool beautiful green long sweater...". Now why is that? Try it yourself and see!

The other thing Mark mentioned in his article was "ablaut reduplication". Now I had never heard of this before so it warranted a quick WIKI search. Sure enough, here's the definition: "In linguistics, reduplication is the expressive repetition of a single word, or the pairing of a word with another of similar sound or spelling." Apparently, English has at least six types of reduplication. Who knew? Ablaut reduplication pairs words with internal vowel alternations. For example: Chit-Chat, Criss-Cross, Dilly-Dally, Fiddle-Faddle, Knick-Knack, Pitter-Patter, Tip-Top, Zig-Zag just to name a few. Do you see a pattern here? In all these ablaut reduplication word pairs, the key vowels appear in a specific order: either i before a, or i before o. There are other word pairs that I'm sure you can think of. Now, just try to say them in the opposite order - for example "You have a lot of knack-knicks on the shelf" or "We were just having a chat-chit." It sounds so wrong!

So there you have it – more befuddlement from the English language!

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## 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. Our mailing address is:

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

You can also contact the Executive directly:

President Wayne Chamberlain 738-1837  
Vice President Bill Day 579-5597  
Director at Large Darlene Hancock 709-290-3668  
Secretary Kim Petley 754-6909  
Treasurer Aubrey Hill 726-8306  
Ex Officio Reg White 368-5200  
Ex Officio Dennis Jones 368-2351  
Past President Gerry Bowers 722-6471  
Silver Lights Editor Janet Calver 745-1343  
Silver Lights Fax: 737-1231  
Silver Lights Email: [silverlights@nlh.nl.ca](mailto: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 care of the Secretary or the Treasurer Silver Lights at the mailing address found under the Contacts section in the 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.

