

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

## President's Message

### *Wayne Chamberlain*

It has been a short summer and temperatures continue to drop as we ease out of summer into the fall. The Silver Lights Club once again had weekly walks/hikes in July and August in and around the greater St. John's metro area and we had a good number of members turn out for each walk. As always we concluded each walk with a coffee/tea at a nearby coffee shop and had a chance to exchange views on how to solve the problems of the world. Once again I would like to thank our Editor and Brian for organizing and leading these walks and the social venue afterwards.

The Silver Lights Club has also managed to have the 25 year service plaques installed back in the lobby of Hydro Place and the names of all 25 year service employees are now on the plaques. If you are a 25 year service employee please drop into Hydro Place and look for your name. The plaques look great and are prominently displayed in the lobby.

The Executive is also busy with organizing and cataloguing all of the archival material and artifacts we have collected over the years in an effort to display as much of these archival items in display cabinets in the lobby of Hydro Place. We hope to have the archival material catalogued by the end of the year

and then in 2020 commence to display the majority of these items in the lobby of Hydro Place. If you have any archival items from your employment that you are willing to part with and you think would be of interest for our archival displays please contact one of the Executive.

The Silver Lights Club also had our annual Fall Trip to Steady Brook on the west coast in mid-September and I must say this is a spectacular and picturesque part of the Island. We had great attendance once again and from the photos you'll see further along in the newsletter, our members had a grand time.

The Silver Lights Executive met with the Nalcor Human Resources management in August to express our members' concerns and disappointment with the decision to withdraw funding from all the social clubs regarding the funding they provided for the retirees' membership in the social clubs. We have met with and asked Management to reconsider their decision and raised the issue that some retirees were provided with lifetime membership certificates in the social clubs by the company. The social clubs have held the line in 2019 and retirees have been able to attend all events. Management were not aware that lifetime certificates were provided to retirees. They advised they would review and respond regarding these certificates and whether they would reconsider their decision to continue to cut the funding for retirees in the social clubs in 2020 and beyond. The social club executives have advised that if the management funding continues to be cut they will consider the options available to them and advise retirees accordingly regarding their continued membership in or ability to attend social club

events in 2020 and beyond. The Silver Lights Club executive will continue to discuss this matter further with both management and the respective social clubs.

Finally, the Silver Lights Club will once again be busy constructing a Christmas float on behalf of Newfoundland and Labrador Hydro for the various parades in the St. John's metro area.

Hoping you have a great fall and if you are in the St. John's area on the last Tuesday of every month please stop by the A & W on Kenmount Road for our breakfast gathering and a chat.

## Editor's Message

*Janet Calver*

I look at the calendar in disbelief – the end of September? How did that happen and where did summer go? Granted our summer did seem to start a tad late, but we had some wonderful sunny days in August that made up for the previous couple of months. That's one great thing about living in Newfoundland – we have short-term weather memory!

Overall, it was a beautiful summer. We made every summer hike with the Silver Lights hiking group, even though a couple of days were iffy - and we have the pictures to prove it! (Check them out later on in the newsletter.) On a personal note, our gardens, both backyard and community, have done surprisingly well. I'm in the middle of "harvesting chaos" right now but we have been enjoying our home-grown produce and berries for several weeks now. From what I've

heard, many of our members have also taken full advantage of the summer period to visit with family and friends, take up new activities and hobbies, travel around our Province and beyond and take on some home renovations. You have been busy! I hope you are not too busy to take a few minutes to read our latest newsletter. There's lots of great articles we hope will interest you.

We have our regular contributors – Susan, Lynn and Chelsea, and Lloyd – refreshed from the summer break and each providing terrific articles that will be of interest to all. Be sure to check them out! This is what I call our "picture" issue. We have photos from each of our summer hikes and from our Fall Trip to Steady Brook. Thanks to all those photographers and their phones who "captured the moments"! Some of our members participated in the Tely 10 race - check out the pictures from the big day and see who are "stars" are! We have some new retirees to welcome – congratulations to you all! We have some information on upcoming events (Christmas float and annual charity donations). On one of our summer hikes, we came across a memorial to Ethel Dickinson so I have included a brief article from the MUN archives on this remarkable lady. Check out our mystery artifact and, simply because most of the news we hear and read about is so distressing, be sure to read the Lighter Side and discover just some of the ways we are proud to be called Canadians.

I always like to thank all those who helped make the newsletter a reality – our contributors, the Silver Lights executive, the good people from Human Resources - it truly is a team effort and one that I continue to enjoy simply because I am inspired by your help

and support.

Just a reminder to exercise your right to vote in the upcoming Federal election and on November 11th take a moment to remember those who gave their lives for us and our country so that we could enjoy the freedom that we have today. We truly are blessed and have much to be thankful for.

So until our next newsletter, take care and Happy Thanksgiving!!

Janet.

