

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

President's Message

Wayne Chamberlain

It felt more like a normal summer this year with many more things opening up as a result of most people availing of the opportunity to get their double dose of the COVID-19 vaccinations. We saw more of an influx of visitors and the borders opened up in other Provinces and the US to permit people from our Province to visit family or just take a long needed holiday abroad. There were also many more sporting activities and it was nice to see the pedestrian mall open once again and even a small open area in Quidi Vidi where food trucks dished out their delicious food to hungry visitors at picnic tables right next to the waters of the Gut.

I had an eventful summer as we sold our home and moved into a smaller home. As a result we had a lot of things that we could not take with us and we either used Facebook Marketplace to sell some items or we donated furniture and household items to the various charitable thrift stores. I should be a member of Hoarders Anonymous as I had to sadly part with many items I had not seen or used in years and it did take a few interventions for me to let go of my 8 track player, VHS recorder as well as many, many 8 tracks and VHS movies:((

Once I got through the trauma of the move

and downsizing, I went to visit my newest grandson in Calgary, Alberta the heart of COVID-19 country in Canada! I initially planned a trip in January for his birth but the trip had to be cancelled due to high COVID-19 numbers and the restrictions that were in place. I felt more comfortable going this time as the numbers were a little lower but not great. I had my double vaccination and told my daughter I would be spending all my time with them and would not be doing any sight seeing or shopping. I am writing this message from Calgary, Alberta and was pleasantly surprised to see that almost everyone I have come into contact with were masked and kept a comfortable distance away. I have done lots of walking and playing with my gorgeous little grandson and at 8 months he is doing something new every day. Before I left on this trip I had a few flu type conditions so just to be on the safe side my wife encouraged me to get a COVID-19 test. I gotta say, it looks worse than it is! I was so happy to get the negative test result so I could travel to see my newest grandson and not have to isolate from my 3 year old grandson in Mount Pearl before I left.

We have had a wonderful summer on the Avalon and a really nice fall so far and although we are getting another spike in cases in central NL all the right measures are being taken to contain the spread. I am also really looking forward to getting back to curling in mid October.

On behalf of the Executive we hope you have a wonderful Fall with family and friends and please stay safe.

Wayne Chamberlain

President

Editor's Message

Janet Calver

Well, here we are, the end of September! Where did the summer go? It seems like only a few days ago we were planning what to plant in our gardens and here we are just about ready to harvest!

I hope the summer was good to you all and that, within the health restrictions and advisories, you got to explore the Province and visit with family and friends. I hope that by now, most of you have received the two vaccinations or are close to doing so. It's such a simple thing to do to help protect those around you and to help get us all back to some sort of normalcy. Dr. Fitzgerald and Dr. Seviour have both steered us safely through the rough patches with their sound medical and scientific advice. Let's hope we achieve that 90% vaccination rate soon!

I know our summer was busy, COVID-19 or not. We got away for just a couple of days to the west coast of the Island. It was such a nice change. We got a lot of walking/hiking in – and my very first (and probably last!) ever zip-lining experience. Other than that, we stayed pretty close to home. Our vegetable gardens both in our backyard and at the community gardens, take a lot of work, but we enjoy it. We continue to have great respect for all the legitimate farmers out there who grow things for their livelihood! If we ever had to survive on what we actually grow during the summer we would surely starve! We also did a lot of walks/hikes and discovered some wonderful little trails that we can't wait to share with you. That would be my major disappointment this past summer – no hikes and coffee times with you! Hang in

there.... I'm sure we will get back to them and appreciate them all the more!

In the meantime, we do have a great September newsletter for you just brimming with informative articles from our contributors – Butler Wills and Estates (Lynne Butler and Chelsea Kennedy), Kelda Newport (SaferMedsNL) and Susan Kielley (RBC Wealth Management). Yes, Susan Kielley has joined RBC Wealth Management as a Financial Advisor! We wish her every success and we are delighted that she is still supportive of our newsletter. With Remembrance Day coming up in November, we have a special article on a new plaque that has just been added to the National War Memorial here in St. John's. Find out who it honours. With winter coming on, we have some great advice on how to prepare for a power outage – a subject near and dear to all electric utility retirees! See how other countries celebrate Thanksgiving and check out some pictures from the newest labyrinth in St. John's.

Thanks to all of you who helped make this newsletter come together, including our contributors, the Silver Lights executive, Hydro's HR (Kelsey had six months worth of retirees to put together for us.), and of course, you our readers.

I hope you and your families have a safe and Happy Thanksgiving and autumn season. We have much to celebrate and so much to be thankful for.

Take care!

Janet.

SilverLights News

News From Our Members

Out and About... with Your Executive Reg White

Reg White has a cottage in the Community of Terra Nova since 1973. He has been part of the volunteer activities there as an extension of his volunteering in the Mount Pearl-St. John's areas. When Terra Nova started their own Volunteer Fire Service some fifteen years ago, it was only natural that Reg would become a member. Just recently, the Fire Hall was renovated and now provides more room for their two trucks and a large space for meetings and training.

The official opening of the new expanded Fire Hall took place in early September of this year. Reg was called upon to be part of the ceremonies. In the following pictures, Reg can be seen cutting the ribbon with the MHA for the area, The Honourable Lloyd Parrot. Holding the ribbon was Mayor Mike Power and Councillor Harvey Garrett. The other photo shows Reg with the Mayor, Mike Power, and the MHA, Lloyd Parrot, standing in front of the two fire trucks.

Congratulations to all the volunteers!

Janet & Brian

As usual, it seems, most of our summer was spent in the garden – either our own backyard garden or our community garden plot



Reg at Ribbon Cutting For Newly
Renovated Fire Hall



Reg and Dignitaries Standing in Front of
Two Fire Trucks

on Mt. Scio Road. Besides the usual veggies, we always like to try our hand at one of two different ones. This year it was kohlrabi and butternut squash. Surprisingly and no thanks to our skill, we actually have some growing!



Kohlrabi



Our Butternut Squash – Almost Ready

Besides gardening, we walked. The weather has been so good and we tried to take advantage of every fine day. Our favourite spot to walk is Bowring Park, but we found some other lovely trails – new to us – that we really enjoyed.

