

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

President's Message

Wayne Chamberlain

I am writing this message as we approach April Fools Day. If someone last year at this time had made a prediction that in 2020 we would have severe snowstorms on the Avalon Peninsula that would shut down the Avalon Peninsula for over a week resulting in a state of emergency and closure of most businesses (labelled Stormaggedon) and that would be followed by a global pandemic resulting in an alarming and unprecedented number of deaths globally, the cancellation of all professional sports leagues seasons, postponement of the Tokyo Olympics and the significant impact on the economies of all countries and world markets, I would have said this was a cruel April Fool's joke. As unbelievable as this may have seemed countries are globally battling together to make every effort to shorten the COVID-19 pandemic but likely things will not improve until we are successful in flattening the pandemic curve. To do this everyone needs to do their part and work together by staying home as much as possible and by maintaining appropriate physical distancing when we are required to replenish the necessities. It is unfortunate that a few people in our communities do not fully appreciate the seriousness of this pandemic or are unwilling to act and behave in a responsi-

ble manner.

In these times we should be thankful for the hard work, dedication and commitment of all front line health workers and other front line commercial service workers to ensure that we have the necessary health and medical care services during this pandemic and ensuring that we have the necessities of life during this very challenging time. We all need to act responsibly in deciding when it is necessary to leave our homes and when getting the necessities, to take only what we need as others are in need of these necessities as well.

Although it is challenging at times to self isolate and stay home for long periods of time, especially at this time of year, we have been provided with an opportunity to reconnect with our immediate families on a more personal basis without as many distractions and having the time to reconnect with family and friends on social media. We now have an opportunity to dust off the board games, puzzles, crayons and colouring books, books, DVDs and CDs that may have been stored away or set aside and to share it with others in our family or take some quality time for ourselves and use this downtime to enjoy some of these things that have fallen by the wayside in our busy lives.

Upon listening to the recent update from the Provincial Government, Health Minister Haggie provided a great analogy on what we all need to do. He said we are all living in a protective bubble and must stay in our own bubble and try not to burst the bubble of someone else. Great advice.

Please stay home as much as possible and be respectful of others should you need to leave your sanctuary. On behalf of the Silver Lights Club executive, I wish you and your

families a safe and healthy spring and encourage you to take full advantage of this opportunity to enjoy the simpler things in life and to further reconnect with family and friends. Live long and prosper.\V/.

Editor's Message

Janet Calver

Well, here we are – living with a new reality. Who would have believed a month ago that “COVID-19” would become a household word? I have watched with fascination as the virus has spread from China to the rest of the world and it has been intriguing to see how different countries handle the outbreak. I am so glad to be living here right now and I feel so fortunate in how our federal and provincial leaders and medical officials have been dealing with the pandemic. For sure, there is always room for improvement, but when you look at the news and see the denial and devastation happening in other countries, I feel blessed.

For sure life will be different for weeks to come. We each have a part to play – to do the right thing for those around you. From what I have observed, our friends and neighbours are doing just that - staying indoors, respecting physical distancing when they do have to run to the grocery store or the pharmacy, and checking on each other by phone call or social media.

Over the next weeks and months it will be the loss of social connections that my husband and I will miss the most. Like most retirees, there was a lot of volunteer work and

social gatherings that we participated in on a weekly basis. That is gone for now, but I'm a firm believer in that old saying “If one door closes, another one opens up”. So after I do the obligatory painting, cleaning, rearranging and de-cluttering of cupboards and closets, there will be countless other possibilities that I never seemed to have enough time to think about much less start. There's the new flute that I received as a gift several years ago – now will be a good time to learn how to put it together and play (thanks to YouTube videos). There are many books on my list to read, knitting patterns to conquer, the piano to re-discover, rug hooking, maybe do a couple of online courses and try to learn a second language, and of course the garden. This year I am determined to get broccoli and cauliflower to grow before it bolts in the heat or gets eaten alive by the slugs and other pests.

As the days get longer and warmer and the snow disappears, I will look forward to Easter. To me, Easter is always a time of renewal and new life as nature awakens from a long winter. We will not soon forget the winter/spring of 2020, but Easter brings hope for a new beginning and fresh start. Let's hang on to that thought.

We hope that you enjoy our March 2020 newsletter and that you find something of interest in it for you. We are so fortunate to have loyal contributors who have come through even though most of them are working from home and they have their own personnel worries and concerns to deal with. Susan, Lynn, Chelsea and Lloyd – thank-you so much! Each of their articles is timely to our current situation and well worth a read. Nalcor's HR was able to supply us with the in-

formation on our 25-year club members and our newest retirees - congratulations to everyone and thank-you Kimberley! We have lots of pictures from our Winter Activities get-togethers. Although we did not get to as many places as we had hoped, everyone who joined us had a wonderful time and we shared many laughs - always good for the soul!

We also have pictures of this year's cheque presentations. There are so many deserving charities and they all do great work. The four groups Silver Lights chose this year are no exception. You'll see by the pictures, the groups were very appreciative! We are delighted to have an article from one of the donation recipients - the Association For New Canadians. Get an insight on what this amazing group does!

We have an interesting article from CHHANL (Canadian Hard of Hearing Association - Newfoundland and Labrador) - learn how to lip-read. Check out the article. This could turn out to be a great learning experience and opportunity for you!

We also have some news on some of the Club's regular activities and our Club's financial statements for 2019. And where would we be without a laugh or two? Just for a chuckle - and we all need one right about now - we have included a few cartoons in The Lighter Side section.

