

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

President's Message

Wayne Chamberlain

Although the summer weather started off a little cool and wet, it quickly warmed up in July and we benefited from the warmest summer on record and were able to enjoy many evenings where you could sit out without having to wrap up. I managed to spend a fair bit of time at the work camp (otherwise known as our cabin) this summer and enjoyed the wildlife there (many types of birds, a moose that came right down to the cabin and looked in our picture window, red fox, rabbits, grouse, pesky squirrels, chipmunks and a few field mice. We also had many opportunities to sit out and gaze up at the stars (which unfortunately we don't get to see in town) and also enjoy an open fire occasionally.

As you will read further in this Newsletter we had two very successful activities this summer. First was our second annual "weekly walks" in the greater St. John's area. It included a really interesting walk along the many back alleyways in the downtown which I did not know existed. These walks were organized by Janet (our Editor) and her husband, Brian Gamberg. I would like to take this opportunity on behalf of those who par-

ticipated, to thank both of them for arranging and leading these walks and for arranging a venue afterwards to enjoy a cup of coffee/tea and have a chat. The weather for all 9 walks was warm and sunny and we normally had more than a dozen walkers. We hope to continue to have the walks next year. If you have not participated in these walks I would strongly encourage you to come out and give them a try - they are a great opportunity to get some exercise and enjoy the outdoors in the company of other Silver Lights members. The second activity was our Annual Silver Lights Fall Trip which was to Woody Island. This was my first visit to Woody Island. We had 21 Silver Lights members and their significant others on board the Marasheen vessel which departed the morning of September 12th for the 45 minute voyage to the island. The highlights for me were the socializing and food, good music - whereby many of us learned to dance the Virginia Reel, a short hike to the site of the old Hydro diesel plant led by Reg White, the guided tour of what is referred to as the Rock House (St. Nicholas Cottage), with 2 feet thick rock walls, which the current owner has been restoring and renovating, and the boil up in Barrett's Cove on Thursday on our way back. It was great to have Peter and Jackie Mackey from Cape Breton, Nova Scotia join us for the trip. Peter worked in Churchill Falls and retired in the 1990s. Many thanks to Dennis Jones for arranging another great fall trip!

We have been posting pictures of the Silver Lights Club activities on our Facebook site as well so please make a visit to our site and ask to join. Our Facebook site is the Silver Lights

Club.

We are arranging a tour of the Nalcor Soldier's Pond facility near St. John's and an email will be sent to members when we have further details. We are also in the process of picking the theme for and constructing the NL Hydro Christmas float for Christmas parades in late November and December. The Christmas float takes a lot of planning, work and time to complete and we would like to thank NL Hydro for their financial support and Reg White, Gerry Bowers, Dennis Jones and Aubrey Hill and the many other volunteers who ensure that we have a Christmas float for the Christmas parades.

The Executive is looking for suggestions so that we can better serve you.

We arranged three presentations this year and attendance was good but are there other topics you would like to have? We are looking for suggestions on the location of our Annual Fall Trip next year that would be affordable and give members an opportunity to get together. We are also willing to arrange or assist with a get-together in other areas of the Province similar to the monthly breakfast get-together in St. John's. Any suggestions on these or other activities that we could arrange or try would be appreciated.

Have a safe and enjoyable Fall and we look forward to receiving your comments and suggestions by email or on our Facebook site. Best regards.

Editor's Message

Janet Calver

Wow! What happened to summer? All of a sudden it was the first of September and we were starting classes, group meetings, volunteer activities, etc. and I wasn't ready for any of it! I guess that's an indication of a wonderful summer. It was great come to think of it - once it got going. I'm happy to report that our gardens - both backyard and community plot - have done well. There was a bit of a slow start and I had to re-seed several vegetables but all turned out well in the end. For those of you who are wondering how my experiment with creating my own seed tape went, it was a success. I have to admit though that I was not brave enough to depend solely on that and I did plant a row or two of carrots the old-fashioned way!

We have a jam-packed newsletter this time. We have LOTS of pictures from our summer hikes around St. John's and from the Fall Trip to Woody Island. We have lots of news of upcoming events, including the Christmas float - sorry, I know it is not even Halloween yet! There's an update on Ken Ball and what he's been up to. We have some great articles from our contributors again - Butler Wills and Estates, Scotia McLeod and Safety NL. You won't want to miss any of them! Remembrance Day is always significant, so I've included an article related to this special time in our history. We introduce our newest retirees and those employees who have joined the ranks of the 25-year club. And if you are a Scrabble fan you'll want to check out

the Lighter Side section for sure! There's so much more!

Thanks to everyone who helped make the newsletter possible - our contributors, (a delight to work with), Nalcor HR personnel, the Club Executive, and our members who pass along their ideas. I'm only the editor - can't do it without your help and support!