And in August, I went zip-lining at Steady Brook! Yes, I worked up the courage after many years of saying I would. It was a great bit of fun and not nearly as terrifying as I imagined! Brian was running up and down



Swans in Bowring Park



Storm Damage on South Brook Trail



Trees Down on South Brook Trail After Hurricane Larry

the mountain taking pictures. I think he actually got more of a work out than I did!



The Zip-Liners



Taking Off and Hanging on

Condolences



Gordon Holden

The sympathy of the Silver Lights executive and its members is extended to the family of Gordon Holden, who passed away on September 22, 2021, at the age of 70. Below is Gordon's obituary.

Leaving to mourn with fond and loving memories, wife Zita (O'Keefe), son Devin, and also siblings Brendan (Trudy), Elaine Lake (Ed), Frank, Catherine Holmes (Bill), Ita Kavanagh (Ben - deceased), Gus (Isabel), Elizabeth Hobbs (Jim), and brother-in-law Tony O'Keefe (Debbie). Also, a large circle of nieces, nephews, relatives, friends, and colleagues.

Gordon was a retired engineer with Newfoundland Hydro; an active member of Toastmasters; a dedicated volunteer at St. Teresa's Parish; and the faithful president of the Society of St. Vincent de Paul, St. Teresa's Conference as well as general manager of the St. John's Roman Catholic Cemeteries.

A lifelong learner, an avid reader with a passion for Labrador, Gordon will forever be remembered as a gregarious individual who could put anyone at ease and made everyone feel welcomed. Gordon had an amazing care and concern for those around him demonstrated by his open and compassionate spirit. He was always dependable, giving his time to listen no matter how busy he was. Beloved husband, father, brother, uncle, and friend, he was a thoughtful leader and mentor both in his family and community.

Special thanks to the outstanding doctors, nurses, and medical team of 5 South B Health Sciences Centre for their expertise, kindness, and compassion.

Gordon's funeral was held on Monday, September 27, 2021, at 11:00 am at St. Teresa's Church, Mundy Pond Road. Cremation was to follow.

Donations in Gordon's memory may be made to the Society of St. Vincent de Paul, St. Teresa's Conference.

Anniversaries and Birthdays

Belated Happy Anniversary wishes to Marg and Ted Everson who celebrated their 54th wedding anniversary on August 19, 2021. Congratulations from all your friends here at Silver Lights and we wish you many wonderful years yet to come!

Happy belated Birthday wishes to Robert (Bob) Taylor, who celebrated a "significant" birthday on September 13th! All your friends from Hydro, along with the Silver Lights executive, send along congratulations to Bob and his wife, Sylvia, and may there be many more birthdays to come!

25 Year Club

We have no employees who are joining the ranks of the 25 year club this quarter.

Everyday Life

RBC

Susan Kielley



**Wealth
Management**

Susan Kielley, RBCWealthManagement, has provided us with a great article on some of the most common financial planning considerations for seniors, such as income splitting, tax minimization, trust planning, gifting and estate planning. Definitely worth a read! Thank-you Susan once again for contributing to our newsletter!



Wealth
Management

the Navigator

INVESTMENT, TAX AND LIFESTYLE PERSPECTIVES FROM RBC WEALTH MANAGEMENT SERVICES

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2021 Financial planning strategies for seniors

Preserving and growing your wealth may involve implementing tax, investment and estate planning strategies that suit your circumstances and goals. While some strategies are available throughout your lifetime, others are only available in the year you turn age 65 and beyond. This article discusses financial planning considerations for seniors and offers an overview of commonly used strategies.

Please note that all references to a spouse in this article include a common-law partner.

Income splitting

- **Pension income splitting:** If your spouse has a lower marginal tax rate, consider splitting eligible pension income with them to reduce your family's overall tax bill. Eligible pension income includes, but is not limited to, life annuity payments from a pension plan and, when you're age 65 or over, it also includes withdrawals from your RRIF, LIF, RLIF, LRIF and prescribed RRIF accounts. Withdrawals from your RRSP are not considered eligible pension income. Generally, you can allocate up to 50% of your eligible pension income to your spouse. Please note that you must be age 65 or over in order to split eligible pension income for Quebec tax purposes.
- **Spousal RRSP contributions:** If you expect your retirement income to be higher than that of your spouse, consider making contributions to a spousal RRSP. If you have unused RRSP contribution room and your spouse has not yet reached the year in which they turn 72, you can continue to make spousal RRSP contributions even if you're over age 71. Making a spousal contribution will provide you with a deduction on your tax return and may help you equalize your family's future retirement income.
- **Pension sharing:** If you and your spouse are both age 60 or over and are receiving or are eligible to receive the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP) benefits, consider sharing your CPP or QPP benefits. If only one of you is eligible for CPP or QPP benefits, it may still be possible to share the pension benefits if both of you are at least age 60. Service

Canada or Retraite Quebec will recalculate the pensions paid to you and your spouse if you apply for pension sharing. Pension sharing may be beneficial where you can have some of the higher-income spouse's CPP or QPP be paid to the lower-income spouse so it's taxed in their hands.

Tax minimization strategies

- **Forgotten RRSP contribution:** If you're turning age 71 this year and are still earning RRSP contribution room or have unused room carried forward, consider making a final RRSP contribution (based on your earned income for 2021) by December 31, 2021, before converting to a RRIF or other RRSP maturity option. Although you'll be subject to a 1% over-contribution penalty for the month of December, the benefit of the tax-deferral and compounding growth in the RRIF may outweigh the penalty.
- **Tax-free savings account (TFSA) contributions:** Consider contributing to your TFSA. The annual TFSA contribution limit for 2021 is \$6,000. If you've lived in Canada and been eligible to open a TFSA since 2009 and have not yet contributed to one, your contribution limit would be \$75,500 as of January 1, 2021. Any income earned (including capital gains) in the TFSA and any withdrawals you make from the account are generally tax-free and do not affect your federal government income-tested benefits such as old age security (OAS) and the guaranteed income supplement (GIS). The income you earn or the withdrawals you make will also not impact your entitlement to federal tax credits such as the age amount.

