

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

President's Message

Wayne Chamberlain

It is late September and the weather continues to be summer-like which is a nice bonus considering the year that we have had. It is so nice to be able to sit out in the evening and not have to bundle up. Newfoundland and Labrador is and continues to be one of the best places to be in the world during the COVID-19 pandemic with the scattered case which usually has been travel related. I think the respective governments have performed quite well overall during this pandemic and it is likely going to be a way of life for the foreseeable future unfortunately.

The Atlantic Bubble seems to be working and it is unlikely the bubble will be expanded any time soon. In the last week there has been a significant upswing in COVID-19 cases in Canada and in particular in Quebec, Ontario, British Columbia and Alberta. There has been a second wave in European countries and it appears that Canada is currently experiencing a second COVID-19 wave as well. Although I am still not fully comfortable wearing a mask in public places it is becoming second nature and I have mastered the technique when putting it on so that it does not fog up my glasses.

The federal and provincial governments have encouraged everyone to download the

Covid Alert App and although I was reluctant at first due to privacy concerns I have decided to download the app as I am convinced it is another means to help prevent the spread of the virus and protect my family and friends. I would encourage everyone to give this App serious consideration. Hopefully we continue to do all the right things and we won't see a significant second wave on the Rock.

Silver Lights Club activities for the most part have been suspended since the pandemic but we will continue to provide the Newsletter thanks in large part to our Editor, Janet Calver. She does an incredible job coordinating input from our regular contributors and formatting the Newsletter and there are always some interesting articles on various topics.

It would be wonderful to hear from our members who enjoy reading this Newsletter and we would really like it if you could take a few moments and send either Janet or myself (wdchamberlain1@gmail.com) an email to let us know what you like best about the Newsletter and some of the things you have been up to during the pandemic. In the December Newsletter it would be great to include some short snippets from our members from all over the Province during the pandemic.

On behalf of the Executive I wish you, your family and friends a safe Fall. Please continue to maintain a safe distance, wash your hands frequently and wear a mask when appropriate.

Editor's Message

Janet Calver

Well, what a wonderful summer we had! I hope you all enjoyed those beautiful days of sunshine and warm temperatures. Despite being in the middle of a pandemic, I found the time just flew by. Working in a garden has to be one of the best ways to restore your soul and take a break from the world's troubles. Yes, it's hard work, especially tilling the ground and then preparing the vegetable beds for seeding and planting, but that's soon forgotten when signs of life start to appear in the rows. When I see those first signs of green poking their heads up through the dirt – golly, it's exciting! Even after 10 years of growing vegetables - or trying to grow vegetables - we are still learning. That's another of the great things about gardening and working in a community garden – you get to learn so much from your “plot neighbours”. There are no two gardens alike that's for sure, and while some gardeners just dig trenches, throw in the seeds and hope for the best, others have built raised beds with elaborate covers, weeded faithfully and worked on their composting techniques. The end result (for most) is a load of fresh, mouth-watering vegetables that taste completely different than store-bought produce.

Many of our friends started their own little backyard garden for the first time this year. For some, it was a welcome relief and something to keep them busy during their self-isolation. It was such fun to see their excitement as the summer progressed and their carrots and potatoes started to grow. One of our neighbours planted some carrot seeds in

one of her flower beds. She was so thrilled the other day when she showed us a good-sized carrot. She's now seriously thinking about using more of her flower beds for planting vegetables next summer! She's hooked!

Now I realize that many of you can't stand gardening – fair enough – but whatever your hobby or favourite pastime, I hope you got to enjoy it this summer. Perhaps it was discovering a new walking or hiking trail, or perhaps it was starting and/or completing renovations on your house, enjoying a coffee on the Pedestrian Mall or maybe even taking a staycation here in the “Atlantic Bubble”.

Here in Newfoundland and Labrador we have been so fortunate with COVID-19. So far our numbers are really good and the only cases lately have been travel related. Now this can change quickly as we have seen on the news and sometimes through no fault of ours. As Newfoundlanders and Labradorians, we have worked hard to do the right thing and to listen and heed what the medical authorities have been telling us. And the result – a level of freedom that others in this country and around the world do not enjoy. As we go into the autumn and winter seasons, it will be more important than ever to keep your “bubble”, practice social distancing, wear that (darn) mask, wash your hands often and stay away from people if you feel sick.