Thank-you to everyone who helped put this newsletter together at a time when our hearts were not really into it. We worry about all our loved ones, friends, neighbours and even those people we don't know. There is a lot of fear over our health and financial situation and what the future holds. Life will be different for sure but I firmly believe that together we will get through this time

and be stronger for it. Let kindness and understanding lead you through the next while. Stay safe and Happy Easter!

Janet.

SilverLights News

Financial

Every year, our Treasurer, Aubrey Hill, prepares the financial statements for the Silver Lights Club. Our Treasurer, in turn, relies upon a fellow Hydro retiree, Harold Steele, to review those statements. Harold has volunteered to help us out with this important review for many years now and Silver Lights executive would like to acknowledge his support and assistance. Thank-you Harold! And thank-you Aubrey. We know our club's financial matters are in good hands with Aubrey and Harold at the helm!

Note from our Treasurer

Below, you will find our financial statements for Year End 2019. These statements have been audited by Harold Steele and we very much appreciate his services to the Silver Lights Club.

This year, we show an increase in our cash position by \$3,200.00 compared to a reduction of \$6,100.00 last year. We did not receive any computers from Nalcor in 2018. In 2019, we received approximately 50 computers. Some were donated to charities and service organizations and the balance were sold mostly to Nalcor employees and Silver Lights members, hence the increase in our revenues.

Our biggest single expenditure is our donation of \$2,000.00 to charities. Each year we pick four (4) charities and give them \$500.00 each.

We have a healthy balance of \$36,000.00 at the end of 2019.

Aubrey Hill, Treasurer

Silver Lights Club Income and Disbursements Jan 1 to Dec 31, 2019

	<u>Total</u>
Income:	
Computer Sales	6870.00
Hydro Reimbursement Lobby Name Tags	386.40
Interest Income	582.64
Membership Fees	160.00
Total Income:	<u>7999.04</u>
Disbursements:	
Bank Charges	27.50
Donations	2000.00
Fall Trip	901.19
Socials	566.70
Christmas Parade	84.27
Weekly Walks	354.91
Newsletter	423.20
Lobby Name Tags	386.40
Total Disbursements	<u>4744.17</u>
Income over disbursements	<u>3254.87</u>

Silver Lights Club Balance Sheet December 31, 2019

Assets:	
Cash in Bank	4280.68
Accrued Interest Receivable	582.64
Other Assets:	
Term Deposits	<u>31202.87</u>
Total Cash and Other Assets	<u>36066.19</u>
Liabilities:	
Fund Balance:	
Balance beginning of year	32811.32
Current net income(loss)	<u>3254.87</u>
Balance end of year	<u>36066.19</u>

Winter Activities – Update

In the December newsletter we mentioned that we were hoping to get our members together socially over the winter months to explore some museums or exhibits and to enjoy some physical activities like walking or ice-skating – all to be followed by a lovely coffee/tea time. The weather did not always cooperate and several times we had to cancel or postpone the weekly activities but I have to give credit to everyone who persevered and braved the elements! Well done!! Our outings have been cancelled now of course due to Covid-19, but we enjoyed some wonderful times together and we look forward to picking up where we left off – even if it is summer and we start our hiking/walking.

Below are just some of the pictures from our get-togethers. Our Wednesday's included skating and walking at the CBS Arena, a tour of Government House, The Rooms, the Royal Newfoundland Regiment Museum in Pleasantville, and Admiralty House in Mt. Pearl. There were so many wonderful things to see and explore, and so many stories to be told! Thank-you to everyone who braved the weather to come out and join us... it was great to see you! Below are just some of the pictures from our get-togethers. See who you know!



Government House Visitors



Enjoying a Coffee at Tim's



The Dining Room



Notice the Salt and Pepper



The Living Room



The Floating Staircase in Government House



Coffee Time at The Rooms



Admiralty House Visit



The Commanding Officer's Sitting Room



Sandra Tries Her Hand at Morse Code



Coffee at Rocket Bakery Mt. Pearl



Regimental Flags and Book of
Remembrance



Heather and Kathy



Soldiers and Their Medals



Fred and Ida with Pictures and Artifacts in
the Background



Wall of Honour



Frank Gogos along with Fred, Aubrey, Herb
and Joanne Inspect Memorial Album

Donations

During February, Aubrey Hill and Reg White (members of the Silver Lights executive), on behalf of you, our members, presented four cheques to worthy organizations. In each case, Silver Lights gave \$500.00, matched by \$500.00 from Hydro to:

- Autism Society Newfoundland & Labrador
- Newfoundland and Labrador Down Syndrome Society
- Association for New Canadians
- John Howard Society NL.

These organizations supply support services to members, residents and clients throughout the Province. During the cold months of winter, the budgets of many charitable groups look grim so we are always delighted to help them out with some extra funding! Thanks to Hydro for their contribution and to you, our members, for your financial support. Below are the presentation pictures.



Newfoundland and Labrador Down Syndrome Society Cheque Presentation. From left to right: Aubrey Hill, Vanessa Barrett, Office Administrative Assistant, and Reg White.



Autism Society Newfoundland and Labrador Cheque Presentation. From left to right: Aubrey Hill, Josie Naterer - Senior Fundraising Consultant, Scott Crocker - Chief Executive Officer, and Reg White.



Association for New Canadian Cheque Presentation. From left to right: Aubrey Hill, Barb Walsh – Manager of Settlement Services, Thomas Hamid – ANC, and Reg White.