The TFSA can also be used to shelter money that you may not currently need. For example, if you don't require your entire mandatory minimum RRIF payment to fund your lifestyle expenses, consider contributing any excess after-tax amount to your TFSA.

- **Use your spouse's age for RRIF minimum payments:** If you choose the maturity option of converting your RRSP to a RRIF, starting in the year after the year you establish the RRIF, you have to be paid a yearly minimum amount. The minimum amount is based on your age at the beginning of the year, among other factors. If you have a younger spouse and do not need the mandatory annual minimum RRIF payments based on your age, you can elect to use your spouse's age when setting up the RRIF. Doing so will reduce your annual taxable RRIF withdrawals.

Government benefits

- **Old age security:** OAS benefits are available to individuals who are age 65 or over where certain eligibility requirements are met. The amount of your OAS

Consider contributing to your TFSA. The annual TFSA contribution limit for 2021 is \$6,000. If you've lived in Canada and been eligible to open a TFSA since 2009 and have not yet contributed to one, your contribution limit would be \$75,500 as of January 1, 2021.

pension will be determined by how long you've lived in Canada after age 18. You can postpone receiving your OAS payments for up to five years and in turn receive a higher OAS monthly payment. The maximum benefit for January to March 2021 is \$615.37 per month, assuming you didn't previously defer your OAS payment.

OAS is an income-tested benefit that's subject to a recovery tax, more commonly known as OAS clawback. The clawback is at a rate of \$0.15 for every \$1 of net income over \$79,854 and is fully clawed back once your net income reaches approximately \$129,075. The net income you report on your tax return for the prior year is used to estimate your OAS clawback amount for the current tax year.

If your income in the prior year was uncharacteristically high due to a unique one-time taxable transaction (for example, a large severance payment or a large capital gain from selling your business), you may expect your income for this year to be substantially lower than your income for last year. In this case, you can submit a request to reduce the amount withheld on your future OAS pension payments. You can submit the request by completing CRA Form T1213 (OAS) – *Request to Reduce Old Age Security Recovery Tax at Source*.

- **CPP and QPP:** If you've ever worked in Canada, you may be eligible to receive CPP or QPP payments. The CPP and QPP payments are based on your past contributions to these programs and are not income-tested. You can start receiving CPP and QPP as early as age 60, but you'll receive a reduced pension if you choose to receive your pension before age 65. You're also able to delay receiving your CPP or QPP pension in order to receive an increased monthly amount. Your pension will be increased by a certain percentage for each month you delay receiving it, up to age 70. For additional information on these pension plans, please ask your RBC advisor for separate articles on CPP and QPP.

Tax credits

- **Age amount:** If you're age 65 or over, you may be able to claim the age amount on your tax return. The age amount is a federal non-refundable tax credit of \$1,157

(15% of \$7,713 for 2021). The credit is reduced by \$0.15 for every \$1 of net income above \$38,893, and it's completely eliminated when your net income is \$90,313 or higher. Keep in mind that you may also be eligible to claim a corresponding provincial or territorial credit. If you don't need to claim all of the credit to reduce your federal taxes to zero, you may transfer any unused amount to your spouse. If you and your spouse can't use the amount, the amount can't be carried forward or back to other tax years and will be lost.

- **Pension income:** You may be entitled to receive a federal non-refundable pension income tax credit on the first \$2,000 of eligible pension income you receive in the year. Eligible pension income includes, but is not limited to, life annuity payments from a pension plan and, when you're age 65 or over, it also includes withdrawals from your RRIF, LIF, RLIF, LRIF and prescribed RRIF accounts. OAS payments and CPP and QPP payments do not qualify as eligible pension income. You may also be eligible to claim a corresponding provincial or territorial credit. If you don't need to claim all of the credit to reduce your federal taxes to zero, you may transfer any unused amount to your spouse. Any unused amount can't be carried forward or back to other tax years and will be lost.

Trust planning

- **Inter-vivos trusts:** Consider the benefits of setting up an inter-vivos trust, such as a family trust. An inter-vivos trust may be used to income split with your children or grandchildren or to simply provide ongoing financial support for your children or other family members. An inter-vivos trust can also be used as a discrete means of transferring assets to your beneficiaries outside of your estate. Since assets in an inter-vivos trust do not pass through your estate, you may be able to avoid probate taxes in most provinces and territories.

If you are age 65 or over, an alter ego trust or a joint partner trust (for you and your spouse) may provide you with additional tax and estate planning opportunities. Speak to a qualified tax advisor to determine if these types of trusts may be right for you.

- **Testamentary trusts:** Consider creating a testamentary trust in your Will. A testamentary trust is an alternative to an outright distribution of your estate assets. It allows you to control the timing and distribution of assets to your beneficiaries. Testamentary trusts may be used to create solutions to complex family situations, for example, when planning for a child with a disability, a spendthrift beneficiary, minor children or a second marriage. You should consult with a qualified legal advisor to discuss the merits of creating a testamentary trust in your Will.

Gifts of assets to your children or grandchildren during your lifetime is a simple strategy that may help you reduce the size of your estate and therefore possibly reduce probate and taxes on these assets during your lifetime and on death.

Gifting

- **Gift assets:** Gifting assets to your children or grandchildren during your lifetime is a simple strategy that may help you reduce the size of your estate and therefore possibly reduce probate and taxes on these assets during your lifetime and on death. For tax purposes, it's important to recognize you're deemed to have disposed of the assets you gift at fair market value (FMV). Further, if you make gifts to minors, beware of the attribution rules, which could result in the dividend and interest income earned on the gifts attributing back to you and being taxed in your hands.
- **In-kind donation of publicly traded securities:** If you have philanthropic intentions, you may want to consider gifting your publicly traded securities directly to a qualified donee. Qualified donees may be charitable organizations, public foundations or private foundations. Typically, a registered charity is a qualified donee. Any accrued capital gains on these securities may be exempt from tax. You will also receive a donation tax credit equal to the FMV of the securities you donate, which may reduce your overall tax bill. If you're interested in this option, remember to discuss your plans with the intended charity to ensure they're willing and able to accept this type of gift.
- **Charitable remainder trust:** If you wish to make a large gift to a qualified donee but are also interested in maintaining use of the gifted property during your lifetime, you might consider setting up a charitable remainder trust. You're considered to have made a donation when you first set up and gift property into the trust. Throughout your lifetime, you'll receive income from the trust, and upon your death, the remainder will pass directly to the charity you name as the beneficiary. This approach may provide immediate tax relief to you, instead of your future estate. Consult with a qualified tax and legal advisor to determine whether a charitable remainder trust makes sense for you. It's also important to discuss your plans with the charity to ensure they're willing and able to accept this type of gift.