I encourage you to make the most of every opportunity that comes your way over the next few months. Within the COVID-19 safety framework, try out a new hobby, read that book you have always wanted to read but never had the time, make that phone call to someone who is shut-in, observe nature, treat yourself to a “me” day every now and

find the time to be thankful.

Our newsletter this time, is relatively short and has few pictures. Normally we would be telling you all about our Fall trip and the summer hikes we discovered – but not this year. There are still some great articles that follow and I have to give a big thank-you to our faithful contributors – Susan Kielley, Lloyd Hobbs, Chelsea Kennedy and Lynn Butler. As always, they provide fresh insight on their chosen topic and give us lots of helpful and informative tips and advice. We introduce you to the most recent members of our 25-year club and of course our newest retirees. Congratulations to all! There is an article on hallmarks – now there's a hobby for you – and an update from the Senior's Resource Centre. I hope you enjoy the read. As always, a big thank-you to Nalcor Human Resources (Kimberley) and to the Silver Lights executive – I can always count on you.

Enjoy the Fall!

Take care.

Janet.

SilverLights News

Silver Lights Activities

All regular Silver Lights activities have been cancelled or temporarily put on hold until further notice.

The Silver Lights Executive's first priority is to keep our members safe. It was felt that given the current situation with COVID-19, and the fact that many of our members and friends have existing health issues and concerns, it would be best to put events and activities on hold or cancel them altogether for the remainder of this year. This includes:

- Breakfast Get-Together - On Hold
- Computer Sales – On Hold
- Fall Trip 2020 – Cancelled
- Fall and Winter Activities – On Hold
- Float for Santa Claus Parade – Cancelled

We look forward to 2021 and the time when we can once again share a coffee/meal together, enjoy walking and talking, and have fun exploring different places in our Province!

25 Year Club

Below are the names of the two employees who have joined the ranks of the 25 Year Club:

- Darren Diamond – Churchill Falls

- Clifford Jacobs – Churchill Falls

Congratulations on achieving 25 years with the Company!

Everyday Life

Scotia McLeod

Susan Kielley



Susan Kielley, Scotia McLeod, has sent along a great article on “Gifting” – something that most of us start to think about when we have children and grand-children. Thanks Susan for another wonderful article!

Gifting to Grandchildren: Factors to Consider when Transferring your Wealth

Giving money and gifts to grandchildren is something many grandparents look forward to and enjoy doing. In most instances, the amount of money or the size of the gift is relatively modest and can be deposited into a savings or investment account with little or no fuss. But if the gift is more substantial or if it is to change hands long into the future, complexities can arise. The following provides you with a range of considerations to think about when transferring wealth to grandchildren.

Consider the Timing of the Gift

The first factor to consider is when will the transfer take place – now, in the future, or both. If you want to gift cash or other property during your lifetime, keep the potential tax consequences in mind. If capital property (e.g., securities, a cottage) is gifted, you will

have been deemed to have disposed of the asset at fair market value and must pay tax on any gain.

Also, consider income attribution rules. These rules state that income (not capital gains) on property transferred or loaned, directly or indirectly, to a related minor child (e.g., grandchildren, nieces and nephews) is attributed back to the transferor or lender. These rules can be punitive and often tilt the balance in favour of deferred giving.

For example, say you transfer \$50,000 in cash and shares with a market value of \$50,000 and an adjusted cost base of \$30,000 to your grandchild on their 15th birthday. You would report a capital gain of \$20,000 on the transfer of shares. The grandchild would report any future gain, but any dividend income from the shares and any income earned on the \$50,000 would be attributed back to you. You must report the dividend and other income as long as the grandchild is under the age of 18 at the end of the year. Income attribution would not apply if the transfer was made to an adult grandchild.