The John Howard Society NL Cheque Presentation. From left to right: Reg White, Joanne Symonds - Director of Finance, Cindy Murphy - Executive Director , and Aubrey Hill.

25 Year Club

We are pleased to welcome the following new members to our 25 Year Club:

- Michael R. Thompson – Churchill Falls
- Ron Tobin – Hydro Place
- Jeff Vincent – Holyrood Plant

Congratulations on achieving 25 years with the Company!

Fall Trip – Update

At the last executive meeting in early March, it was decided that our Fall Trip would take place in Twillingate during the second week of September (September 16 – 17). An Inn had been booked and a (refundable) deposit made. We were now going to ask you to let us know if you were interested in coming. Things have changed since that meeting and we know that your hearts and minds are not into planning a Fall trip right now. So all we ask is that you keep this information in mind. When the situation improves and we all feel more relaxed and confident about the future, we will start making plans.

Reg White and Aubrey Hill are the trip organizers this year, and they will be providing all the information you need to know. Stay tuned for future updates.

Computer Sales – Latest News

Dennis Jones is our coordinator for computer sales and he had hoped to have a number of computers released to Silver Lights ready for sale by the end of March. Given the current situation, this will be delayed. For those of you who have your names on the wait list, be assured that you will receive your computer. Stay tuned for future updates from Dennis.

Breakfast Get-Together

As you all know by now, the monthly Breakfast Get-Together at A&W, Kenmount Road, has been cancelled due to the Covid-19 virus. We will pick up this activity once again when there is an all-clear from Government and Health officials.

CHHA-NL News for Silver Lights Members

The Canadian Hard of Hearing Association – Newfoundland and Labrador (CHHA-NL) is a non-profit charitable organization committed to the prevention of hearing loss. Thanks to Bill Day, CHHA-NL will provide our members the opportunity to take one of their courses – ‘Read Our Lips’ at a 15% discounted price. Read more about this course below including why you should take it and how you go about doing it. And thanks to Bill for making this possible for our members!

Struggling to hear conversations in noise and missing certain words during a chat with

friends is a challenge a lot of people face on a daily basis. In fact, as we age, we're bound to face hearing challenges sooner or later. The good news is that there are ways to overcome these challenges, like learning to lipread.

People of all ages can learn how to lipread. Although it comes naturally for some, lipreading is a skill that can be taught and learned. Learning to lipread allows people to 'see' speech and not have to fully rely on their ears to pick up on every single word a person says. Many people find lipreading an excellent way to "fill in the blanks" and understand words they would have otherwise missed.

A great way to learn how to lipread is through a brand new online course called Read Our Lips, an initiative of the Canadian Hard of Hearing Association – Newfoundland and Labrador (CHHA-NL). Read Our Lips is a social enterprise, all proceeds serve as a fundraiser to support the many community Programs and Services of the Association. One of the great things about the Read Our Lips course is that it's completely self-paced and online. All you need is a smart-phone, tablet, or computer and access to a high-speed internet connection.

Learning to lipread will help you connect to more conversations and help you feel more confident with your communication skills. Help yourself hear, it doesn't have to be hard.

*To learn more, or try your **free preview** of Read Our Lips visit www.readourlips.ca*

*The CHHA-NL is pleased to offer all Silver Lights members a 15% discount on the Read Our Lips course. Use **code SILVERLIGHTS** at checkout to save*. Course cost is **\$49.00***

**Discount code valid for online course pur-*

chases at readourlips.ca only. Not available for Read Our Lips gift card purchases online or at retail outlets.

Everyday Life

Scotia McLeod

Susan Kielley



Susan Kielley, Scotia McLeod, has provided us a well-timed article on how to manage the markets when things seem very bleak. It is very unnerving to watch the news on a daily basis and see things go from bad to worse. We are mainly focused on the health and safety of our family and friends right now but somewhere in the back of our minds is the question of how will our future look financially given the current state of affairs? Read on and realize all is not lost . . .

Thank-you Susan!

About the Contributor:

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5 timeless tips to manage market ups and downs



Market volatility is unnerving, for even the savviest of investors. In this article we provide you with some tips on how to manage—and potentially benefit from—market volatility.

The notion of investing in the stock market without volatility is as illusory as a car without an engine. Like it or not, the two concepts invariably go hand-in-hand. But does that mean you should avoid volatility—and investing—altogether? Market uncertainty can naturally cause panic and lead to poor investment decisions yet by recognizing short-term market uncertainty for what it is, you can help ensure that it doesn't derail your long-term goals. Here are five tried and tested principles that can help you gain needed perspective.



Investing is most intelligent when it is most businesslike.

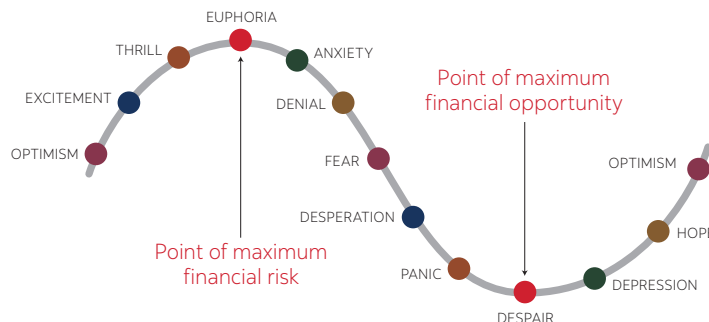
BENJAMIN GRAHAM

1 Keep calm and carry on

Investors generally feel a financial loss about two and a half times more than a gain of the same magnitude*. Understandably, many of us experience a roller coaster of emotions when investing (as the diagram below illustrates), which can translate into poor buy and sell decisions. Being aware of these emotions during periods of increased volatility can help you stay focused on reaching your long term goals.