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## SilverLights News

### 25 Year Club

Well, this is a first for me – there are no employees who joined the 25-year club this past quarter. Hard to believe!

### 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. You’ll get a warm welcome! If you are visiting St. John’s on the **last Tuesday of the month**, think about dropping by and seeing some of the old gang. Come join us and enjoy a great breakfast. Hope to see you there!

### Steady Brook Fall Trip Recap

I believe it’s fair to say that everyone who made the trip out to Steady Brook for the Silver Lights Fall Trip really enjoyed themselves. We had a terrific group including Jasbir and Rami Wadhwa, Lynette and Wayne Chamberlain, Phyllis and Reg White, Ray Rossiter, Ruby and Aubrey Hill, Kathy and Bill Day, Lynn and Bob Lovett, Lin and Dave Reeves, my husband, Brian and of course me. Some of us had decided to extend the “holiday” by a day or two and take a more leisurely drive across the Island. Others had family and friends in the Corner Brook area which was an added bonus – they got to spend some quality time with them!

Marble Inn Resort is nestled between the Humber River and Marble Mountain in Steady Brook. It’s easily missed by many motorists who are whizzing by on their way to Corner Brook or Deer Lake, but once you turn off the highway and drive up to the Inn, you can almost feel the peacefulness surround you. You’re encircled by majestic hills, a meandering river and stately deciduous trees. What’s not to like?

Everyone arrived by late Wednesday afternoon and got settled away in their rooms. It’s always exciting to check out a new hotel and find your way around the grounds. Once we had that figured out it was time to think of more important things – like food! After a long day on the road, we were all starved – so it didn’t take long for us to decide where to go – The Crown and Moose in the old Holiday Inn in Corner Brook. Now Corner Brook is literally a 5 minute drive away from Steady Brook – 15 minutes if you are following me! What can I say – there are alto-



gether too many one-way streets in Corner Brook! Thankfully, others in our group know their way around the city! The Crown and Moose had a varied menu selection and everyone found something that met their fancy. No one went home hungry!

Once back at the Inn, most of us got together in the little lounge area and chatted. Now maybe it was the comfortable chairs or the unlimited supply of tea and coffee or just having good friends around, but the conversations just flowed non-stop.

The next morning we were up bright and early for a hot buffet breakfast at the Inn. The weather was not looking good – damp, misty rain, and lots of fog – so we appreciated the coziness of the Inn. The breakfast was yummy and inspired some of us to explore the trails around Town of Steady Brook later in the morning. Steady Brook is a great place for walking and biking. There are numerous trails throughout the area and it is level! One of those trails was not far from the Inn. We started off - complete with rain gear and umbrellas - and not long into it, we came across a maze. What is one to do in such a case? Why walk the maze of course! The path led us to the prize – an inukshuk! (You'll see it is one of the pictures). We continued on and ended up going underneath the highway and coming out next to Marble Mountain. We looked up and there they were – screaming zip-liners whipping by! Rain didn't stop them! By this time we were a bit damp so all agreed that a hot cup of tea or coffee would go over well. What a coincidence – there was a Tim Horton's! Bob Lovett had the same idea apparently and had Lynn drive him over from the Inn. After drying off a bit and finishing our coffee we were ready to head back

to the resort.

By the time we hikers arrived back to home base, plans had already been made for the afternoon. Some opted to drive to Corner Brook and have lunch at the Glynmill Inn – a beautiful old Tudor-styled Inn in the heart of the city - while others chose to do some sight-seeing around the area. With the weather improving, the afternoon hike was a go so we agreed to rendezvous downtown at 2:00 and hit the trails.

Corner Brook has some beautiful trails throughout the city. It was good to see a lot of people out enjoying them, including a lot of tourists off a cruise ship that had arrived in Corner Brook that very morning. We set off from the Valley (not Village) Mall parking lot and followed the Corner Brook Stream Trail, up past the law courts. We continued on and joined the Margaret Bowater Park Trail, This led us through a beautiful park in the centre of the city complete with childrens' playground. Hats off to Kathy who figured out how to work the “front end loader” activity in the playground! (Very important skill for all you grandparents out there!) We continued to follow the trail via a pedestrian tunnel to the other side of the road and from there some of us decided to climb the steps leading up to University Drive where the Arts and Culture Centre is located along with the Grenfell Campus (MUN). We did not have time to complete this part of the trail because even though we were “on vacation” we still had a schedule to keep. So it was turn around and head back, this time down the other side of the stream. It was a lovely afternoon and a great hike! (Check out some of the pictures.)

By the time we got back to our cars and

then drove back to Steady Brook, there was precious little time to get ready for our drive to Benoit's Cove for dinner at the Saltbox, a newly opened restaurant specializing in fresh seafood. It was a great meal and enjoyed by all. Did I forget to say that it was Bob's XX birthday and as he blew out the candle on his cake (compliments of the Saltbox), we all sang Happy Birthday! As we finished off our dinner, the skies cleared and we had an amazing view of the sunset. Later as we drove back to Steady Brook, the cruise ship was leaving port and what a sight to see it slowly sail out the Bay!