Age of the Grandchildren

Another factor that will impact the appropriate giving strategy is the current age and stage of life of the grandchild, including whether the gift should be made outright or via trust. For instance, a grandchild who is an infant when the Will is prepared (and should probably receive the gift in a trust) may be an adult when their grandparents pass away and can accept the gift outright. Still, it's advisable to prepare a Will that works now, based on the current age of the grandchild. You can update it later.

Number of Grandchildren

Not only should you consider the current number of grandchildren, but you should also think about future grandchildren. And, given the prevalence of blended families, whether any potential step-grandchildren are to benefit as well. If the number of grandchildren is unlikely to grow, you may wish to provide a set cash legacy in your Will.

Providing a benefit to grandchildren via a Will is the preferred approach for many grandparents because it has many benefits. There are fewer uncertainties since the clients may not currently know what they can comfortably afford to give away. Also, income attribution rules may apply.

But exercise caution if additional grandchildren are likely; otherwise, additional bequests could drain your estate. For instance, say your Will states that you'll provide \$25,000 to each grandchild. There might only be two grandchildren when you create the Will, but by the time of your passing, there could be six. That's an additional \$100,000.

The safest course might be to provide a lump sum or share of the residue that's divided among all grandchildren. Alternatively, you could give separate pots for each family; \$100,000 to be divided among the children of your son and \$100,000 to be divided among the children of your daughter, for example.

However, this may produce uneven benefits between the cousins. Whenever beneficiaries are referenced in terms of relationship to the testator (grandchild, niece, nephew, etc.) as opposed to by name, careful drafting is essential to clarify who is to be included.

Trust or No Trust?

The ages of the grandchildren and the amount involved will, in large part, drive this decision. In the case of modest legacies (less than \$25,000, for instance), a clause empowering the executor to pay the fund to the parents of the grandchild should suffice. But if the inheritance is more substantial, a trust or trusts are preferred for both younger and more mature grandchildren.

Trusts allow you to establish how and when the money is used. Trusts can be fixed (all income and/or capital is paid at a fixed time or times) or discretionary (funds are only paid for specific purposes, or under certain circumstances). Testamentary gifting is also tax-efficient and ensures the benefit is received when most needed.

It also offers excellent flexibility. And as long as the grandparents remain mentally capable, they'll be able to alter the plan if circumstances change.

Trusts can also be used to provide incentives. For instance, the trust could be structured so funds are paid only if and when the grandchild attends or completes a college or university. Whenever conditions, like age or achieving a particular goal are attached to a gift, it's crucial the Will states what happens to the funds if the conditions aren't met. Otherwise, that situation could result in partial intestacy or a legal battle.

How can you be Fair?

Whether gifts are provided outright or via trust, you need to decide whether you want to offer the same benefit to each grandchild or a customized benefit that takes into account each grandchild's circumstances.

What About Your Children?

Do you want to skip over your children, or do you plan on benefitting both generations? And if you exclude your children, do you plan on seeking input or buy-in from them? Communicating such matters during the planning stage will help avoid or minimize conflict and misunderstanding down the road. You should be aware that, in particular situations, bypassing a child may not be a viable option. In all provinces, parents have a legal obligation to provide for dependent children. In BC, testators run the risk that even a non-dependent child could challenge the Will.

Should the Grandchildren be Contingent Beneficiaries?

Even if grandchildren aren't listed as primary beneficiaries, it's common for grandchildren to be mentioned in Wills as contingent beneficiaries. This means that the children are the primary beneficiaries, but if the children predecease their parents (the testators), then their share will be divided between the grandchildren. Often, contingent clauses are inserted as afterthoughts and do nothing more than substitute the grandchildren for their parents. So, ensure the document is well-drafted. The factors and variables set out in this article (fixed or discretionary; age thresholds) should be reflected in the contingent fit clause as well.

Other Options

In addition to the methods of gifting to grandchildren discussed here, there are many other options. You can use insurance (annuities and life insurance), you can invest in

a grandchild's Registered Education Savings Plan (RESP), and you can even designate a grandchild as a beneficiary on retirement assets. Just as there is a wide array of options for gifting, there is a wide array of possible tax implications. Take the time to find out which works best for you.