Keep in touch and have a look at our Facebook page. There will be lots of pictures there from our summer hikes and Woody Island trip that we couldn't fit in the newsletter!

I hope you have a wonderful Fall and get to enjoy our beautiful Autumn days! Take care.

SilverLights News

Vice President Vacancy

Notice to all our members! We currently have a vacancy on the Silver Lights Executive. Due to unforeseen circumstances, Cindy Morgan, our Vice-President, has had to resign. We thank Cindy for her participation and support over the years. Cindy has always been a dedicated supporter of the Silver Lights Christmas Float project - and she hopes to be able to continue with this aspect of the Club. With Cindy resigning from the office of Vice-President, we are looking for someone to step up and volunteer. We are a friendly group and we promise a stress-free environment! Contact anyone on the Executive for more information on how you can help.



Kenny's Pond and Kent's Pond Walk -
What a Great Way to Start!



Gull Pond Adventure!

Summer Walking Tours

The Summer Walking Tours were a great success! Every Wednesday during July and August, Silver Lights hosted a walk in or around St. John's. After each walk, we enjoyed a cup of coffee/tea and a chat at a nearby cafe. We had a wonderful turnout and there were no weather cancellations - a true record!! And a big thank-you to Lynette and Wayne who were gracious enough to invite the whole gang back to their house for a lunchtime BBQ after our last walk! Be-

low are just some of the pictures from our walks. Some of the people joining us on our walks included: Sylvia and Bob Taylor, Ruby and Aubrey Hill, Jasbir and Rami Wadhwa, Heather and Gerry Bowers, Donna and Ron Smith, Lynette and Wayne Chamberlain, Reg White, Glenn Mitchell, Kathy and Bill Day, Brian Gamberg, Michelle Kirby, Eileen Hann, Helen Nelder. See who you know! (For more photos have a look at the Silver Lights Facebook page.)



Cowan Heights Neighbourhood - Stop at the
Ball Park



Jasbir and Rami at the Top!



Duck Pond in Cowan Heights - See the
Little Ducklings?



Aubrey Enjoys the Shade Under a Tree!



Mount Scio Summit - A Well Deserved
Break



Octagon Pond - Here We Go!



Ready to Explore Downtown St. John's



Outside the Legion in Pleasantville



Soloman's Lane's Mural



A Memorial Bench on the Virginia River Trail in Honour of Rami's Mother



Top of Chapel Street with Narrows in the Background



Manuel's River - Always a Beautiful Walk



MUN Botanical Gardens - This Was Just the Parking Lot!



Sylvia and Bob Explore the Greenhouse



One of the Many Trails in the Botanical Garden



Enjoying a Coffee at the Garden Cafe



Aubrey and Gerry Take a Break



Master Chefs Wayne and Bill - Flipping Burgers and Hot-dogs!

Volunteers for Archival Work?

Anyone interested in helping us document and organize our archival objects and papers? We have a surprising amount of historical documents, photographs, and objects that provide a history of NL Hydro. Many of us are proud to say we were a part of that history and we want to take the necessary steps to ensure others are made aware of that contribution and what it has meant, and continues to mean, to the people of this Province.

For a while, we thought that our past contribution to the company had been forgotten. If anyone had walked into Hydro Place lately, you would have noticed that the 25 Year Plaques had mysteriously disappeared along with the cases showcasing some noteworthy historical artifacts. After a number of inquiries, meetings and Emails from the Silver Lights Executive, we are pleased to announce that things are changing. The 25-Year Service Plaques are back and ready to be re-installed. The cabinets are back in the front lobby and our missing artifacts have been located. It seems we are even going to be given a space in which to house our historical documents and items!

We are looking for some volunteers who have an interest in history and who would be willing and able to spend some time going through our old papers, photos and artifacts and documenting our material so we know exactly what we have and how we can best preserve and present it. This is a great opportunity to bring our history back to life and to pass along our pride to this generation.

Would you like to help? If so, contact any

of the Silver Lights Executive - we'd love to hear from you!

News From Ken Ball

Many of us enjoyed Ken Ball's column (Out and About with Ken Ball), in the Silver Lights newsletter for many years. It was usually the first article many of us would read - me included! Well, there is some exciting news from Ken - he has written his first book! It's titled "A Fisherman's Tale - Men That Go Down to the Sea". It is published by DRC Publishers, here in St. John's. The book is on sale now at Costco and Ken will be at Costco on October 19th and 20th between 2:00 - 4:00 to personally sign his books for you. They are selling for \$11.99 at Costco - a great price (and a wonderful Christmas stocking stuffer). Congratulations Ken! We are all so proud of you - it's a great accomplishment! I can't wait to get the book and settle down for a good read. If for some reason, you cannot get down to Costco over the next little while, Ken says that you can buy the book directly from him - just give him a call at home, 726-0966. See you at Costco Ken!