Once safely back at the Inn, we gathered one more time for a chat and a cuppa. (Thanks Ruby for explaining how that new-fangled digital kettle works!) Lots of chatter and laughter as we recounted the day's adventures. Dave even showed us the results from the hike that afternoon (over 10,000 steps, 5.4 km of walking and 22 flights of steps! It had been a good day, but all that fresh air, walking and great food did us in and it wasn't long before people started to yawn. We said our good-byes as some of us would be leaving early in the morning to head home. It was a wonderful time together and we have great memories!

Below are just some of the pictures taken over those 3 days. We hope you enjoy them. Recognize any faces? A special thanks to everyone who submitted their pictures, the Silver Lights Executive for supporting and encouraging these get togethers for the membership of our club, and to everyone who came along and helped create a fun-filled few days! See you next year!



The Crown and Moose Get-Together



Walking the Maze in Steady Brook



Success – We Reached the Inukshuk



At the Foot of Marble Mountain – Watch Out for Zip-Liners!



Checking Out the River!



Glynmill Inn Lunch – A Fine Time!



Wayne and Lynette at the Glynmill Inn Lunch





Start of Afternoon Hike



Taking a Break on the Margaret Bowater Trail



At the Top of the Steps!



Impressive Stats!



Happy Birthday Bob! Only 1 Candle?



Happy Faces at the Saltbox – Cheers!



Branscomes Pond - Our First Hike of the Season!

## Summer Walking Tours

The Summer Walking Tours were a great success again this year! 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 no cancellations due to the weather (which is always amazing for Newfoundland) and we had a faithful and enthusiastic troop of walkers. Our walkers included: Dennis Jones, Ruby and Aubrey Hill, Jasbir and Rami Wadhwa, Heather and Gerry Bowers, Lynette and Wayne Chamberlain, Reg White, Kathy and Bill Day, Brian Gamberg, Eileen Hann, Helen Nelder, Sandra Sheppard, Dave Fifield, Hans Zahn and his dog, Chi-Chi, Joanne and Herb Gorman, and Lynn and Bob Lovett. All in all, a great group! Below are just some of the pictures from our walks. See who you know! (For more photos have a look at the Silver Lights Facebook page.)



Half Way Around Octagon Pond Time For A Picture!



Cheers Everyone and Special Congrats to Ruby and Aubrey on their 50th Wedding Anniversary!





Just About Ready to Hike Around Gull Pond



Quidi Vidi Harbour



Beautiful Quidi Vidi Village!



Some of the Ducks at Long Pond



Fishing Nets Drying on the Fences in Quidi Vidi



A Well-Deserved Rest After a Long (Pond) Walk!



The Beginning of our Holyrood Adventure!



Start of Downtown Hike at Government House!



Another Beautiful Day in Holyrood



Bishop Spencer Girl Statue at Rawlin's Cross



Checking Out Tim Horton's in Holyrood



The Fireside Chairs are Comfortable!



Who Said You Can't Grow Vegetables in Downtown St. John's?





Flowers on Henley's Lane



A Front Garden on Wood Street



A Hidden Gem – Murphy's Field!



Checking Out the Ethel Dickinson Memorial  
at Cavendish Square



Checking Out the Coffee at Bannerman  
Brewery



A Beautiful Day for a Hike at Manuel's  
River!



A Quiet Stroll Through Forest Avenue



A View of Manuel's River from the Bridge



Lots of Smiles!



Hiking Group and Company at MUN  
Botanical Gardens!



The Greenhouse at MUN Botanical Gardens  
– With Grapes on The Vines!



Transmission Towers Have to be in at Least  
One Picture!!





## **From the Archives**

Here are several pictures of our mystery artifact(s). Hint: They are all from the same object or structure. The answer appears towards the end of the newsletter. Good luck!!





Can You Find Helen?

## Well Done and Congratulations – Tely 10 Race

Some of our Silver Lights members participated in the Tely 10 Road Race over the summer. To me, it's an amazing feat and I'm in awe that people have the dedication, not to mention the stamina, to run 10 miles. So well done and congratulations to all our members who participated!

Helen Nelder, who came on most of our hikes this past summer, entered the Tely 10 for the very first time. She completed the race in 1 hour 32 minutes. So amazing! Also in the race was Donna Smith – a longtime runner and participant of the Tely 10 (21 years I was told!!) According to Helen, Donna beat her by 16 seconds but as you can see from the pictures below, they are still friends!! Here are some of the pictures from that day. Enjoy!

## Christmas Float – Advance Notice

Before the next newsletter comes your way, we will be working on the Christmas float!



Helen Running Along Hamilton Avenue



Almost at the Finish



She Did it!!