Speak with your own tax advisors about your own situation when evaluating and before implementing any tax planning strategies.

About the Contributor:

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Butler Wills and Estates

Lynn Butler & Chelsea Kennedy

Lynn and Chelsea have sent along an article n “Executor’s Duties”. This article explains some of the lesser known duties an executor must do even if they are not specifically listed in the will. Once again, great information! Thank-you Lynn and Chelsea!

Executor’s Duties You Might Not Know About

We’re all familiar with the basics of being an executor – this person pays the final expenses, follows the instructions in the will, and pays the beneficiaries. But what about duties that aren’t specifically listed in the will? Executors have responsibilities that aren’t laid out in every will. These are duties that come with the job, regardless of whether or not the will mentions them directly.

Funeral Instructions

For the most part, funerals are handled by close family. However, the executor has the legal authority to look after the deceased’s remains, which means the executor has the final word on what happens with the funeral.

Some wills specify what the person wants, such as cremation or burial in a certain cemetery. They may also refer to pre-paid plans made by the testator. Funeral instructions

that are set out in a will are not legally binding, so the executor can change these plans. Since the executor is most often a family member or trusted friend, he or she usually follows what’s in the will because they know it is what the person wanted.

In situations where there is no will, or the will doesn’t specify what to do for a funeral, it’s up to the executor to make arrangements.

Changing the Locks

One of the main responsibilities an executor has is to protect the estate assets; this includes real estate. When there’s property in the estate, one of the executor’s duties is to change the locks. This prevents anyone other than the executor from entering the property, and ensures that any personal and household items will be protected.

Changing the locks can seem like an extreme action, especially when the property in question is the home that the beneficiaries grew up in. Keep in mind that as soon as the testator passes away, the property is no longer “the family home” – it’s an estate asset.

Of course, there are exceptions. For example, if there is only one beneficiary for the entire estate, and he or she resides on the property, the executor doesn’t need to change the locks.

Get professional valuations of any collections, artwork, or antiques

Most of the time, executors put nominal values on household items. Belongings like tableware, costume jewellery, and art from a department store don’t have a significant dollar value, so it’s ok to assign a small lump

sum to each category for the purposes of an estate inventory.

For assets like antiques, collections, or other substantial items, the executor should get a professional assessment of the value. A professional evaluation is important because the executor needs to have an accurate picture of how much the estate is worth. The residuary beneficiaries – the people receiving a percentage or portion of the estate – also need to have this information, because their share of the estate is directly determined by the overall value of the estate. Each item doesn't have to be assessed individually; rather, it may be more convenient to group similar items together. For example, some artwork is more valuable if the entire collection is together. If the executor assigns a value to any asset that is dramatically lower than what the asset is actually worth, this can be considered a loss to the estate. As many people know, if the executor causes a loss to the estate, he or she can potentially be held personally liable for the amount lost.

Advertising for Creditors

Advertising for creditors and claimants is one way executors can protect themselves from liability. Any legitimate debts must be paid before the beneficiaries receive their shares. If the executor distributes the estate before these debts are paid, he or she can be personally liable for the amounts owing.

In order to prevent this, the executor can place a notice online or in the local newspaper which advertises for creditors and claimants. The executor then validates these claims, and pays the ones that are legitimate. These payments must be taken care of before the execu-

tor completes the distribution to the beneficiaries.

Estates that are very straightforward, such as a surviving spouse receiving all assets because everything is jointly owned, likely don't require this step. However, for more complex estates, advertising for creditors is a good way for the executor to protect him- or herself from liability.

Preparing Financial Statements

The residuary beneficiaries are entitled to see an accounting of the work the executor has done. As we mentioned earlier, how much a residuary beneficiary receives is directly determined by what happens in the estate. Because of this, the executor needs to account for each transaction in the estate, including amounts paid out and funds brought in to the estate. For example, if the executor sells the house in the estate for \$250,000, but deposits \$210,000 into the estate account, he or she must be able to explain where the difference of \$40,000 went. It may be taxes, legal fees, realtor fees, or paying out a mortgage, but the reason must be documented.