Estate planning

- **U.S. estate tax:** If you own any U.S. situs assets (which includes, but is not limited to, U.S. real estate and U.S.

securities, both in your registered and non-registered accounts), it's important to examine your potential U.S. estate tax exposure. You may be subject to U.S. estate tax even if you're not a U.S. person. Speak with a qualified tax advisor regarding strategies to minimize or eliminate your potential U.S. estate tax liability.

- **Estate planning:** Ensure that your Will, beneficiary designations and power of attorney documents (mandate in Quebec) are valid, up to date and still reflect your wishes.

Conclusion

This article covers some common financial planning considerations for seniors. Depending on your particular situation and objectives, you may want to consider

implementing some of the strategies discussed to help in organizing and securing your financial future. For more information on any of these topics, please speak with your RBC advisor and a qualified tax advisor and/or legal advisor.

This article may contain strategies, not all of which will apply to your particular financial circumstances. The information in this article is not intended to provide legal, tax or insurance advice. To ensure that your own circumstances have been properly considered and that action is taken based on the latest information available, you should obtain professional advice from a qualified tax, legal and/or insurance advisor before acting on any of the information in this article.



**Wealth
Management**

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Butler Wills and Estates

Lynne Butler & Chelsea Kennedy

Estate Law Canada

Lynne and Chelsea always have some great tips and advice on the very basics of estate planning. Here are some items that are many times simply overlooked in the planning process. It's definitely worth the read! Thank-you again Lynne and Chelsea!

Executor's pay: where emotion and greed meet money and opportunity

Lately I seem to have a lot of files in which beneficiaries are disputing the amount of remuneration claimed by the executors. There are a few reasons for the disputes, of course, but the main one seems to be an executor claiming the maximum amount of pay when the beneficiaries do not believe the executor deserves that much.

In some provinces in Canada, legislation sets out how to calculate executor's compensation. For the rest of us, we have to rely on statutes that simply say that executors are entitled to "fair and reasonable" compensation. The trouble is, people rarely agree on

what is fair and reasonable. What is fair to one seems unreasonable to another. Where there is a set formula, the amount allowable comes to 5%. Where there is no schedule, the normal rate of remuneration is between 1% and 5% depending on various factors such as difficulty, time spent, and whether any extraordinary steps had to be taken.

The disagreement over the amount is not always the fault of the executor. In some cases, the executor earns every penny she gets because there are difficulties to overcome. Even when there are no court disputes to deal with, an executor often has to wind down a business, sell multiple properties, correct environmental damage on a property, or administer a trust for many years into the future. Perhaps an executor doing that much work feels that she is entitled to the maximum pay allowed. I'm sure anyone would, particularly if there are difficult beneficiaries to deal with along the way.

On the other hand, the disagreement is not always the fault of the beneficiary either. I cannot tell you how many times I've seen executors claim the maximum amount even though they have done sloppy work or not done the work at all, or have had to deal with only a small amount of money that took next to no trouble at all to collect and disburse. In a case like that, beneficiaries might feel that the executor is gouging the estate unfairly.

So, when should an executor claim the maximum amount? What factors would reduce the executor's fee from the maximum 5% to somewhere lower on the scale?

An executor should not claim the maximum amount if:

- the estate is small in terms of dollar value

- the estate has no real estate and no business interests in it
- there are only a small number of beneficiaries, none of which are missing or require funds to be held in trust
- there are only one or two assets in the estate
- there are no tax issues to untangle
- the executor has taken way too long to take action on the estate so that the estate assets have depreciated in value
- there are no disputes that have to be resolved by a court, administrative tribunal, city assessors or any other official body
- the executor is leaving all the work to the estate lawyer

In other words, if it's just your average estate with no big issues, don't overcharge. All that will do is upset the beneficiaries and delay things while everyone argues about a couple of percentage points. It might even end up in court to be decided by a judge.

The last point on that list is one that I have seen frequently. An executor may ask the estate lawyer to handle things that are really the responsibility of the executor, such as providing the beneficiaries with details of expenses, instructing the accountant on taxes, and paying bills from estate funds. That's fine. But an executor who does that should not think that they also get to charge the maximum for their own work (or lack thereof). Any of the executor's work that is

done by the lawyer should be deducted directly from what the executor might otherwise be paid. Why should the beneficiaries pay two people to do work when only one person did the work?

The working out of executor's pay isn't easy. It's where emotion and greed meet money and opportunity. I suppose that human nature being what it is, this will always be a tough issue for everyone involved. Lynne Butler, BA LLB

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Newfoundland's First World War Airmen

Remembrance Day is coming up on November 11th, and it's always important I think to take a few moments to simply remember and contemplate. I was reading an article in the Telegram a couple of weeks ago now about the Battle of Britain ceremony that would be held on September 19th at the National War Memorial in St. John's. In that article, it pointed out the fact that airmen were not mentioned on any of the plaques on the memorial. The Telegram article explained that due to the persistent work of Bill Mahoney, retired Air Force Reservist and former honorary Colonel of 9 Wing Gander, these

aviators were finally going to be recognized with a plaque of their own.

It turns out that early in the war, there were two separate air forces – one served as an extension of the army (the Royal Flying Corps, RFC), and the other served as an extension of the Royal Navy (the Royal Navy Air Service, RNAS). By the time the war had ended, these two forces had combined to form the Royal Air Force (RAF).

But who were some of these first aviators?