Computer Sales - Update

Every so often, Silver Lights is able to offer our members used computers for sale at great

prices. We check with Nalcor staff on a regular basis to see when we can expect these computers. There are no computers for sale in the next couple of months, but feel free to put your names on the list for when they do become available. Send an Email to Silver Lights or contact any of our Executive.

ver Lights construct a float for the upcoming Santa Claus parades in and around St. John's! We look forward to finalizing details regarding the design and construction over the next couple of weeks. Stay tuned for more updates and think about volunteering for this fun project. If you know how to hold a hammer or a paint brush, you can help!

25 Year Club

The Silver Lights Club extends a warm welcome to our newest members! Congratulations on reaching the 25 year mark!

Ann James Hydro Place
Loyola Collier Day d'Espoir Plant

Tour of Soldier's Pond Facility

Silver Lights Executive is working with Nalcor staff to provide a tour of the Soldier's Pond Facility. The tour will take place in October or November. Many of us have driven by the massive site and wondered about it. This would be an exciting opportunity - one not to be missed. Stay tuned for more details! Get your steel-toed boots ready!

Christmas Donations

As many of you know, Silver Lights makes several donations, on your behalf, to different groups/organizations around the Christmas Season. If you are a volunteer, you also know that the need is great and is always there. We try to ensure that our donations go to groups that reach a wide-spread population. We are always looking for your suggestions. Please contact us with your thoughts.

From the Archives

Christmas Float

Great news! NL Hydro has confirmed they are willing to contribute funds to help Sil-

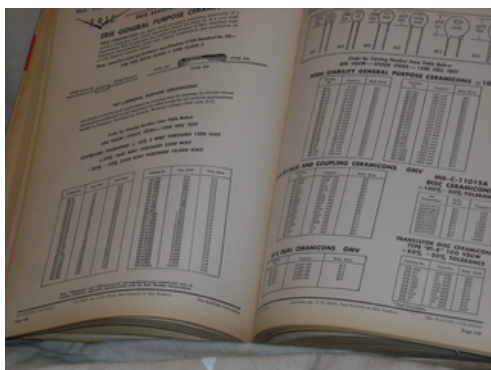
Here are several pictures of our mystery artifact. Can you guess who used it and why? The answer appears towards the end of the newsletter.



Mystery Artifact



Mystery Artifact



Mystery Artifact

Notices

It is with great sadness that we inform you of the passing of one of our retirees - Lewis G. Crummey. Our condolences, thoughts and prayers are with his family and friends.

Lewis G. Crummey - September 6, 2018

Woody Island Fall Trip Recap

I think it is fair to say that everyone who went on the Fall Trip to Woody Island thoroughly enjoyed themselves! We had a great group including Jasbir and Rami Wadhwa, Phyllis and Reg White, Jackie and Peter Mackey, Lynette and Wayne Chamberlain, Shirley and Gord Alexander, Sandy and Glenn Mitchell, Heather and Gerry Bowers, Betty and Ross Dawe and Rosalind and Roy Dawe and my husband, Brian. A good friend of ours, Linda Little, also came along. You could call us the "Happy Gang"!

We met at Garden Cove. Even though the clouds were threatening, the rain held off. We met old friends and introduced ourselves to new ones, including guests who were not with Silver Lights. Everyone was enthusiastic and looking forward to our adventure!

Now any trip to Woody Island involves food and lots of it! As we cruised along the inlet with the Burin Peninsula on one side and Sound Island on the other, Captain Gary (Gary Pomeroy), broke open the container of home-made tea buns. The tranquility of the bay was infectious and you soon found yourself relaxing and enjoying the view and the

salt air. The picturesque harbour on Woody Island soon appeared out of the grey mist. Just as we docked, the rain began in earnest but the smell of home-made bread fresh from the oven made up for the raindrops. It wasn't long before we were introduced to the resort staff and they very quickly and efficiently had us all assigned to our rooms.

The rain might have put a bit of a damper on exploring the Island before lunch but it meant we got to have a poke around the resort and examine some of the old photo albums, scrapbooks, pictures and books. It also meant we had a great opportunity to simply chat with each other. Before we knew it, lunch was being served. Pea soup with thick slices of home-made bread, finished off with toutons and molasses. Yummy!