Helen with Her Medal



Helen and Donna – Congratulations!

NL Hydro has confirmed they will provide funding to help Silver Lights construct a float for the upcoming Santa Claus parades in and around St. John's. Over the next few weeks, we will be looking for your ideas and help regarding the design and construction of the Christmas float. Stay tuned for more updates and think about volunteering for this fun project. You don't need to be a Mike Holmes to lend a hand – or two. Think about helping out!

## Christmas Donations – Suggestions?

As many of you know, over the past four years Silver Lights has made several donations, on your behalf, to different groups/organizations around the Christmas Season. Many of you are volunteers and know only too well that the need is great. We have tried to distribute the funds to groups that reach a wide breath of the population – from the very young to the elderly. We would appreciate your suggestions for worthy groups or organizations that might benefit from an extra donation around the Christmas Season. Please contact us with your thoughts.



Ethel Gertrude Dickinson

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## Everyday Life

### Ethel Dickinson

*One of our summer hikes took us through the east end of St. John's. Meandering around Cavendish Square we came across a granite monument dedicated to Ethel Dickinson. So who was Ethel Dickinson and why is there a monument in her memory? Below is the answer to the mystery. Courtesy of Archives and Special Collections (MF - 329), Memorial University of Newfoundland, St. John's, NL.*

### Ethel Gertrude Dickinson

Ethel Gertrude Dickinson was born in St. John's July 6, 1880, the eldest of the three

daughters and one son born to Selina Pitts and Gustavas Henry Dickinson. She was educated at the Methodist College in St. John's, graduating with a London Matriculation Diploma in 1896. She is reported to have gone to Chicago where she obtained a teaching certificate, and to have returned to St. John's around 1900.

Specific dating of Ethel Dickinson's career is quite difficult as various sources provide conflicting dates. The Yearbook and Almanac of Newfoundland first lists her as a staff member of the Methodist College in 1902 where she taught shorthand and typing for two years before adding other teaching responsibilities in the Upper School to her workload. She resigned from the Methodist College, probably in 1912, and enrolled in MacDonald College at Guelph, Ont., where she did graduate courses in domestic science. After completing these courses, she returned to St. John's in 1914.

Shortly after her return, Dickinson began teaching at the Domestic Science School in St. John's. It was the only interdenominational institution in Newfoundland at that time, being under the supervision of the three superintendents of education. The school was located in St. Vincent's Roman Catholic School on the north side of Harvey Road, opposite the Methodist College. It had been established a few years earlier (probably 1912 with a Miss Wright as first teacher) to provide household skills, cooking, baking, and nutrition education to students from the Methodist College, Bishop Spencer College and the Roman Catholic convent schools.

According to several sources, Dickinson's stay at the Domestic Science School was short, as she is reported to have gone to Eng-



land in 1915 and remained there until 1918. This conflicts somewhat with an article written by Dickinson about the school that was published in the 1916 edition of *The Distaff*. In it she describes the school in the present tense and gives every indication that she is still working there. It is possible that she wrote the article in 1915 and was still working at the school at the time, but that by the time the magazine appeared in 1916 she had already moved to England.

Sometime during 1915 Dickinson went to England to visit her aunt, Gertrude Ayre. It is not known if she had planned to stay in England for a prolonged period but once there she soon became involved in volunteer work, spending much time visiting recuperating soldiers at the various hospitals and nursing homes near London. She later became a full-time volunteer at the Ascot Hospital, possibly as a member of the Volunteer Aid Detachment (VAD), the corps of para-nurses who were a vital part of the war effort. As a volunteer she spent the next several years caring for sick and wounded soldiers in England. She also spent some of her spare time writing to soldiers at the Front or convalescing in other parts of England. These were probably young men from St. John's whom she had grown up with or others she had met in the hospitals where she had volunteered. The daily strain seems to have compromised her own health, however, and in August 1918 she returned to St. John's. In September she is reported to have returned to work at the Domestic Science School.

If Dickinson had hoped to settle back into her pre-war routine, it was not to be. A particularly deadly strain of influenza, eventually named the Spanish flu, was taking its

toll worldwide. On Oct. 1, 1918, it hit St. John's; 14 men who had contracted the virus were transferred from ships in St. John's Harbour to local hospitals. Within days, the local hospitals were full of people who had contracted the disease. Emergency facilities were set up to deal with the epidemic and calls went out for persons to volunteer as nurses. Ethel Dickinson volunteered and was placed at the emergency ward at the King George V Institute. On Oct. 24 she was diagnosed with the virus and two days later, on Oct. 26, she died. She was buried on the same day. She had never married.