In 1915 at the age of 21, Howard Vincent Reid, transferred from the Newfoundland Regiment and became the first Newfoundlander to join an allied air force, as well as being the youngest officer in the RFC.

Ronald Henderson Ayre of St. John's, was the first Newfoundlander to be decorated while in the air services. The “heritage nf” site (www.heritage.nf.ca) also notes that Lieutenant J.H.S. Green was the only Newfoundlander to have died while in the RFC. Two more airmen, J. W. Blackall and L.A. Edens became prisoners of war with Edens dying in a POW camp in March 1918.

This was a great bit of history and certainly warranted a trip to the National War Memorial to find this new plaque. Below you will see pictures of the plaque (It is mounted on the north side of the War Memorial), and a closeup of the inscription.



New Plaque Honouring Newfoundland First World War Airmen



The Inscription

Health & Wellness

SaferMedsNL

Kelda Newport



We are delighted to have Kelda Newport, Project Coordinator for SaferMedsNL, back with us for our September newsletter. In this article, Kelda talks about sleeping pills and offers some great tips for getting a good night's sleep without the medication. This article is definitely worth the read. Thank-you Kelda!

Sleeping pills, are they really worth it??

I'm Kelda Newport, a pharmacist and the project coordinator for SaferMedsNL, a program working to raise awareness around the safe and effective use of medications. SaferMedsNL is creating change in how we use medication in Newfoundland and Labrador (NL) by using every opportunity to share the importance of asking questions and becoming informed on the harms and benefits of our medications.

The focus this time around is on Sleeping Pills.

Sleeping pills, also known as sedatives or benzodiazepines, may be prescribed when you have trouble sleeping, also known as insomnia. There are many different sleeping pills. Most sleeping pills work in the same way and have similar side effects. Over the last few decades, the harms of sleeping pills

have been researched widely and, while, it was once thought sleeping pills were the answer to getting a good night's sleep, now the message is quite different.

Here are a few examples of harmful effects caused by sleeping pills:

- They can have a negative impact on your memory and ability to concentrate.
- They can increase your risk of falls and fractures.
- They can increase your risk of having a car accident.
- They can make you feel very tired during the day

So, are they worth it? Let's compare the benefits to the harms:



Sleeping pills are not the best choice for getting a good night's sleep. Find out more about the benefits or harms of sleeping pills by reading our patient brochure on sleeping pills. There are safer and more effective options. The brochure, How to get a

good night's sleep without medication provides more details on tips to improve sleep and options to help with sleep without relying on medication.

Tips for better sleep:

- **Sleep Therapy:** Cognitive Behavioural Therapy for insomnia (CBTi) is a proven sleep therapy that helps you regain your natural sleep and unlike sleeping pills, the benefits can last a lifetime and it doesn't have harmful side effects. Most importantly, CBT-i is effective. Research shows that CBT-i can help you fall asleep faster and sleep for longer than sleeping pills. CBTi can be learned by yourself or with a specially trained therapist. Find out more about CBTi at mysleepwell.ca, a website developed by health researchers at Dalhousie University.
- **Sleep Diary:** Keeping a diary is a way to track important information about your sleep. In a sleep diary, you write down the time you go to bed, the number of times you wake up in the night and any daytime naps. By keeping a record of this information and looking back at it over time, you may find out what is helping you or stopping you from having a good night's sleep. You can take your sleep diary to your primary healthcare provider and decide together what sleep habits you could use to get better quality sleep.
- **Coping with stress:** Dealing with stress can help you get better sleep. For many of us with busy lives, this is 'easier said than done' and takes some practice. There is not just one way to deal with stress, some techniques help you deal with your physical and mental reactions to stress while others help change the way you think about stressful things. Three effective ways to deal with stress are deep breathing, muscle relaxation, and mental imagery (relaxation visualization).
- **Exercise:** Regular exercise can improve the quality of your sleep, especially aerobic activities that increase your heart rate and breathing. Be aware that strenuous activity too close to your bedtime will stimulate you, so plan your exercise for daytime or early evening hours.
- **Device use:** Restricting the use of devices with screens before you sleep is a good habit that may help you sleep better. The blue light from screens like phones, laptops and TVs used at bedtime may disrupt your natural sleep patterns. Avoid use before your scheduled sleep time or if you wake in the night.
- **Lighting and Temperature:** You can make your room darker when you go to sleep by using block-out blinds and turning off any bright lamps or devices with screens. Keeping your room at a comfortable temperature may also improve how you sleep. Your room should be slightly cooler at night than during the day. A room temperature of around 18° Celsius is suggested, although comfort levels can differ from person to person.
- **Limit caffeine, nicotine and alcohol:**
 - Avoid caffeine drinks 4-6 hours before your scheduled sleep time: Caf-

feine is a stimulant and can be found in coffee, teas, soft drinks and chocolate. Caffeine is known to disrupt sleep, so avoid eating or drinking caffeinated foods or drinks before your scheduled sleep time or if you wake in the night.

- Avoid smoking just before your scheduled sleep time, or during the night. Cigarettes contain nicotine which is a stimulant and smoking will disrupt your natural sleep patterns. Talk to your doctor, nurse or pharmacist about how to quit smoking.
- Avoid drinking alcohol about 3-4 hours before your scheduled sleep time. Alcohol is a depressant that does not improve the quality of your sleep. It can make you fall asleep but you will wake up shortly after. Avoid drinking alcohol before bedtime to help you get a good night's sleep.

Stopping sleeping pills abruptly can result in withdrawal symptoms which is why it is so important to gradually reduce your dose under the supervision of your doctor, pharmacist, or nurse. Always check with your healthcare provider before changing or stopping any of your medications. For more information on how to get a good night's sleep without medication visit SaferMedsNL.ca and mysleepwell.ca

I hope everyone has enjoyed reading our contributions, is motivated to ask questions about your medications, and knows you can improve your medication use by having them reviewed regularly by a pharmacist, doctor,

or nurse practitioner. It's been a true pleasure to have the opportunity to be a contributor to the Silver Lights Newsletter. Wishing each of you a safe and healthy Fall.