Residuary beneficiaries also have a right to see receipts. Keeping complete records throughout the process of administering the estate makes creating financial statements at the end a lot easier.

About the Contributor:

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Hallmarks

The other day, a good fiend gave me a book about Hallmarks. Now this “hallmark” has nothing to do with the “happily-ever-after” movies on the W channel. This book goes into great detail about the British system of officially marking silver, gold (and now platinum and palladium) items to certify its content and purity.

The history of hallmarking goes back to the middle-ages when it was administered by local governments through assayers. Over the years, “guilds” of goldsmiths and silversmiths used their initials or their coat of arms as the “master’s mark”. The “stamp” of a craftsperson was their guarantee that the metal (silver or gold) was of a certain purity. At one time, there was no distinction between a goldsmith and a silversmith

Hallmarking as we know it today, first appeared in France around 1275. By 1355, individual “maker marks” were introduced in France and by 1363, England had adopted the same concept. By 1427, France had added a date letter system to the hallmark allowing the buyer to know who crafted the article and when. In 1478, England established an assay office in Goldsmith’s Hall and incorporated a date system as well. Over the next few centuries other symbols would appear denoting not only the maker’s mark and the date but also the assay office, and the purity of the metal just to name a few.

If all this seems complicated, it is. Today, hallmarks continue to be unique to each country with different symbols, standards, and enforcement in place. But it’s all part of the puzzle and it makes for an interesting study especially if you have inherited or perhaps



Hallmarks on British sterling (L-R): Crown signifying city of Sheffield, lion passant, Letter n of a style dating piece to 1905, maker’s insignia for Walker & Hall.



Samples of assay marks:
the leopard’s head (London); the anchor (Birmingham); the Yorkshire Rose (Sheffield); the castle (Edinburgh) (The assay office marks are no longer an indicator that an item was assayed in the city, or in the UK.)

even bought some gold or silver products. Have a look at that serving spoon you inherited from your great-great-grandmother... It has a story to tell!

Above is an example of a hallmark I found on the Internet along with some assay marks.

Senior's Resource Centre

The Senior's Resource Centre held their Annual General Meeting (AGM) on Wednesday, September 23rd via Zoom. I sat in on the meeting and was particularly interested in what Dr. Suzanne Brake, the Seniors' Advocate, had to say. She brought up a number of issues that have had an impact on seniors during COVID-19. Now she talked about many issues but three that stood out for me were: the impact social isolation and distancing has had on our mental health; the frustration of using technology for day-to-day activities such as banking, paying bills, grocery shopping, and medical appointments; and the importance of getting the flu shot this year.

I could certainly relate to all of those points. I have been keeping in touch with a number of seniors from our church – many of whom live on their own or who have medical issues that make them vulnerable if they come in contact with COVID-19. For them, the past several months have been like a prison sentence. Their normal social activities have been put on hold and they are isolated from all their friends. Many have had to negotiate using ATMs for the first time and set up their banking so that payments are automatically made from their bank accounts rather than pay their bills in person (another social activity for many seniors). This was frustrating enough if you lived in a community that had good Internet/web access but if you lived anywhere in the Province that did not have the “fiber link” infrastructure, your life became that much more difficult. Plus many of the seniors I keep in touch with or visit, do not own a computer, do not want to own a computer, and have no intention of us-

ing the Internet - and as for an i-phone forget it! I have no idea what the solution is but I believe we owe it to ourselves to become somewhat “tech-savvy”, at least to the point where we can communicate with family and friends and also can gain some confidence and independence in conducting our financial affairs.

Oh, and as for the flu shot, we're definitely getting it this year!

The Senior's Resource Centre is a great resource for all seniors across the Province. If you haven't had a look at their website, I encourage you to do so. Check them out <http://seniorsnl.ca/>



Blue-Jay Visits Our Garden

In the Garden

I don't know if you remember but in the June newsletter I told you about 2 crows, (Heckle and Jeckle), who were visiting our garden on a regular basis. We were positive they had made a nest in our big pine tree. We discovered they loved peanuts in the shell and we enjoyed many hours of pleasure just watching them go to-and-fro. Well about a month ago, Heckle and Jeckle must have become bored with us. They never came around and the peanuts lay on the shelf untouched. We were disappointed but we were glad to have had them around for some of the summer.