Cycle of market emotions

*Daniel Kahneman and Amos Tversky, "Prospect Theory: An Analysis of Decisions Under Risk", *Econometrica*, 47,2, pp. 263-91



2 It's time, not timing

Why shouldn't you automatically sell your investments when market uncertainty sets in? Because trying to time the ups and downs of the market is a bit like rolling the dice.

As the illustration below shows, sitting on the sidelines can cost you. Over a 10-year period if you're out of the market for even a small number of days when the market is outperforming, you can substantially reduce your return potential. Staying invested—while not always easy—can potentially translate into a better outcome.

Sitting on the sidelines can cost you

The impact of missing the best performing days from November 2008 to 2018 on a \$10,000 investment



Bloomberg. S&P/TSX Composite Total Return Index, November 30, 2008 to November 30, 2018. It is not possible to invest directly in an index. Assumes reinvestment of all income and no transaction costs or taxes. Value of investment calculated using compounded daily returns. Missing 10, 20 and 30 best days, excludes the top respective return days.

3 Manage risk, don't avoid it

Risk can be a loaded term when it comes to investing—and is often misunderstood. Often seen as synonymous with risk, volatility simply measures how much the return of an investment or the broader market fluctuates—up and down. While some may fixate on these fluctuations, the permanent loss of capital should be of greater concern. Reducing exposure to securities that are perceived as 'risky' will certainly lower market risk, but by doing so, long-term investors can be unduly exposed to inflation and longevity risk (the risk that you'll outlive your savings).

Whether we like it or not, investing in the stock market and risk are a package deal. The key to long-term success is to manage your exposure to risk by using time and diversification to your advantage.

Diversification's impact on three-year returns

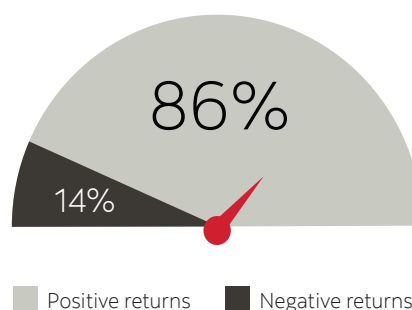
While the performance of any portfolio can swing significantly each year, a balanced portfolio has historically resulted in fewer negative returns when compared to an all stock portfolio over the long term.

Equity Portfolio¹

8 occurrences

Worst Year:
2002

▼ -6.3%



49 occurrences

Best Year:
1980

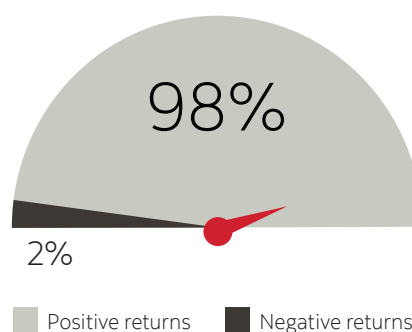
▲ 34.7%

Balanced Portfolio²

1 occurrence

Worst Year:
1975

▼ -0.4%



56 occurrences

Best Year:
1980

▲ 18.5%

¹ Based on 3-year annualized returns ending December 31 of the S&P/TSX Composite Total Return Index from 1960 to 2018. ² Based on 3-year annualized returns ending December 31 of a portfolio of 50% the S&P/TSX Composite Total Return Index and 50% Canadian Fixed Income Composite from 1960 to 2018. Canadian fixed income composite consists of 80% FTSE Canada LT Bond & 20% TMX Canada Residential Mortgage Index from 1960 to 1980; 100% FTSE Canada Universe Bond Index from 1981 to 2018. Source: Morningstar. Returns are calculated in Canadian currency. Assumes reinvestment of all income and no transaction costs or taxes. The portfolios are hypothetical and for illustrative purposes only. It is not possible to invest directly in an index.

4 Put diversification to work

Often equated to not putting all your eggs in one basket, diversification is a tried and tested technique that mixes different types of investments in a portfolio to lower risk.

By including investments that are less correlated to one another—or react differently to economic and market events—gains in some can help offset losses in others. As the chart below illustrates, a diversified portfolio of different asset classes provides the opportunity to participate in potential gains of each year's top winner while aiming to lessen the negative impact of those at the bottom.

Calendar year returns (in Canadian dollars)

%	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	75.1%	38.5%	9.7%	16.0%	48.1%	23.9%	21.6%	35.4%	28.7%	7.7%
	52.0%	20.2%	8.3%	15.3%	41.3%	14.4%	19.5%	21.1%	17.4%	4.2%
	35.1%	17.6%	4.6%	13.8%	31.6%	11.2% Balanced Portfolio	16.2%	17.1%	13.8%	1.4%
	15.9% Balanced Portfolio	13.0%	0.4% Balanced Portfolio	13.4%	13.3% Balanced Portfolio	10.6%	14.6%	8.2% Balanced Portfolio	9.1%	-2.0% Balanced Portfolio
	12.5%	10.1% Balanced Portfolio	-1.8%	7.9% Balanced Portfolio	13.0%	9.7%	4.4% Balanced Portfolio	8.1%	8.2% Balanced Portfolio	-3.0%
	8.0%	9.1%	-8.7%	7.2%	7.8%	8.8%	3.5%	7.7%	7.1%	-5.6%
	7.4%	6.7%	-9.6%	3.6%	4.3%	7.0%	2.4%	1.7%	6.4%	-6.5%
	5.4%	2.6%	-14.2%	2.5%	3.9%	4.1%	-8.3%	-1.5%	2.5%	-8.9%
	-9.2%	0.0%	-16.2%	2.0%	-1.2%	-0.1%	-13.8%	-2.0%	0.3%	-18.2%