In an effort to recognize her volunteer contribution to the war effort and during the epidemic, and possibly to recognize, through Dickinson, the contributions of all women who had volunteered in both causes, the citizens of St. John's contributed \$4,000 to commission a public monument in her honour. Constructed from grey Aberdeen granite, with a base made from local granite, the 26-foot high monument is a pedestal base surmounted by an eight-sided shaft, crowned with a Celtic cross. It was unveiled by Lady Constance Harris, wife of the governor of Newfoundland, on Oct. 26, 1920. Moved from its original location on the northeast end of Cavendish Square where it adjoined King's Bridge Road, the monument now sits in the centre of the green space which separates Cavendish Square from Ordinance Street.



## Seniors' Advocate Releases Report

Dr. Suzanne Brake, the Province's Seniors' Advocate, released her first report this past week. Click on the link below to access the report.

<https://www.seniorsadvocatenl.ca/pdfs/LongMayYourBigJibDrawSettingSail2019.pdf>

## Scotia McLeod

*Susan Kielley*



*Susan Kielley, Scotia McLeod, has once again provided us with a thought-provoking article on holidaying in the United States and possible tax ramifications. Thank-you Susan!*

### Canadian snowbirds in the U.S.

### U.S. residency rules resulting in tax consequences

### Wealth Management Taxation, Scotia Capital Inc.

March 2019

*This article is intended as a general source of information only and should not be considered or relied upon as personal and/or specific financial, tax, pension, legal, or investment advice.*

To escape from the freezing winters, Canadian "snowbirds" are accustomed to freely spending time in the United States. However, in September 2012, the U.S. government and the Canadian government implemented the Entry/Exit Information System to track and share entry data, which put snowbirds or frequent visitors at risk of being subjected to the U.S. income tax system by simply staying in the U.S. for too many days. The U.S. income tax laws based a test on physical present days, called Substantial Presence Test ("SPT"), to determine U.S. residency for the particular tax year.

As a result, it is important to monitor your days in the U.S. and to have a good understanding of the U.S. SPT.

### U.S. Substantial Presence Test

The requirement to file a U.S. Individual Income Tax Return is generally based on citizenship, but can also be based on the number of days that an individual is present in the U.S. An individual may be considered a U.S. tax resident if they meet the SPT for a given calendar year and require filing U.S. income tax returns to report their worldwide income. This test considers days spent in the U.S. in a 3 year period and it counts any day physically present in U.S., at any time during the days. For example, a part of the day spent in the U.S. would count, unless waiting at an airport for a connecting flight.

To meet this test, an individual must be physically present in the U.S. on at least:

1. 31 days during the current year, and
2. 183 days during the 3-year period that includes the current year and the 2 years immediately before, counting:

- All the days present in the current year, and
- $1/3$  of the days present in the first year before the current year, and
- $1/6$  of the days present in the second year before the current year

**Example**

An individual was physically present 100 days in 2019, 150 days in 2018 and 120 days in 2017 in the U.S.:

$$100 + 150/3 + 120/6 = 170$$

In this example, the substantial presence test is not met as the result is less than 183 days, hence, the individual should not be considered a U.S. tax resident

**About the Contributor:**

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## TIPS FOR A BETTER WILL

### *Chelsea Kennedy*

*Lynn Butler and Chelsea Kennedy have provided us with another informative article on “Tips For a Better Will”. Once again, Lynn and Chelsea have given us a lot to think about. Thank-you Lynn and Chelsea! Read on!*

Most people are familiar with the basic elements of a will – put someone in charge, and say how you want everything distributed. When you have a strong will, your executor has clearer instructions, which means he or she is less likely to run into issues. There are a few elements you can add to your will that help make things run more smoothly once the document needs to be used.

Let’s look at some of the things you can include in your will that help make it a stronger document.

### **Executor Compensation**

A lot of people know that executors can be paid, but not everyone knows how much. Disputes about executor’s pay are pretty common, but they are also easily preventable. Including a clause in your will about whether or not your executor will be paid, and if so, how much, can stop an argument before it starts.

When it comes to pay, you can state a percentage of the value of your estate, or a dollar amount. If you choose a dollar value, the wage your executor gets paid is the same no matter what your assets are, their value, or how much is paid into or out of your estate. Keep in mind that reimbursement for out-of-pocket expenses is separate from wages, no

matter how much you choose to pay your executor. For percentages, the common range is 1% to 5% of the gross value of the estate. Generally, the more complicated your estate is, the closer to 5% you’ll get, but it is up to you. If you want, you can choose to pay your executor more than 5%. Remember that executor’s pay is taxable income.

If your will doesn’t say anything about paying your executor, he or she can claim any value in the range of 1% to 5%. Part of his or her paperwork will include a statement of how much he or she is asking to be paid, and the residual beneficiaries will need to agree to this amount since it directly impacts the value of their inheritance.

This is where the arguments start. Oftentimes executors and beneficiaries disagree about how much the executor’s wage should be. If the issue can’t be resolved, the matter ends up going to court to have a judge decide. This costs everybody extra time and money, and it delays the distribution of the estate. When your will covers executor pay, the clause acts like a contract – the executor agrees to take on the job for set reimbursement. The executor can’t ask for more than what is stated, and the beneficiaries have written confirmation of what you wanted.