Kelda

About the Contributor:

Kelda Newport, B.Sc.(Pharm),R.Ph., is the Project Coordinator for SaferMedsNL. Kelda can be reached by telephone at 709-864-2863, by Fax at 709-864-6245 or by Email at keldag@mun.ca

SaferMedsNL has its offices at 75 Tiffany Court, St. John's NL, A1A 0L1. For more information see their website at www.safermedsnl.ca

Labyrinths (cont.)

In the last newsletter, (June 2021), I talked a little bit about labyrinths and about the new labyrinth that was being constructed in the west end of Bowring Park. Well, that project has been completed and the parties involved did a great job. Even the setting, in a quiet green space, surrounded by trees and bushes, helps to give a feeling of peace and tranquility – something we need now more than ever perhaps.

We often walk through the park and every time we have walked by the new labyrinth, there has been someone there walking through the “paths” or sitting on the benches just enjoying the peace. I hope you get a chance to try it out sometime. In the meantime, if you haven't seen it already, here are a few pictures including the story board.



A Beautiful Spot



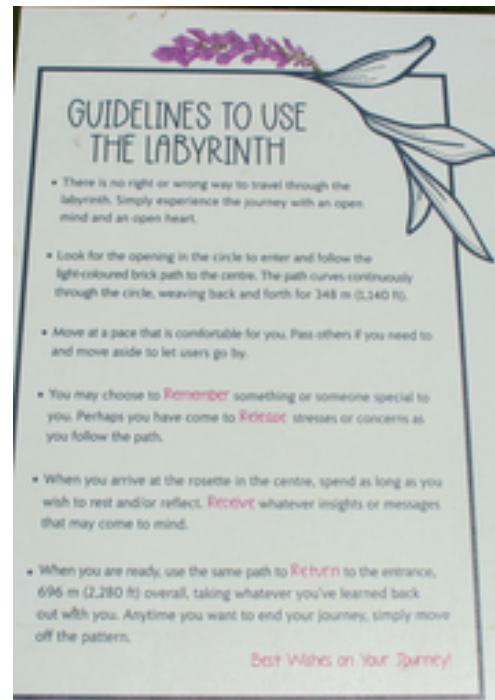
Following the Paths



Two Friends Enjoy the Sunshine



Closeup of Story Board



Guidelines



Historical Map

How to Prepare for Power Outages

With winter approaching faster than we want, it's a pretty good bet that at some point dur-

ing the next few months, we are going to be without power for a few hours, and heaven forbid, maybe a few days. Now Newfoundlanders and Labradorians are pretty well ready for anything, including a power outage, and as Hydro/Nalcor retirees I would expect no less. But just in case, here is some great advice from the Government of Canada.

Most power outages will be over almost as soon as they begin, but some can last much longer – up to days or even weeks. Power outages are often caused by freezing rain, sleet storms and/or high winds which damage power lines and equipment. Cold snaps or heat waves can also overload the electric power system. During a power outage, you may be left without heating/air conditioning, lighting, hot water, or even running water. If you only have a cordless phone, you will also be left without phone service. If you do not have a battery-powered or crank radio, you may have no way of monitoring news broadcasts. In other words, you could be facing major challenges.

You can greatly lessen the impact of a power outage by taking the time to prepare in advance. You and your family should be prepared to cope on your own during a power outage for at least 72 hours.

Before a power outage:

- You can install a non-electric standby stove or heater. Choose heating units that are not dependent on an electric motor, electric fan, or some other electric device to function. It is important to adequately vent the stove or heater with the type of chimney flue specified for it. Never connect two heating units to the same chimney flue at the same time.

- If you have a wood-burning fireplace, have the chimney cleaned every fall in preparation for use and to eliminate creosote build-up which could ignite and cause a chimney fire.
- If the standby heating unit will use the normal house oil or gas supply, have it connected with shut-off valves by a certified tradesperson.
- Before considering the use of an emergency generator during a power outage, check with furnace, appliance and lighting fixture dealers or manufacturers regarding power requirements and proper operating procedures. People with disabilities or others requiring assistance Consider how you may be affected in a power outage, including:
- Your evacuation route – without elevator service (if applicable).
- Planning for a backup power supply for essential medical equipment.
- Keeping a flashlight and a cell phone handy to signal for help.
- Establishing a self-help network to assist and check on you during an emergency.
- Enrolling in a medical alert program that will signal for help if you are immobilized.
- Keeping a list of facilities that provide life-sustaining equipment or treatment.
- Keeping a list of medical conditions and treatment.

- If you live in an apartment, advise the property management that you may need assistance staying in your apartment or that you must be evacuated if there is a power outage. This will allow the property manager to plan and make the necessary arrangements on your behalf. During a power outage
 - First, check whether the power outage is limited to your home. If your neighbours' power is still on, check your own circuit breaker panel or fuse box. If the problem is not a breaker or a fuse, check the service wires leading to the house. If they are obviously damaged or on the ground, stay at least 10 meters back and notify your electric supply authority. Keep the number along with other emergency numbers near your telephone.
 - If your neighbours' power is also out, notify your electric supply authority.
 - Turn off all tools, appliances and electronic equipment, and turn the thermostat(s) for the home heating system down to minimum to prevent damage from a power surge when power is restored. Also, power can be restored more easily when there is not a heavy load on the electrical system.
 - Turn off all lights, except one inside and one outside, so that both you and hydro crews outside know that power has been restored.
 - Don't open your freezer or fridge unless it is absolutely necessary. A full freezer will keep food frozen for 24 to 36 hours if the door remains closed.
 - Never use charcoal or gas barbecues, camping heating equipment, or home generators indoors or in garages. They give off carbon monoxide. Because you can't smell or see it, carbon monoxide can cause health problems and is life-threatening.
 - Use proper candle holders. Never leave lit candles unattended and keep out of reach of children. Always extinguish candles before going to bed.
 - Listen to your battery-powered or wind-up radio for information on the outage and advice from authorities. Tips:
 - Make sure your home has a working carbon monoxide detector. If it is hard-wired to the house's electrical supply, ensure it has a battery-powered back-up.
 - Protect sensitive electrical appliances such as TVs, computer, and DVD players with a surge-protecting powerbar.
- Use of home generators:
- Home generators are handy for backup electricity in case of an outage, but must only be used in accordance with the manufacturer's guidelines. A back-up generator may only be connected to your home's electrical system through an approved transfer panel and switch that has been installed by a qualified electrician. Never plug a generator into a wall outlet as serious injury can result when the current produced by the home generator is fed back into the electrical lines, and transformed to a higher voltage. This can endanger the lives of utility employees working to restore the power. To operate a generator safely:

- Follow the manufacturer's instructions.
- Ensure that the generator operates outdoors in well-ventilated conditions, well away from doors or windows, and never in your garage, to prevent exhaust gases from entering the house.
- Connect lights and appliances directly to the generator. If extension cords must be used, ensure they are properly rated, CSA-approved cords.
- Note: If you drain a gas-fired water tank, the pilot light should be turned out – call the local gas supplier to re-light it.
- Unhook washing machine hoses and drain.
- Do not worry about small amounts of water trapped in horizontal pipes. Add a small amount of glycol or antifreeze to water left in the toilet bowl, and the sink and bathtub traps.

If you have to evacuate:

Evacuation is more likely during winter months, when plummeting temperatures can make a house inhabitable. Although a house can be damaged by low temperatures, the major threat is to the plumbing system. If a standby heating system is used, check to see that no part of the plumbing system can freeze. If the house must be evacuated, protect it by taking the following precautions:

- Turn off the main breaker or switch of the circuit-breaker panel or power-supply box.
- Turn off the water main where it enters the house. Protect the valve, inlet pipe, and meter or pump with blankets or insulation material.
- Drain the water from your plumbing system. Starting at the top of the house, open all taps, and flush toilets several times. Go to the basement and open the drain valve. Drain your hot water tank by attaching a hose to the tank drain valve and running it to the basement floor drain.
- If your house is protected from groundwater by a sump pump, clear valuables from the basement floor in case of flooding. After a power outage
- Do not enter a flooded basement unless you are sure the power is disconnected.
- Do not use flooded appliances, electrical outlets, switch boxes or fuse-breaker panels until they have been checked and cleaned by a qualified electrician.
- Replace the furnace flue (if removed) and turn off the fuel to the standby heating unit.
- Switch on the main electric switch (before, check to ensure appliances, electric heaters, TVs, microwaves computers, etc. were unplugged to prevent damage from a power surge).
- Give the electrical system a chance to stabilize before reconnecting tools and appliances. Turn the heating-system thermostats up first, followed in a couple of minutes by reconnection of the fridge and freezer. Wait 10 to 15 minutes before reconnecting all other tools and appliances.

- Close the drain valve in the basement.
- Turn on the water supply. Close lowest valves/taps first and allow air to escape from upper taps.
- Make sure that the hot water heater is filled before turning on the power to it.
- Check food supplies in refrigerators, freezers and cupboards for signs of spoilage. If a freezer door has been kept closed, food should stay frozen 24 to 36 hours, depending on the temperature. When food begins to defrost (usually after two days), it should be cooked; otherwise it should be thrown out.
- As a general precaution, keep a bag of ice cubes in the freezer. If you return home after a period of absence and the ice has melted and refrozen, there is a good chance that the food is spoiled. When in doubt, throw it out!
- Reset your clocks, automatic timers, and alarms.
- Restock your emergency kit so the supplies will be there when needed again.

NALCOR News

Retirees

The Silver Lights Executive would like to congratulate all our new retirees (those who retired from April through September 2021) 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!

Just a note to say that not all employees have photos with their bios and unfortunately, we are not given information on where within the corporation they worked.

Joyce Bessey

Joyce started working with Nalcor on April 7, 2014 as General Help and took an early retirement effective May 31, 2021.

Morris Bessey

Morris was hired on April 9, 2008 as a Cook. He assumed the position of Grocery Clerk/Meat Cutter on January 19, 2015. On January 1, 2019, Morris accepted the position of Stores Worker – Group 4 and then on March 22, 2021 he took the position of Cook again. Morris took an early retirement from this position effective May 31, 2021.

Martin Drachler

Martin was hired by the Corporation on August 8, 1991 as Fire & Security Officer and continued in that position until August 29, 2021 when he took an early retirement.



Pearce West

Pearce was hired on January 15, 1996 as a Transport Driver and on May 2, 2005, accepted the position of Terminal Maintenance A. Pearce took an early retirement from this position effective May 31, 2021.



Larry Hynes

Larry was hired on July 21, 1999 as Mechanical Maintenance A – HD Repair and took an early retirement from this same position effective May 31, 2021.



Rob Henderson

Rob joined the Corporation May 17, 1982 as Manager, System Operations and accepted the position of Manager, System Operations & Customer Support on October 3, 2005. On February 27, 2012, Rob was appointed Manager, System Operations & Integration Support. On April 1, 2013, Rob was appointed VP, Transition to Operations and was promoted to Vice President on November 18, 2019. Rob took an early retirement from this position effective May 30, 2021.



Janice Sears

Janice joined the Corporation on August 9, 1999 as a Programmer Analyst and was promoted to a Systems Analyst effective June 26, 2000. On January 4, 2016, Janice assumed the position of Software Specialist and accepted the position of Senior Advisor, IS on November 18, 2019. Janice took an early retirement from this position, effective June 3, 2021.



Peter Hickman

Peter joined the Corporation on December 21, 2006 as Assistant Corporate Secretary & Senior Legal Counsel. On March 6, 2017, Peter was appointed VP General Counsel & Corporate Secretary and then on June 21, 2019, he accepted the position of Senior Vice President. Peter took an early retirement from this position effective June 15, 2021.



Jeff Slade

Jeff was hired by the Corporation on April 24, 1989 as a Technologist – Dist/Diesel. On May 2, 2000, he assumed the position of Technologist – Protection & Control and was promoted to Supervisor, Electrical – P&C on April 1, 2010. On June 8, 2015, Jeff was appointed Asset Specialist, Generation & Terminals and promoted to Specialist, Assets effective November 18, 2019. Jeff took an early retirement from this position effective July 30, 2021.