ASSET CLASS

- Canadian Small Cap
- U.S. Equities
- Canadian Equities
- Canadian Bonds
- International Equities
- Emerging Markets
- U.S. Small Cap
- Global Bonds
- Balanced Portfolio

INDEX

- BMO Small Cap Index
- S&P 500 Index
- S&P/TSX Composite Total Return Index
- FTSE Canada Universe Bond Index
- MSCI EAFE Index
- MSCI Emerging Markets Free Index
- Russell 2000 Index
- Barclays Global Aggregate Bond Index
- 40% FTSE Canada Universe Bond Index,
30% S&P/TSX Composite Total Return Index,
30% MSCI World Index

Source: Morningstar. Priced in Canadian currency, as at December 31, 2018. Assumes reinvestment of all income and no transaction costs or taxes. Annual returns compounded monthly.

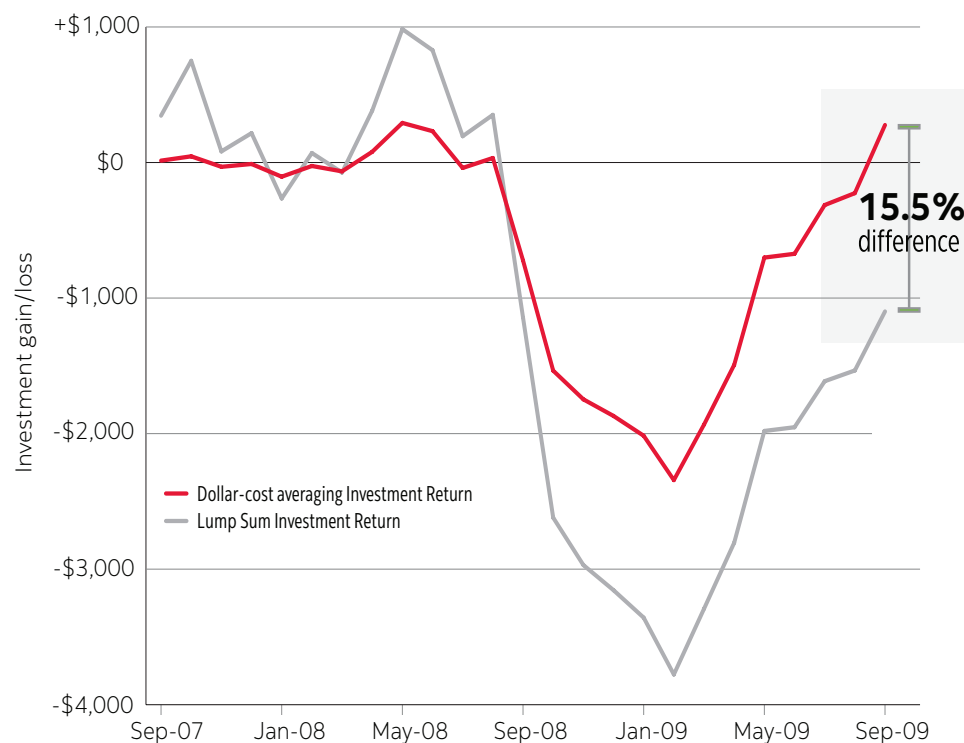
The asset classes are represented by their indicated indices and the balanced portfolio is hypothetical in nature. This information is for illustrative purposes only. It is not possible to invest directly in an index.

5 Take advantage of dollar cost averaging

Dollar-cost averaging is an investment method used to help reduce the risk of timing a lump-sum investment. By investing a fixed dollar amount on a regular basis, the “dollar-cost averaging” process helps control the effect of market volatility by smoothing out the average cost per unit of mutual funds purchased. Over time, and in certain market conditions, it could result in a lower average cost and a higher return. The accompanying chart simulates a dollar cost averaging strategy with a lump sum purchase from September of 2007 to September of 2009, a period punctuated by extreme market volatility and a significant correction.

While it’s important to note that dollar-cost averaging doesn’t always produce a better result than a lump sum purchase, it’s the systematic approach that makes investing easy and takes the guesswork out of deciding when to invest.

Staying the course in times of turmoil



Source: Dynamic Funds and Morningstar Direct

Hypothetical investment in S&P/TSX Composite TR. Dollar-cost averaging assumptions: Contributions of \$400 at the end of each month, starting from Sep 1, 2007 to Sep 1, 2009. 25 Contributions totaling \$10,000.

The value of advice

Short-term market ups and downs can cause even the most experienced of investors to lose sight of the big picture. An advisor can help you develop a financial plan, recommend suitable investment and navigate rough waters. In fact, research on the value of advice has shown that investors find they have better savings and investment habits and almost four times the wealth of those who don't have an advisor.

With the help of your advisor, understanding your initial reactions to market ups and downs can help you make better investment choices and view your portfolio more objectively.