By this time, the rain was seriously coming down. Some were brave enough to don rain-gear and grab umbrellas and take an exploratory walk around the community. On one end of the Island you can find Janes Cove. Along the path to Janes Cove, you will find old graveyards and old ruins of the church and school house. The old building that used to house Hydro's diesel generator still stands and thanks to Reg, we did find it! The other end of the Island offers a beautiful beach with a view of the bay and the communities on the far shore. On the way to the beach you come across a very interesting structure, affectionately called the Rock House, also known as St. Nicholas Cottage. There is a fascinating history behind this house. The thick sod and moss thatched roof covering part of the house was the first thing to draw my attention. There were berry bushes, grasses and

shrubs all growing on the roof! The only thing missing was a goat! What could the inside of the house be like? The Rock House was built by Randy Lieb after he moved to Woody Island in 1972. It started off as a one-room rock house with bedrooms in the attic accessible by a ladder in the kitchen. The two-foot thick rock walls are still there and are amazing to see and one can only imagine what life must have been like for Mr. Lieb and his family. The grounds are somewhat overgrown, however, you can still see fruit trees and many varieties of plants, flowers and shrubs. The current owners purchased the property from Randy in 1999. They are slowly but surely renovating the property all the while keeping the character of the house intact as much as possible. If you ever get the chance to tour the Rock House, do so - you will be entranced!

Have I mentioned the food on Woody Island? Well, dinner that night was fresh cod with veggies - and bread - and a delicious cottage pudding with sauce for dessert. Need I say more? It was good to have an energy supply for the evening's entertainment. Wayne Tibble provided the music and songs for a traditional Newfoundland Time. As the evening warmed up, Gary, our fearless Captain, showed his musical abilities with the accordion to the delight of all the guests. Then just when you thought things couldn't get any better, well we had a visit from the mummers! Before you knew it, people were on the floor learning the intricacies of the Virginia Reel. Utter madness!! Great fun!!

The morning broke with a few clouds but the promise of a beautiful day. Most were up

early to take in a walk to the beach. Probably a good thing considering the breakfast that awaited us! More homemade bread toast with partridgeberry jam, bacon, eggs, juice. Oh my!! Our bags were soon loaded back on the boat and after taking a few more pictures, and a trip to the Woody Island “Mall”, we were on our way for our “trip on the bay”. We leisurely sailed around Woody Island - a very different perspective from the water! We saw many resettled communities and islands and were lucky enough to catch sight of a bald eagle just sitting in a tree on-shore. As if on cue, he took flight as we watched! It was a breath-taking moment.

Then it was on to Muddy Hole (Bollard’s Town), located on Sound Island. This little cove was resettled in the 1940’s. While lunch was being prepared, there was time to sit and chat, do a little exploring, or simply take in the beauty of this little cove. Lunch was home-made soup and sandwiches (more of that bread!) along with squares and cake. How could we eat so much? But wait, here was Wayne with his guitar, and later Gary with the accordion, with more music! A fitting sendoff! The Virginia Reel lessons paid off from the previous evening and several people gave a lively rendition of the dance.

By now the sun was out in full force. The short trip from Sound Island back to Garden Cove was idyllic. Our trip was over but we had wonderful memories of the people and the place.

Below are just some of the pictures taken on the trip. We hope you enjoy them and for those who made the trip, we hope they bring back some great memories for you! Many



On the Way to Woody Island - Roy and Rosalind

thanks to everyone who submitted their photos! They were all fantastic and we will ensure they all get posted to our Facebook page. Many thanks to those who helped organize the trip, especially Dennis Jones, and thanks to all of you who came and joined in the fun! Looking forward to next year’s Fall Trip!



Smiles All Around



Home-made Bread - Yummy!



Shirley - Such a Pleasant Hostess!



Bonnie - In Charge of Bread!



Barb and Michelle - Super Staff



Mark and Barb - Made Us Feel At Home!



Enjoying the Pea Soup and Fresh Bread



Michelle and Diana - Woody Island Staff!



Beautiful Woody Island



Good to the Last Drop!



Toutons Anyone?



Out For a Stroll



Beach Walk



Walk in The Woods - Pretty Special



Gord and Shirley Alexander



Rami and Jasbir



The Rock House



Roy Checks Out the Old Diesel Generator Building



Sandy and Glenn Underneath the Rock House Roof!



The Music Plays On!



Mummers Arrive - Let the Fun Begin!



Brian and Peter Share a Laugh



Everyone Up and Dancing!



Group Picture at Woody Island



The Dawe Brothers and Friends!



Linda Got a Prize to Take Home!



Shopping at the Woody Island Mall!



Moored at Muddy Hole



Nothing Better Than a Wood Stove!



Can You Spot the Bald Eagle?



The Bald Eagle Takes Flight!



Relaxing at Muddy Hole



Phyllis and Reg



“Captain” Gary and Wayne



Jackie and Peter



The Virginia Reel Gets Going Again!



Virginia Reel - So Much Fun!



Betty and Ross Dancing up a Storm!