### **Contemplation of marriage**

In some provinces, getting married automatically revokes your will. The only provinces where getting married doesn’t revoke your will are Alberta, British Columbia, Quebec, and Saskatchewan. For all other provinces and territories, getting married revokes any will you have in place at the time of the marriage.

Chances are good that updating your will won't be the first thing you think of when you're getting married. Unfortunately, getting a new will made often ends up on the back burner and people who have revoked their will by getting married end up without a valid will.

On the other hand, many people aren't aware that getting married can revoke their will. As a result, they think they have taken care of their estate planning and therefore don't know their will has been revoked. Either way, if something happens, people in this situation won't have a valid will to rely on.

This scenario can be prevented by including a simple clause in your will. In your document, say that you are making the will in contemplation of marriage to your partner, and include their name. Including this clause doesn't mean you have to get married, but your will won't be revoked if you do tie the knot.

Having this statement in your will works because estate law considers the testator (the person making the will) as having some financial obligation to certain parties. In many provinces, a spouse is one of those parties. If you make a will before you get married, and therefore before you have that obligation, you don't need to consider a spouse that doesn't exist. Once you do get married, that obligation is there since you have a spouse. Adding the clause about a potential spouse is considered sufficient attention to that obligation.

## Funeral instructions

There is some debate about whether or not it is important to include funeral instructions in a will, since the will often isn't used until

after the funeral has taken place. However, including a short statement about your preference for cremation, burial, a memorial, or a particular type of religious service can be an excellent tie-breaker for arguing families.

We would all like to think that everything will go smoothly after we pass away, but that isn't always the case. Sometimes family members disagree about what they think you would have wanted. When this disagreement is added to the grief of losing a loved one, it leads to arguments. If your will says what you want, it can help dissolve those arguments by showing your family what you want in your own words.

Common instructions include a preference for where you would like your ashes to be scattered, whether or not you want a viewing, your choice of religious ceremony, and which cemetery you prefer.

At the end of the day, we all want to make it as easy as possible for our loved ones to carry out our instructions. Including the types of clauses discussed here makes the process of handling an estate smoother, and takes the guesswork out of acting as an executor.

## About the contributor:

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## Health & Wellness

### Safety NL



#### Lloyd Hobbs

*Lloyd has produced another timely article on how to prepare yourself for driving in the Fall and some strategies you can use to ensure you are safe on the roadways.*

#### Fall Safe Driving Tips

Welcome to Fall! Summer was far too short, but it seems, in recent years, that we are getting great weather through October, November and even into December. For some, Fall is a time to get things done around the house before winter arrives or it is a time to visit family and friends before we have to contend with snow and ice. The reality is Fall is a good time of the year for many activities and many of them involve travel.

This is also a good time to review a few driving strategies to make your journeys safer and more enjoyable. If you are travelling long distances, have all your preparation done the night before your trip. If you can have the vehicle inspected, gassed-up and packed, you only have to get yourself ready in the morning and you are on your way. It is suggested that you get on and off the road early. Keep in mind that the sun rises later and sets earlier, and it is best to be driving while you have good daylight hours. Of course, if you

are getting on the road too early, you face the dangers of black ice, moose and other wildlife on the roadway plus you may encounter the fast commuter traffic of workers getting to the larger worksites around the province. So, choose your departure time knowing how long it will take you to reach your destination and knowing the weather conditions you will face along the way. But try to be off the road before darkness or bad weather begins. If you are travelling short distances, it is suggested you avoid rush hour traffic. If you are booking medical or other appointments, request times like mid-morning or early afternoon. This will get you to your business and back home without being on those busy, overcrowded roads, thus reducing your stress and risk of incidents. Always plan your routes to avoid troublesome intersections, construction zones or other hazards. Left hand turns are always dangerous maneuvers, so look for routes where you can avoid them completely or where there are controlled left turning arrows. If you have multiple errands, select a route that is most efficient in getting you to all of them without much backtracking. And again, keep weather in mind.

Your physical condition is another important consideration when driving. If you are not feeling well, if you haven't had a good night's sleep or if your mind is preoccupied by something, these can all be factors that make you an unfit driver, in that moment. Take care of yourself before getting behind the wheel. If you must get somewhere immediately, ask someone to drive you, until you are back in top form. And, never feel pressured to drive if you don't feel comfortable doing so. While others may be depending on you, they are depending on you being safe

on the roadways for yourself, your passengers and other road users. Remember, fatigue is one of the most serious threats to safe driving. Be rested before any driving.

Fall is the time for berry picking and hunting. Make sure you enter and exit roadways in a safe way. Don't drive slowly along the roads looking for berries or animals. Pull safely off the road, park a safe distance from traffic and be extra careful getting out of your vehicle or crossing the road. Always calculate the speed of other traffic and give yourself ample time to cross roadways without incident.