¹ IFIC Investor Survey (2019) | ² The Gamma Factor and the Value of Financial Advice, CIRANO (2016) | ³ Consumer Voice Survey, Advocis & FAAC (2015) | ⁴ The Value of Financial Planning (Comprehensive Financial Plan), FPSC (2012)

Staying invested during market ups and downs is simple—but not always easy.

Contact your Scotia Wealth Management relationship manager today to develop a plan that makes sense for you.

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Butler Wills and Estates

Lynn Butler & Chelsea Kennedy

Every Excuse in the Book

Now I hope that your family will not have to sit in a lawyer's office and hear the reading of your will in a good long time, but that is still not an excuse to not have one ready. Life can be complicated with so many family and property situations these days. Listen to the experts and get that will written or brought up to date! Thank-you Lynn and Chelsea!

Over the years, we've heard just about every excuse for not getting a will made. Whether you think you don't have an estate, that a will isn't worth the money, or that your kids will deal with it, we've heard it before. Here are the most common excuses people use for not getting a will made.

Everything will go to my spouse anyway.

This may or may not be true. Whether or not this happens depends on several factors, including which province you live in, if you have biological or adopted children, and how your assets are held. Many couples who are not legally married consider themselves spouses; for day-to-day life, the nature of the relationship is the same. However, when it comes to inheritance, common law and legally married are not necessarily the same thing. The way common law spouses are treated varies from

one province to the next, so your partner may not receive what you think they will. For example, in Newfoundland and Labrador, common law spouses have no inheritance rights, regardless of how long the couple has been together. Assets that are jointly owned between a couple, like a house or a joint bank account, will transfer to the surviving spouse, regardless of whether the couple is legally married or not. The remaining person has a right to continue to own the asset as the surviving joint owner, so the marital status is not a factor.

If you have any biological or adopted children, part or all of your estate will go to them. How much they receive depends on whether or not there is a spouse who will receive some of your estate. Quite often, the remaining spouse needs the whole estate to keep things running, and having a large portion of it go elsewhere doesn't work. Also, your family may end up going through the courts to have someone appointed to deal with your estate if you own certain types of assets, or if your assets are high-value. Many banks and other financial institutions will not release high-value assets to someone without that person being a named executor. In lieu of this, someone would need to apply to the court to be named as the administrator of your estate.

It will jinx me.

This is probably the most popular reason people cite for not getting a will made. The idea is that getting a will made causes the person to pass away. Fortunately, this isn't true. This myth seems to stem from the fact that wills used to be made much closer to a

person's passing than they are now. In previous generations, estate planning just wasn't done. Wills were made at the last minute, and only when someone thought their time had come. As a result, a will would be made and then the person would pass away shortly after. This led to the idea that making a will jinxes the maker, and will cause them to pass away. These days, wills are made much earlier in life. Young families get their wills done when the parents are in their thirties to ensure their children will be taken care of, and many people review and update their documents when they retire.

I don't have an estate.

If you have a bank account, house, vehicle, or receive any sort of income, you have an estate. Income doesn't have to be a paycheque; it can be CPP, private pension payments, OAS, or any other form of money being paid to you. Often people think the term "estate" means a mansion, a large sum of money, investments, and a fleet of cars. For some people, this is their estate. For others, their estate is their life savings in a chequing account. The goal of a will is to have your assets go to the people you want to receive them, no matter the size of those assets. We all work hard for what we have, and planning where those assets will go is only good sense.

It's not worth the money.

A will can cost anywhere from a few hundred dollars to a couple thousand, depending on the lawyer, the estate, and how complicated the will is. A trial regarding how to divide an estate without a will tends to cost

upwards of \$50,000. In St. John's, the beginning stage of litigation for an estate, which can take anywhere from a few months to over a year, is usually about \$10,000. The entire trial can take years. We recently completed a file where the family has been arguing in court for nine years. By comparison, the cost of having a will done is insignificant. The cost of having a will done varies from lawyer to the next, and it's worth it for the consumer to do their research. The overall cost includes factors like how experienced the lawyer is, how long they think it will take, how complicated the will is, and if other documents are needed. If an estate is more complicated, chances are good that litigation for it will be more expensive, and cost a lot more money than the will itself. Of course, wills can be contested, but having a strong will can stop potential litigation in its tracks.

I'll be gone. My kids can deal with it.

Leaving a mess for your children to sort out is not a good estate plan. This is how the expensive litigation from the previous excuse gets started. More often than not, estates that go through lengthy litigation cost more than the estate itself, so the parties involved are left with nothing. In estate fights, the parties are your children. In addition to the financial expense, there is also an emotional toll. Litigation is exhausting for everyone involved, and can irreparably damage family relationships. It's much easier to make a will stating your wishes, and prevent family disputes.

I don't want to talk about dying.

It can be extremely difficult for people to talk about what will happen when they're gone. It is an emotional subject, and involves thinking about tough subjects. We're frequently asked how we can talk about dying all day. The answer is, we don't. Our days are spent talking to people about what they want to do for their families, what kind of legacy they want to leave, and how they can best support their loved ones. All of this will happen once they've passed away, but the conversation is focused on what they want to have happen, rather than what they are afraid of. One uncomfortable conversation can mean the difference between having your wishes followed, and having your loved ones deal with legal matters instead of coming together as a family.