Rami on Deck Enjoying the Scenary



Here Come Ros and Roy!



Waterfall on Way Back to Garden Cove



Thumbs Up!



Good-bye Woody Island - Till Next Time

Everyday Life

Probate Myths

Chelsea Kennedy

Butler Wills and Estates has provided us with another informative article - on "Probate". We have all heard about it but few of us know exactly what it means and how it works. Thank-you Lynn and Chelsea! Read on!

When people hear about estate planning, they often also hear the term probate. Some people have a basic idea of what it means, but there is a lot of misinformation floating around about what probate actually is. Unfortunately, when people aren't sure what something is, or they have information based on anecdotal evidence, they tend to make mistakes that can have massive repercussions. Before we can debunk some of the misconceptions about probate, we need to know exactly what it is. Probate is a court process in which a deceased person's will is declared valid by a judge, and the executor is indemnified. In a nutshell, this means a judge reads the will, grants a court order saying it is legally valid, and that everyone should do what the will says. The executor has to follow the instructions left in the will, but probate gives the executor the legal authority to do things like sell the person's house, close their bank accounts, and file their taxes. Let's take a closer look at some of the biggest myths

surrounding probate.

- Myth #1 - If someone makes a will, they have to get probate.

Many clients want to make a will that is guaranteed to avoid probate. This probate-free will doesn't exist. That being said, not every will needs to go through probate. Whether or not a will requires probate depends on a few factors, which is why no lawyer can guarantee in advance that a will won't need probate.

One of the factors that determines whether or not a will needs probate is the type of assets the deceased person owns. For example, real estate will require probate. This is because one person can't sell someone else's property without their permission. Once someone passes away they can't give their permission, so the grant of probate works instead.

Another factor is the value of the assets. There is no set limit as to what value requires probate, so this factor varies from one estate to another. Consider a bank account with \$50,000 in it. The bank may require probate before they are willing to let this amount go because it is a huge risk for them to release the funds to someone. Alternatively, if the account had \$5,000 the bank might be willing to accept the risk without probate. The amount a bank is willing to release without probate is not the same from one bank to another, and may not even be

the same from one branch to the next.

A third factor is how the assets are owned. Assets that are jointly owned, such as houses and bank accounts, are not subject to probate. For example, if a husband and wife own a home together, and one of them dies, the surviving spouse is still the owner of that property. Probate is not required to transfer the property because someone else already owns it. Conversely, if the deceased person was the sole owner, probate would be required to sell the property.

- Myth #2 - Adding your kids names to your assets will avoid probate.

This myth goes along with the idea that jointly owned property does not require probate. Many people believe that if they add their children's names to their assets, they become jointly owned and therefore probate won't be needed. This is not the case. In 2007 the law changed, and assets that are owned jointly between people of different generations are not considered jointly owned the same way as assets that are owned between people of the same generation are.

For example, a husband and wife have a joint bank account. For the purposes of probate, this is considered a joint asset and probate would not be required for the surviving spouse to keep it. Now consider a joint bank account between a mother and daughter. The mother owned the account and added the daugh-

ter's name in order to try and avoid probate. This is not considered a joint account the same way the account between the husband and wife is. In order to keep the account, the daughter would need to prove that the mother intended for her to keep it. Once the mother passes away, proving intent is incredibly difficult.

- Myth #3 - Probate is expensive, and should be avoided.

This is one of the most common misconceptions about probate, and the easiest to debunk. Probate fees are often confused with the idea of a death tax or inheritance tax, neither of which exist in Canada. Each province has its own rate for probate fees, and Newfoundland and Labrador has one of the lowest rates. Every province's fees are publicly available on the provincial courts' website.

In Newfoundland and Labrador, probate costs %0.6 of the total value of the estate, plus \$114. This fee is based on the value of all of the assets in the estate, which as we've seen, is not everything the person owned.

In addition to same-generation jointly owned assets, assets that have a specifically named beneficiary are not part of the estate. This includes items like life insurance policies and pensions. When you consider that many items are not included for calculating the value of an estate, paying just over one-half of one percent is not very much. The amount that a family would pay in legal fees to

sort out intergenerational joint property in court is significantly higher, and also comes with the emotional cost of fighting with family members.

- Myth #4 - Probate must be done by a lawyer.

It is not true that only a lawyer can apply for Letters of Probate. Individuals can apply for probate without the help of a lawyer. The order won't be granted if the person applying isn't the executor of the estate, but any executor can apply without using a lawyer. Whether or not someone should apply for probate on their own is a different issue, but if the estate is small, simple, and the executor is concerned about costs, applying for probate without a lawyer may be a good option.