Steven Kelly

Steven was hired by the Corporation on March 7, 1988 as a Technologist – Inst & Controls. On August 1, 2005, he was promoted to Environmental Technologist and took an early retirement from this position effective July 31, 2021.



Rick Green

Rick joined the Corporation on May 4, 2009 as Division Controller Electric Utilities and was promoted to Manager, Financial Cntl Processes & Risk on August 18, 2014. On January 1, 2019, Rick was appointed Sr. Manager, Finance and took an early retirement from this position effective July 30, 2021.



Terry Gardiner

Terry was hired by the Corporation on June 8, 1987 and a Transmission Engineer. He was promoted to Senior Engineer on January 1, 2001 and accepted the position of Manager, Engineering T&D on April 1, 2006. Terry was appointed VP, Transmission Operations on March 3, 2016 and accepted the position of VP, on November 18, 2019. Terry took an early retirement from this position effective August 31, 2021.



Steve Connolly

Steve was hired by the Corporation on August 21, 2006 as a Suppt. Serv. Admr. - Thermal. He was promoted to Manager, Support Services on August 11, 2008 and accepted the position of Team Lead, Support Services on April 1, 2010. Terry was appointed Supervisor III, Support Services on November 18, 2019 and retired from that position, taking an early retirement, effective August 31, 2021.



William Prowse

William was hired by the Corporation as a Utility Worker on July 20, 1998. He accepted the position of General Maintenance A on May 12, 2003 and then on July 21, 2009, accepted the position of Carpenter. William took an early retirement from this position effective August 21, 2021.



John Corbin

John was hired by the Corporation on March 29, 2009 as a Technical Operator. On September 19, 2011, John was promoted to Lead Hydro Plant Operator and retired from this position in September 2021.

The Lighter Side

Thanksgiving Day

USA

If you have watched the American sitcom Friends, you must exactly know what a Thanksgiving celebration looks like in America. Amongst the most popular Thanksgiving celebrations around the world, it's celebrated every year on the fourth Thursday of the month of November. In America, Thanksgiving marks the beginning of the winter holiday season followed by Christmas and New Year. The first Thanksgiving was celebrated in 1624 by the pilgrims to commemorate their first harvest in the New World and the Thanksgiving celebration that you see today is an extension of the same fiesta. A typical American Thanksgiving celebration has at its centre the Thanksgiving dinner with its turkey, pies and mashed potatoes. Other highlights of the celebration are the parades, the football matches and the family coming together and saying one thing that they are thankful for this year.

Canada



The Canadian Thanksgiving is celebrated

every year on the second Monday of October. The Thanksgiving celebration in Canada is pretty similar to that in America with its turkey and football. But the origin of this festival in Canada can be dated back to 1579, which is almost 40 years before the advent of American thanksgiving which is the most popular one around the world. As history goes, it was first celebrated in Canada by Martin Frobisher in order to express gratitude for the safe completion of their otherwise dangerous voyage. It's taking from this tradition that the Canadians celebrate Thanksgiving and till now, the essence of the festival remains the same.

Germany



Erntedankfest is the German equivalent of Thanksgiving, usually celebrated on the first Sunday of October. It's more religious in its form than the Canadian and American Thanksgiving on the front that most of the celebrations take place in the church. One of the significant rituals in this unique celebration of Thanksgiving around the world is the ceremony in which woven baskets filled with all kinds of fruits and nuts are brought to be blessed by the church and then in an elaborate procession distributed amongst the

poor. It is a day to not express gratitude for a good harvest but also sharing the bounty of it with everyone. The other highlights of Erntedankfest include the lantern ceremony hosted especially for children.

Japan

You can find a variation of Thanksgiving even in Japan. But instead of thanking God for the harvest, Japan's Labour Thanksgiving Day which is called Kinro Kansha no Hi is dedicated to thanking the Japanese workforce for their contribution to the society and is a celebration of their rights. It's celebrated on the 23rd of November and on this day the school children prepare cards and gifts which is then distributed among the public servants like police officers, firefighters, coastguards in order to express the gratitude for their work. Amongst the most remarkable Thanksgiving celebrations around the world, this day is also meant to give people a break from the busy schedules so that they can rest and spend quality time with their families.

India

When you think about Thanksgiving traditions around the world, India never comes to your mind. Right? But a variation of Thanksgiving is celebrated in the Indian state of Tamil Nadu. As other Thanksgiving traditions, Pongal is dedicated to express gratitude to the Sun God for the plentiful harvest as it's the backbone of their economy. It's celebrated on the last day of the Tamil month Maargazhi and the beginning of this celebration is marked with the boiling of the first rice of the season and is then dedicated to the gods. There are similar celebrations

across India like Makar Sankranti in northern India and Monti Fest in the southwestern parts of India.

Korea

The Korean Chuseok Harvest Festival celebrated on the 15th day of the 8th month of the lunar calendar is very similar in its origin to Thanksgiving around the world. In this festival, the Koreans get together at their ancestral homes and spend time with their entire family. A traditional Chuseok lunch consists of many traditional Korean dishes like Songpyeon and dongdongju. This festival is basically meant to pay homage to the ancestors for the good luck that they have blessed their families with. The tombs of the ancestors are visited, cleaned and are given offerings of food and crops.

Liberia

In Liberia, Thanksgiving is celebrated on the first Thursday of each November. It is a day dedicated to express gratitude for the foundation and establishment of their country which was a product of their ancestors' struggle for freedom. It's a festival of hope marked as a celebration of all the good things in life. Unlike in the American or Canadian Thanksgiving dinner, the Liberian Thanksgiving dinner consists of roasted chicken, green bean casserole and mashed cassavas. It's a day where the nature community get together and celebrate the day with lots of dancing, music and food.



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

Ex Officio Reg White 368-5200

Ex Officio Dennis Jones 368-2351

Past President Gerry Bowers 722-6471

Silver Lights Editor Janet Calver 745-1343

Silver Lights Fax: 737-1231

Silver Lights Email: silverlights@nlh.nl.ca

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.