Newfoundland & Labrador Public Service Pensioners' Association (NLPSPA) News

The Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) and the Newfoundland and Labrador Coalition of Seniors, Pensioners and Retirees Associations/Groups, sent a letter off to Ottawa in January 2020, asking for a name change for the "Old Age Security Program" to a new name such as "Seniors Security Program".

The groups felt the name "Old Age Security Pension" reflected a stigma of ageism and lacked relevance in today's world. They also suggested that the Government of Canada refrain from referring to our senior Canadians as the 'grey tsunami'. A tsunami is defined as being damaging and destructive which the groups felt was totally opposite to the past and ongoing contributions the elderly make to our Canadian way of life.

Stay tuned!

About the Contributor:

Chelsea Kennedy, BA, is the Executive Practice Coordinator at Butler Wills and Estates Consulting. She can be reached at www.butlerwillsandestates.com phone: 709 221 5511

Association For New Canadians (ANC)

Jean Graham

We are delighted that we were able to make one of our charitable donations to the ANC this past February. Jean Graham, Communications, Marketing and Media Coordinator was kind enough to send along an article outlining a bit of the history of the ANC and a brief overview of a couple of programs that are seeing great success. We hope to hear more from the ANC in future newsletters!

It takes determination to build a life in a new country, and the Association For New Canadians supports newcomers along that journey.

For more than 40 years, the Association For New Canadians (ANC) has helped to settle thousands of newcomers and refugees, and over that period, the organization has developed the expertise and infrastructure to support the provinces' growing newcomer population.

Welcoming new residents through immigration – including rural and remote areas - is something the Association is focusing on more than ever.

In 2018 the association expanded its operations and opened offices in Corner Brook, Grand Falls-Windsor, Labrador City, Happy Valley-Goose Bay and Forteau.

With an experienced and dedicated team, and over 200 volunteers, the ANC delivers an array of programming that supports settlement, inclusion and integration, facilitates labour market attachment, and promotes cross-cultural awareness.

There are resettlement programs for refugees, where newcomers are met at the airport and guided through everyday basics, and there's an ESL (English as a Second Language) Training Centre with more than 250 students.

Pairing skilled refugees with local farmers, and the food truck training program, known as Global Eats, are recent developments that highlight the benefits of a diverse workplace.

Described as a "kitchen on wheels", Global Eats began as a class of 11 newcomers from all over the globe who had a chance to display their talents in the marketplace during the Summer of 2019.

After 14 weeks of training at Academy Canada, the students, including Soha Soliman from Syria, created a menu just as diverse as their backgrounds and learned skills to help them get to work in the food service industry.

"I want to work, and I want to help people if I can do it," says Soliman, now a baker at Coleman's Market on Newfoundland Drive.

Once the COVID-19 outbreak is over watch out for the Conversation Circle:

Everyone is welcome to the Community Conversation Circle, offered by MUN Student Experience Office and MUN Internationalization office in partnership with the Association For New Canadians. The Conversation Circle goes ahead every Monday from 3 pm. - 4 pm. at the International Office multi-purpose room in the Corte Real Building on MUN campus

About the Contributor:

Jean Graham is the Communications, Marketing and Media Coordinator for the ANC. She can be reached at : office (709)-552-8462; Cell/Text (709)-749-1018

Health & Wellness

SafetyNL



Many thanks to Lloyd Hobbs for providing us with the following article. Over the years Lloyd has always provided insightful contributions to our newsletter. His article this month, comes from the heart and I appreciate his perception of our current situation with Covid-19 and how we can all play a role in staying safe in our cars and on the road. Thank-you Lloyd!

My Spring Defensive Driving message has been interrupted by

COVID-19

When your editor, Janet, approached me to provide another article for your magazine, I willingly said I would and started thinking of topics related to Spring and safe driving. Words like pandemic or Covid-19 or physical distancing were not in my mind and I certainly did not think I would be working from home or thinking about how we would get groceries without bringing a deadly virus into our home. But that's the new reality and for most of you reading this, you are like me, someone over age 60 and in the very high-risk group, if you contract this disease.

If you have to leave your home in the foreseeable future, you need to practice physical distancing. If you drive to a location and park

your car, check to see that you are not going to get out of your vehicle and be in the face of someone getting in or out of the next vehicle. If you are out doing some shopping, have some hand sanitizers with you to wash your hands and to wipe down your car's surfaces that you will be touching...the door handles both inside and out, the steering wheel and gear shifter, the light and signal light switches and any other surface you feel you have or will touch. While we all want to help neighbours and friends, avoid picking up people from other households or from other locations, as you cannot practice six feet of distancing in the average vehicle. If you are transporting packages from one location to another, have a protective barrier which can be thrown away. Dare I say use a disposable bag and get rid of it once you get to your destination? While 'disposable anything' may not be the best for the environment, it could save your life in these trying times.

If you need to fill up your gas tank, go to the gas station when there are few people around and when you can get a pump where there is nobody within a safe distance of you. Most of us use credit cards these days, so select the option of paying at the pump, to avoid going into the station and interacting with others. Many pumps have installed hand sanitizer near the pumps, so use it once finished and wipe your credit card as well. To be extra safe, carry your own supply of sanitizer in case there is none at the pumps and as mentioned earlier, wipe down surfaces that you will touch.

Most of us consider ourselves to be social beings who want to be in contact with family and friends on a regular basis. This pandemic creates a big problem for us. Initially

the directive from medical authorities was to practice ‘social distancing’. But the wording has changed to ‘physical distancing’ because we should not be deprived from interacting with our friends and family at this stressful time. We just have to keep our physical separation. Instead of using your vehicle to visit others, for the foreseeable future, use the telephone, video chat, email, Facetime or what ever electronic communication method you have to stay in touch.