About the Contributor:

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Scotia Mcleod

Susan Keilley



Susan Kielley, Scotia McLeod, has provided an excellent article on Wills and Powers of Attorney - two estate planning components everyone should have to ensure their wishes are carried out. Read on!

Wills and Powers of Attorney: Cornerstones of Estate Planning

Scotiastrust, The Bank of Nova Scotia Trust Company

While there are many elements to a comprehensive estate plan, two elements are considered the cornerstones of estate planning and should be prepared by all competent adults. These are: a Will and Powers of Attorney (Mandate in Anticipation of Incapacity, or Protective Mandate, in Quebec) for both property and personal care.

Wills

Studies have shown that people delay preparing their Will for a number of reasons. Some may feel they are too young, others that they don't possess enough, still others that they have "lots of time". Whatever the reason, approximately 50% of adult Canadians die each year without having prepared a Will (known as intestate). If you die without a valid Will, your estate will be distributed according to an arbitrary provincial formula, which may not reflect your wishes. You also lose the right to select the executor of your choice to administer your estate and forfeit certain probate and tax planning opportunities. Generally speaking, it is more costly and time-

consuming to administer an intestate estate.

Beneficiaries

While your choice of beneficiary or beneficiaries may be obvious (for most people this means family and/or charitable organizations), careful consideration should be given to how and when your bounty should be passed on. For example, would an outright distribution or an ongoing trust be more appropriate? Consideration must also be given to any legal obligations (to a spouse, to dependants, under a domestic or business agreement) you may have. It is also recommended that you name contingent beneficiaries to address the possibility a beneficiary may predecease you or die before receiving their full entitlement. A failure to plan for such contingencies may result in confusion, (partial) intestacy and additional cost.

Choosing an Executor

Your executor (liquidator, in Quebec) is responsible for administering your estate according to the wishes set out in your Will. Being appointed as executor is an honour but also a highly demanding responsibility with many duties. The emotional strain can be high and family conflict is not unusual. When choosing an executor, thought should be given to the expertise, availability and willingness of the individual you are considering to assume the duties and responsibilities involved. If you are appointing an individual, be sure to name an alternate to cover the possibility your first choice may be un-

able or unwilling to act. Depending on the circumstances, a corporate executor, such as Scotiatrust, may be your best choice.

Powers of Attorney

A Power of Attorney is a legal document that gives someone else the right to act on your behalf. There are two basic types: for property management and for personal care. In British Columbia, Representation Agreements govern the latter and may also be used in respect of the management of property. The equivalent in Quebec is the Protective Mandate and provides for both property management and personal care. All provinces provide for “both types” though terminology may vary. Should you become incapable of managing your financial affairs or making decisions about your personal care and you do not have Powers of Attorney in place, an application to court may be required to appoint someone to make these decisions for you.

Choosing an Attorney

Acting as an attorney entails significant duties and obligations and a potentially long-term time commitment. You should be aware of the potential that the document could be abused and ensure you appoint a reliable and trustworthy individual and/or institution (such as Scotiatrust) to act as your attorney.

Keeping your plan up to date

It's important to review your estate plan periodically to ensure it continues to reflect your

wishes and personal situation. You should make sure your choice of executor and attorney remains appropriate. As a general guideline, you are encouraged to review your estate plan every three to five years or whenever you experience a significant change in your personal or asset situation.

To learn more about how Scotiatrust can help you plan for life, speak with your Scotia Wealth Management relationship manager or visit www.ScotiaWealthManagement.com.

About the Contributor:

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

Newfoundland and Labrador Public Sector Pensioners Association - Notice

The Newfoundland and Labrador Public Sector Pensioner's Association (NLPSPA) is holding their annual general meeting (AGM) on October 17, 2018 at the Salvation Army Citadel Corps, 25 Adams Avenue, St. John's. There will be a reception starting at 1:30 PM with light refreshments followed by the AGM, starting at 2:00 PM. The usual business (minutes, annual report, audited financial statements, and Board elections, etc.) will be conducted. Registration is NOT required.

Nominations are currently being accepted for the NLPSPA Board of Directors. If you have the time, are an effective communicator, possess interpersonal and leadership skills, and are interested in being nominated for election to the Board (or you wish to nominate another member), please contact Mary Cleary or Cheryl Myers at the NLPSPA Office (709-754-5730). Elections will be held at the AGM to fill five (5) positions on the Board.