Whether you are crossing the province, crossing town, or crossing the road, it is a good idea to always have a charged cellphone with you. Should you encounter any trouble, you need to be able to call for help immediately. Of course, always let others know your travel plans, including when you are leaving, what route you are taking, any stops you are planning and when you are expecting to arrive at your destination. This way, others will know when to raise an alarm and where to start looking, should you not arrive as planned.

Fall is a great time for travel. With a little planning you will do so safely. Everyone at Safety NL wishes you a great season. If you have any safe driving concerns or suggestions, we would be pleased to hear from you. Until next time ... be safe on our roadways.

### About the Contributor:

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## Steps to Follow if You are in a Car Accident

*Lloyd always gives us excellent advice on safe driving and we hope you are never involved in a car accident, but the other day when we were renewing our car insurance we came across these steps to follow if you ever have the misfortune of being in an accident. They all make sense but somehow when you are in the middle of a "crisis", clear thinking sometimes goes right out the window. It's not a bad idea just to review what you should do and hopefully most of the suggestions will stick in your subconscious if or when you find yourself in an accident. (Thanks to the Cooperators website for the following!)*

### 10 steps to follow if you've been in a car accident

1. Stop. Never leave the scene of an accident. If the other driver leaves, write down their licence plate number so the authorities can locate them. Take a picture or video, if necessary.
2. Stay calm. Confirm no one is hurt, then check for damage. You might be pressured at the scene to make snap decisions, but don't let that happen. Take the time you need to assess the situation.
3. Check surroundings. Watch for oncoming traffic and turn on your hazard lights to warn them. If possible, set up flares or reflectors to warn oncoming traffic.
4. Call for help. If the accident is serious, call 911.

5. Address injuries. Keep injured people warm and don't move them unless they're in immediate danger.
6. Gather info. Once you know everyone's okay, or emergency help is on the way, gather information to file an accident report using a collision checklist. Collect information, including:
  - Each driver's name, licence plate number, insurance company name and policy number
  - The types of vehicles involved
  - The location of each vehicle
  - Names of passengers and witnesses
7. File a report. Call the police to file an accident report, even for a minor incident. Rules on how and when to report can vary; check with your municipality.
8. Take pictures. Include damage to vehicles, all vehicles in the accident, the scene of the accident, the other driver(s) and passengers.
9. Move your vehicle. If you can do so safely, get it out of the flow of traffic. If it's too damaged to drive, have it towed.
10. Limit discussion. Try not to talk about the accident with the other driver, including apologizing to them. Only discuss the accident with the police and your insurance company.

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## NALCOR News

### Retirees

*The Silver Lights Executive would like to congratulate all our new retirees (those who have retired from July through September 2019) and wish them a happy and healthy retirement! We hope to see you at some of our Club-sponsored events in the near future. Please stay in touch!*

#### Robert Moulton



Robert (Bob) was hired as a Planning Engineer in November 1985. By April 2008, Bob was an Engineer – Level 3 and he became a System Planning Specialist in March 2009. In 2013, Bob became Manager, Generation and Rural Planning. He assumed the position of Manager, Rural Planning in July 2017. Bob retired on July 31, 2019.

#### Dean Chaulk

Dean was hired as a Diesel Plant Operator A/Laborer in December 1999. He assumed the position of Diesel System Representative in January 2002 and retired from that position on July 31, 2019.

#### Theresa Barnes



Theresa was hired as a Buyer on November 3, 1986. She was promoted to Purchasing Clerk in March 1998 and in September 2000 she assumed the position of Buyer. Theresa retired from this position on July 31, 2019.

#### Debbie Shaw



Debbie was hired as a Purchasing Clerk in January 1988. Debbie was promoted to Purchasing Clerk II in January 2011 and then



became a Buyer in September 2016. Debbie assumed the position of Purchasing Clerk II in June 2019 and retired from that position on July 31, 2019.

**Brian Harris**

Brian was hired as a Stores Worker in March 1989 and was promoted to Inventory Control Clerk in July 2008. Brian retired from this position on July 26, 2019.

**Norbert Benoit**

Norbert was hired as a Technologist Electrical in September 1989. He assumed the position of Technologist – Protection and Control in May, 2000 and was promoted to Supervisor Tech/Elec Maintenance in May 2012. Norbert retired from this position on August 31, 2019.