From all of us at Safety NL, we ask you to practice safe physical distancing, and stay home as much as you can. But, continue to stay in touch with others. More than ever we need each other and together we can end this pandemic.

About the Contributor:

Lloyd Hobbs is Vice President of Safety NL. Lloyd can be reached at info@safetyservicesnl.ca or call 709-754-0210.

Websites to Enjoy

I happened to be listening to the radio the other day when the “lock down” was just starting and we were getting an appreciation of where things were headed. I heard an interview with Chris Hadfield, the Canadian astronaut who has had the experience of space travel and of being isolated for lengthy periods of time. When the interviewer asked him how he was going to handle the imposed isolation he basically said that he would rely on education – sign up for an online course, learn

a new language, etc. He obviously understands the seriousness of the pandemic and how scarred and concerned people are but he could also see the opportunities that exist now to try your hand at something new and to use technology to do so. He also said to set a goal every day - no matter how small - and work towards achieving that goal.

It looks like we will be confined to our homes for the next little while and that will either drive you bonkers or open up opportunities to develop new skills. With that in mind I have included a few websites and video links you may find useful, inspiring or just enjoyable.

- <https://www.youtube.com/watch?v=w4o38JawS88> (our own Newfoundland Symphony Orchestra) Starting Friday, April 3, the NSO will be presenting ‘NSO At Home’ - previous concerts from past seasons. Not to be missed!
- <https://youtu.be/3eXT60rbBVk> (Rotterdam Philharmonisch Orkest)
- Google: Chuck Porter Everything Outdoors https://www.youtube.com/channel/UCjkhb18stxx0wAW_L2WmSZQ If you enjoy the outdoors, you will love this site!
- <https://www.gutenberg.org/> (Project Gutenberg) tons of free books you can download
- <https://www.thegreatcourses.com/> Lots of online courses on a variety of topics; some free, some \$
- <https://www.khanacademy.org/> Something to keep the kids on track while out of school

- <https://www.duolingo.com/> Free on-line language courses

John Baker**NALCOR News****Retirees**

The Silver Lights Executive would like to congratulate all our new retirees (those who retired from January through March 2020) 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!



John was hired as Electrical Maintenance 'A' on August 25, 1986 and retired from that position on January 24, 2020.

Art Bursey

Art was hired on June 5, 1989 as a System Performance and Protection Engineer. He assumed the position of Senior Protection and Control Engineer on April 15, 2002 and then on January 1, 2006 he took on the position of Senior System Operating Engineer. On January 1, 2017 Art assumed the position of Engineer, Systems Operation Level III and then on November 18, 2019, he was promoted to Engineer IV, Electrical. Art retired from this position on January 10, 2020.

Jeffrey Hiscock

Jeffrey was hired as a Fleet Specialist on January 24, 2000. On June 25, 2002, he assumed the position of Asset Specialist, Fleet and was promoted to Senior Asset Advisor, Fleet on November 18, 2019. Jeff retired from that position on January 31, 2020.

Brian Hemeon

Brian was hired as a Control Systems Programmer on July 11, 1990 and assumed the position of Energy Management System (EMS) Programmer on November 10, 1998. On April 10, 2000 Brian became a Software Specialist. He became Team Lead, EMS on March 3, 2003 and later Team Lead, IS on November 18, 2019. Brian retired from this position on January 31, 2020

Derrick Maye

Derrick was hired on June 15, 2009 as a Support Service Administrator - Hydro. He

was appointed Manager, Support Services on June 15, 2009. He assumed the position of Financial Analyst on April 1, 2010. He assumed the job of Manager, Support Services on June 14, 2010 and then the position of Financial Analyst again on November 1, 2010. Derrick became Team Lead, Support Services on February 21, 2011 and then Senior Financial Analyst (TRO) on October 5, 2015. Derrick assumed the position of Specialist, Finance on November 18, 2019 and retired from that position on March 31, 2020.

Paul Woodford

Paul was hired as a Mechanical Engineer on March 10, 1986. He was promoted to Senior Mechanical Engineer on March 20, 2000. He assumed the position of Quality Assurance Engineer on January 1, 2006. Two years later on May 8, 2008, Paul became a Project and QA Engineer. By June 28, 2010, he took on the job of Maintenance Engineer – Work Execution. On January 1, 2017 Paul assumed the position of Engineer, Maintenance Work Execution, Level IV and assumed the position of Engineer IV – Mechanical on November 18, 2019. Paul retired from this position on March 31, 2020.

The Lighter Side

Now more than ever it's good to keep a sense of humour especially when you are house-bound with other family members and keeping close quarters 24/7. Practice kindness and understanding and always remember to find something to laugh about together. The other day one of our friends sent these to us and I thought you might enjoy them too. Apologies if you have seen them already, but they always bring on a smile!



Day 4 of social distancing: Struck up a conversation with a spider today. Seems nice. He's a web designer.

MY WIFE SAID THAT IF I DON'T GET OFF MY COMPUTER AND HELP WITH THE DISHES, SHE'LL SLAM MY HEAD ON THE KEYBOARD, BUT I THINK SHE'S JOKINGSG67SGHI3DHGJRE7490DNDWHK3-2J4H37SHDUDKIJISD877HR8SK020A3Y3H3J3UHU338JESU83J8R

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
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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.