During the past couple of weeks we have new visitors to our backyard – blue-jays! They too enjoy peanuts in the shell and our “critter-cam” got this great picture! Hope you like it.

Health & Wellness

Safety NL



Many thanks to Lloyd Hobbs for his article on how to help a novice driver get that needed driving experience in these COVID-19 times. When Lloyd and I talked about the article, we discovered that his advice was also relevant if you were a passenger and the driver had a medical emergency. This article is well worth your attention. Thanks Lloyd!

Tools for Teaching a Novice Driver

Safety NL offers a variety of OHS and driver safety programs including beginning driver programs for those wanting to obtain a driver's license. Back in March when the COVID-19 threat closed most businesses, we found ourselves with many student drivers part way through their programs with no way to complete their in-car component. The best that could be done at that point was encourage parents to continue taking their children out for practice until we could reopen. A common concern was that many felt uncomfortable because they had little or no control over the vehicle when the student was behind the wheel. Unlike driver education cars that have a second brake on the passenger side, private vehicles have no such tool. To address this, we prepared a series of articles to help parents work with their children during the pandemic shut down. Many people said they found the information helpful. We thought

we might share a little of this with you because you might be asked to take a child or grandchild or a partner out for some driving practice. Hopefully it will help you as well.

This article is intended to give experienced drivers some information to help ease that stress of being in a vehicle with a beginning driver. From the start we want to remind everyone that there is a 0% tolerance for alcohol by the law in this province for both the beginning driver and the accompanying driver where a novice driver permit is being used.

Because you do not have a second brake, as in driver training cars, you may feel helpless when your novice driver is behind the wheel and you are in the passenger seat. But you still have many tools at your disposal. Before you start, discuss with the new driver that you will be constantly talking to them and helping them identify dangers but that you will gradually stop doing that and let them make decisions on their own. But at the start, you want them to listen to you and to communicate with you. Do not intervene unless it is to avoid an incident, but make it clear to the beginning driver that if you see a need you will intervene in their driving. You should be prepared to take the wheel from them and steer the car should that need arise. Second, most vehicles have a parking brake in the console between the two front seats. You can activate that to slow the vehicle as needed. Third, the gear shifter is within your reach, and if the beginning driver does not take the foot off the gas as needed or instructed, you can push upwards on the shifter and the vehicle will go into neutral. Again, use the hand brake to stabilize the vehicle. You should experiment with these strategies while you are behind the wheel before you let your begin-

ning driver sit in the driver's seat so you know how the vehicle will respond to your interventions. Once you see that these strategies do work, you will be ready to take the new driver out for a lesson.

It is only natural that there will be some tension between you and the new driver. After all you are both going to be looking at driving from different perspectives. If you appear comfortable and calm, it will help the new driver to be that way, as well. While these suggestions may be helpful to some readers do not attempt any maneuver that you and/or the student driver are uncomfortable attempting.

This article is an introduction to teaching someone to drive. If you would like more articles from this series, we would be happy to provide them to you. Until we connect again, remain safe and keep your guard up in relation to COVID-19.

About the Contributor:

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

Scott Simms

NALCOR News

Retirees

The Silver Lights Executive would like to congratulate all our new retirees (those who retired from July through September 2020) and wish them a happy and healthy retirement! We hope to see you at some of our Club-sponsored events in the future ... post-COVID-19. Please stay in touch!



Eric King

Eric was hired as a cook on May 25, 1998. He took on the position of Utility Worker on May 7, 2007 and assumed the position of General Maintenance B on April 27, 2009. Eric took an early retirement effective July 31, 2020.

Scott was hired as an Operator – Fully Attend Plant on November 28, 1988. On April 1, 1998, he assumed the position of DPO (Stand-by Plant). Scott took an early retirement effective July 31, 2020.