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## The Lighter Side

### The Lighter Side

#### On Being Canadian (Part I)

*It's funny what catches your eye when you are reading the paper or a news feed from the web. Then again, maybe it's just me. Take for example an article about "A Guide to Canadian Culture". Now on first reading this headline you might think, BORING, and skip to the next article, but when I dug into it, there was a hidden gem just waiting to be discovered! I found a federal website that not only describes Canadian culture but in fact an overview of every nation's culture. According to the website, the purpose is "...to provide snapshots of the overall social and cultural norms as well as the workplace environments that a Canadian might face working in a specific country...". So here are just a few of our Canadian "ways". Can you relate?*

#### Cultural Information - Conversations

##### Local Perspective:

When meeting Canadians for the first time, there are a number of topics that can be touched upon. But the first question on first contact will be: what do you do? Work/occupation is important to Canadians, and it is also a social marker; it is what separates and defines a person in relation to another. Another related topic of conversation is educational attainment and/or professional experience.

Canadians are known for travelling and thus are curious about world geography and

other lands. When meeting someone a conversation may also touch on places to visit, be it locally or overseas. They want to know about other places, including the food, customs, music, the political climate. These interactions may differ depending on how the contact is made. For instance, when meeting someone for business, the conversation maybe confined to very safe and neutral topics. When meeting people through friends or associations, the connection may take a deeper level.

Canadians are keenly aware of "otherness", and consequently it is common to hear: where are you from? as a first contact question. Asking questions like this one is a way to assert identity, and establish the boundaries of belonging. This is a question posed to Canadians from other regions, and newcomers to Canada, as there is a strong sense in Canadian identity of what one is not. This relation is expressed often to mark the differences between provinces and also to assert their difference between themselves and their Americans cousins.

Humour should be approached with caution in Canada, as in other places, because the sense of political correctness is very strong in many social circles. Take time to learn the appropriate and acceptable limits of humour to avoid the risk of offending someone. However, it is important to note that humour is region and city specific in some cases. In the East Coast of Canada, for instance, humour can be self-effacing and people's sensitivities are tougher with more tolerant limits. Similarly, Quebec has a different threshold for humour and limits on the topics used.

Topics to be avoided on first contact are

money, salary, religion, and politics, especially the separatist movement. Newcomers to Canada can use the interlocutor's cues for approaching topics or subjects during a first rendezvous.

### **Canadian Perspective:**

Good topics of conversation are: work, studies, the weather (a good opener), one's house, vacations, sports (especially hockey, American football, baseball, water sports and, increasingly, soccer/football) and other leisure activities. Generally, Canadians are not comfortable talking about salaries or personal finances and tend to steer away from discussing emotions. Asking questions about marriage or children can be interpreted as too personal by some.

Generally, it is good to keep conversation light and, if possible, funny. If people really want to know a lot about a given subject, they will ask questions; otherwise, it is best not to get too seriously into any one topic.

Appropriate topics of discussion will depend a lot on the crowd. Most Canadians know something about local or national politics, but many do not concern themselves with such issues. In any case, you will hear Canadians complain about politics and politicians but they are also very sensitive to how they are perceived by outsiders, so it is best to refrain from criticizing. Many Canadians have travelled abroad and have differing degrees of exposure to the ways of other countries. The more they have travelled, the more curious they are likely to be about the perceptions of foreigners; I would not recommend making this a main topic of conversation, however.

Canadians are often very proud of their natural surroundings, Canadian weather and their heartiness with respect to enduring the weather. Canadian musicians, writers, film producers and actors (comedians especially) are also a great source of pride. Men in particular are proud of Canadian beer and hockey, although women are increasingly a part of this sub-culture. Virtually all Canadians are eager to distinguish themselves from Americans.

The best way to impress most Canadians is to show what you have noticed is different from the United States, as there is a great deal of sensitivity and concern about being lumped in with our powerful neighbour. Most Canadians see themselves as humbler, funnier, more tolerant and/or less aggressive than Americans. I would not recommend overly criticizing the US, however. Canada depends on its neighbour and has strong cultural and historical ties. Many Canadians have relatives who live in the US.

Canadians tend to be very politically correct and concerned with fairness, although this varies from one region to the next and depends on the crowd. As the cherished image of many Canadians is of a tolerant society that is also more socially minded than that of the US, discussions of social classes, racial or other discrimination and private medical care are to be approached with care.

Generalizations about Canadians can also raise sensitive issues of regionalism. Central Canadians typically claim to speak for the country and Quebecois, people from the East Coast, the North, the West Coast, the West and the Prairies frequently differ from Central Canadians' perspectives and are eager to point out the differences. A similar dynamic

operates between Toronto and anyone outside of Toronto and there can be large cultural differences between other cities as well.

## **Answer to Mystery Artifact**

These pictures show the remnants of the stave (wooden pipe) and bend bracket from the Venams Bight Penstock, which is still in operation today. (Think of the penstock at Petty Harbour and you'll have a good idea of what it looks like.) Venams Bight and Snook's Arm were constructed in 1955 by Maritime Mining Corporation to provide electricity for Tilt Cove Mines. These are the oldest units in the Hydro Generation System today.

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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. You can also contact the Executive directly:

President Wayne Chamberlain 738-1837

Vice President Bill Day 579-5597

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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.