Sable Chief - Royal Newfoundland Regiment's Mascot

As November rolls around our thoughts automatically focus on Remembrance Day. We each reflect on this Day and what it means in our own way. Every time I walk through the World War I exhibit at The Rooms, I learn something new about a soldier, their family or the world in which they lived. Most times I feel very sad when I leave, but one of the more uplifting stories from World War I had to do with Sable Chief, the Royal Newfoundland Regiment's mascot. Below is a little history about Sable and what he meant to the Regiment. (Excerpts taken from WIKI, free encyclopedia)

Sable Chief was a Newfoundland Dog that served as the mascot of the Royal Newfoundland Regiment during World War I. He was officially presented on October 1, 1914 before the troops left St. John's on the SS Florizel. He was presented by James R. Stick of the



Sable Chief

Royal Stores Ltd., and father of the first man to enlist in the Regiment, Leonard Stick.

Sable Chief became well known for his immense size and dignified manner. At 3 years of age he weighed a hefty 150 pounds. During ceremonial events, he would march at the front of the band, supposedly keeping in step with the music, and stand at attention during the playing of the Newfoundland National Anthem. He was regarded with much affection among the troops and was a great morale booster, especially when he visited the wounded and sick. Sable Chief attended many parades and functions during his life, including trips to Scotland and London.

In the spring of 1919, Sable Chief was struck by a vehicle at Hazeley Down Camp and killed. He was subsequently sent to a taxidermist for preservation before being sent back to Newfoundland.

Today, you can see Sable Chief, restored and protected and on display at The Rooms. He is the first to welcome you to the World War I Exhibit! A fitting place for a noble animal.

Health & Wellness

Safety NL



Many thanks to Lloyd Hobbs for providing a great article. Lloyd covers many of the basic driving essentials below and we can all benefit by taking the time to read the article and take a hard look at what we do when we get behind the wheel of a car. Thank-you Lloyd!

Respect

Recently Aretha Franklin, the Queen of Soul, passed away and the media focused on her life and her contribution to music and to society. She was praised as a singer, song writer and civil activist. Most everyone who spoke of her mentioned her hit “Respect” and its impact on the Women’s Movement and on Civil Rights. While “Respect” is just a title of a song, the word itself is very powerful in so many ways. Among its many meanings are the words: due regard, politeness, courtesy, civility and deference. It would be great if we would all think of Aretha Franklin and this wonderful song title every time we get behind the wheel to drive.

Respect can take many forms for us as drivers. First of all, we need to respect the rules of the road. This includes following the speed limit, maneuvering our vehicles in a

safe way by remaining aware of who and what is around us at all times, anticipating what other drivers might be doing, doing shoulder checks before changing lanes and keeping a safe following distance from vehicles in front of us. We all make mistakes, so we need to be forgiving of other drivers when they do something wrong. Getting mad and making rude gestures doesn’t help in such situations. Just because you have the right of way doesn’t mean you shouldn’t be prepared to stop at any time. There is no comfort in being “dead right” and you must remember you only have the right of way as long as others allow you to have it. And above all else, show respect for other drivers, even if they don’t show respect for you.

Along with showing respect for other road users, you need to respect the driving conditions. With fall and winter approaching, the weather will play a major factor in driver safety. Plan your travel to avoid bad road conditions and check the forecast before setting out on any trip. Give yourself extra time to reach your destination when road conditions deteriorate and adjust your speed accordingly. The posted speed limit is for ideal road conditions only. Do not use cruise control on wet, slippery or snow covered roads. If you turn on your windshield wipers, turn off cruise control and lower your speed. Also, turn on your headlights under such circumstances because visibility deteriorates and you want to be visible to others. Respect mother nature by having a survival kit in your vehicle with suitable clothing, food and water, a fully charged cell phone and anything else you think you might need, should

you become stranded on the roadways. If you are not sure what to include, you can buy a kit at most department stores or you can get a list of items on the Internet and put together your own kit.

Respect your vehicle. As the weather gets colder, it brings greater demands on vehicles. We need good batteries, windshield wipers, winter tires, proper fluids, reliable brakes and exhaust systems and operating lights. Have your vehicles inspected and problems resolved before trouble finds you, at the most inconvenient time. Winter tires are an essential in our climate and installing them is the single most important thing you can do in getting your vehicle ready for winter.

Respect yourself and your passengers by always making decisions on the side of safety. Wear your seatbelt and ask all passengers to do the same because you become a human projectile if you are not restrained by your belt. Not only can you injure yourself but also those family members you love so much. Statistics show that seat belts do save lives. If you are transporting children, ensure they are in appropriate child car seats. Don't have pets behind the wheel when driving, as they are a distraction and can cause serious incidents. Don't text or answer cell phones while driving. That second of distraction can have a lasting impact on you, your passengers and other road users. You wouldn't want to live with the regret of knowing you could have done the simplest thing to avoid a serious incident, but you didn't because you didn't respect the seriousness of your actions as a driver.

Aretha Franklin is being remembered for

her hit "Respect". Let us all strive to have respect associated with our own driving habits. If we all show a little more respect when behind the wheel, we will make driving more enjoyable and the roadways safer for all road users. Then we can all sing "R-E-S-P-E-C-T", find out what it means to me!