Stephen Montrose



Stephen was hired as a Heavy Duty Mechanic on November 20, 1998 and assumed the position of Mechanical Maintenance A – HD Repair on November 15, 1999. Stephen took an early retirement on July 31, 2020.

John Harnett



John was hired as an Occupational Health Nurse on April 1, 2018. He assumed the position of Nurse I – Occupational Health CF on November 18, 2019 and took an early retirement effective August 31, 2020.

Tom Foss

Tom was hired as a Mechanical Maintenance A – HD Repair on January 8, 1985. He was promoted to Supervisor, Fleet Maintenance on December 11, 2001. On April 1, 2006, he accepted the position of Supervisor, Equipment Maintenance and then assumed the position of Supervisor II, Equipment on November 18, 2019. Tom took an early retirement effective July 28, 2020.

Terry O’Rielly

Terry was hired as an Accounting Clerk II on November 20, 1989. He accepted the position of Customer Service Representative on April 3, 1998. On August 21, 2002, Terry was appointed Financial Analyst. He assumed the

position of Rates & Financial Planning Analyst on October 26, 2005 and was promoted to Team Lead, Financial Planning on August 22, 2011. On February 18, 2013 Terry was appointed Manager, Economic Analysis. Terry took an early retirement effective August 31, 2020.

Derrick Sturge

Derrick was appointed Vice President, Finance & CFO on March 20, 2006. He was promoted to Executive Vice President, Finance on June 15, 2016 and Executive Vice President on November 12, 2019. Derrick took an early retirement effective August 31, 2020.

The Lighter Side

Long Words

I heard someone remark the other day that she was forgetting names and that she was always so pleased when she could say a really long word in a conversation. Well, this got me thinking – what is the longest word in the English dictionary? Sure enough, Wiki had the answer!

According to Wiki “The identity of the longest word in English depends upon the definition of what constitutes a word in the English language, as well as how length should be compared.” I won’t go into details about all that here but suffice it to say there are lots of words out there us common folk will never say! It seems the longest word is 189, 819 letters long ! Yes, that’s right! It is the chemical name of titin, the largest known protein. And don’t try to pronounce it unless you have 2 – 3 hours to spare!

The word, *Pneumonoultramicroscopicsilicovolcanoconiosis*, is only 45 letters long. It is the medical name for silicosis and is the longest word in a major dictionary.

Supercalifragilisticexpialidocious, is perhaps better known to some of us, especially if we ever watched or sang along with Mary Poppins. With only 34 letters, it’s classified as aa contrived word.

Antidisestablishmentarianism is another great word to throw into the middle of a conversation. According to the Cambridge dictionary, it means opposition to the belief that there should not be an official relationship between a country’s government and its national Church.

Here’s a slightly shorter word which I always found a bit easier to say, although I never had much of an opportunity to use it in any conversation I ever had!

Oligopoly. An oligopoly is a market form wherein a market or industry is dominated by a small group of large sellers. Oligopolies can result from various forms of collusion that reduce market competition which then typically leads to higher prices for consumers. Oligopolies have their own market structure. (Think of supermarkets)

As Canadian as You Can Get

For those of you who are receiving this via Email, check out this YouTube post. It’s sure to bring a chuckle and make you believe in the goodness of all Canadian bears! https://m.facebook.com/story.php?story_fbid=1134942346902203&id=100011593442206

Some Things to Ponder About the English Language

Ever wonder why the word funeral starts with “fun”?

Why isn’t a fireman called a “water-man”?

How come Lipstick doesn’t do what it says?

If money doesn’t grow on trees, how come banks have “branches”?

If a vegetarian eats vegetables, what does a humanitarian eat?

How do you get off a non-stop flight?

Why are goods sent by ship called “cargo”
and those sent by truck “shipment”?

Why is it called “rush hour” when traffic
moves at its slowest?

How come noses “run” and feet “smell”?

Why do they call it a TV “set” when there
is only one?

Why do they call where you park a “drive-
way” and where you drive a “parkway”?

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

Director at Large Darlene Hancock 709-290-3668

Treasurer Aubrey Hill 726-8306

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Ex Officio Dennis Jones 368-2351

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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.