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. 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.

NALCOR News

Retirees

The Silver Lights Executive would like to congratulate our three new retirees (those who have retired from July through September) and wish them a happy and healthy retirement! We hope to see you at some of our Club sponsored events in the near future! Stay in touch!

Rob Cater



Rob was hired as an Instrumentation Technologist at the Holyrood Plant on February 27, 1984. In April 1987, Rob was rehired as an Engineering Co-op student in Holyrood and over the period from 1988 through 1990, he completed various engineering work terms with the Transmission Planning Department and the Engineering Department. On May 28, 1991 Rob was rehired as a Plant Engineer (Electrical) in Holyrood becoming a System Performance and Protection Engineer in January 1993 and a Protection & Control Engineer - Generation in November 1994.

In June 1999, Rob was promoted to Asset Manager - Terminal Station and Generation with Transmission and Rural Operations in Bishop's Falls. In August 2003, he was promoted to Manager, Central Region and then went on to become Manager, TRO Central. Rob retired from this position on August 31, 2018.

Kenny Lush



Kenny was hired as an Electrical Power Utilities Apprentice in Happy Valley in October 1984. He transferred to Whitbourne to complete the next rotation of his apprenticeship in January 1986. In February 1987, Kenny transferred to Bishop's Falls to complete his apprenticeship. He became Lineman "A" in English Harbour West - Central Distribution in November 1987 and obtained his Journeyperson status in April 1988. In August of that same year, he became Lineperson Transmission in Bishop's Falls. He was promoted to Line Supervisor with Transmission and Rural Operations in Bishop's Falls in January 2006. In June 2008, Kenny became Transmission Asset Specialist for TRO

Central, Bishop's Falls and he retired from this position on September 30, 2018.

Spencer Collins



Spencer was hired as an Engineering Work Term student in Bay d'Espoir at the Hydro Generating Station in 1982. From 1982 through 1986, he completed several engineering work terms with Holyrood, Power Distribution and System Planning departments. In May 1988, Spencer was hired as Engineer - Programmer with EMS Project Group St. John's. In 1991, his title was changed to Software Engineer. In 1998, Spencer became Electrical Engineer with Churchill Falls (Labrador) Corporation and was promoted to Supervisor, Electrical Engineer in Churchill Falls on October 30, 2003. As of April 2012, Spencer was an Operations Engineer and retired from that position on September 30, 2018.

Social Clubs

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!

East Coast Trail Hike	October 14
Curling	November
Family Movie - The Grinch	November 18
Kids Christmas Party	December 1
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!

Answer to Mystery Artifact

This is the 1960 Radio-Electronic Master Catalogue. It is the 24th edition. This catalogue was issued by Terminal-Hudson, which was at the time a large New York Electronic Distributor. Listings included consumer, professional HAM-radio and industrial products. It was a good cross-section of available electronics 58 years ago!

The Lighter Side

New Words Allowed for the Scrabble “Keener”

For many of us, Scrabble is a game we play with friends on a quiet afternoon or evening at home. But there are also the “keeners” out there who take part in tournaments and love to show their superior brain power by coming up with relatively unknown 2 and 3-letter words or words that are relatively unknown to the rest of us. You may just have the upper hand at Scrabble for a few days if you read on!

Merriam-Webster has just released the 6th edition of “The Official Scrabble Players Dictionary”. It’s been four years since the last update. Here is just a sample of some of the new “words” that are permissible when playing Scrabble. Memorize them and impress your friends the next time you play!

Frowny - showing a frown

Bestie - a person who someone likes very much

Bizjet - a small airplane used for business

Qapik - gopik; Qapik is a variant of gopik, which is defined as a monetary subunit of the manat (Azerbaijan)

Ew - used to express disgust

(Ew joins another 106 two-letter words, which are aa, ab, ad, ae, ag, ah, ai, al, am, an, ar, as, at, aw, ax, ay, ba, be, bi, bo, by, da, de, do, ed, ef, eh, el, em, en, er, es, et, ex, fa, fe, gi, go, ha, he, hi, hm, ho, id, if, in, is, it, jo, ka, ki, la, li, lo, ma, me, mi, mm, mo,

mu, my, na, ne, no, nu, od, oe, of, oh, oi, ok, om, on, op, or, os, ow, ox, oy, pa, pe, pi, po, qi, re, sh, si, so, ta, te, ti, to, uh, um, un, up, us, ut, we, wo, xi, xu, ya, ye, yo, and za.)

Arancini - balls of cooked rice

Beatdown - an overwhelming defeat

Zomboid - resembling zombies

So there you have it! Grab that Scrabble game and impress your friends!

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.

