



SILVER LIGHTS CLUB
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NEWSLETTER
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President's Message

Gerry Bowers

The Silver Lights Spring Information Day is now history. I hope that those who attended found it helpful. My wife thought I was being self serving given the topics covered, and I was threatened not to sell the house (just yet anyways).

For Silver Lights members residing outside the St. John's area who could not (and maybe don't want to come to St. John's) I challenge (encourage) you to get organized. We can help to contact members in your specific region for a planned event via your Silver Lights Newsletter.

For example, an ongoing planned event in St. John's is a breakfast get together around 9:30 AM, the last Tuesday of every month at A & W on Kenmount Road. So if you are in town, please stop in. There is no agenda so you can tell as many stories as the gang can withstand. Find out who is doing something that you may be interested in for example a Carnival Cruise or wintering down South.

Brain storming ideas have resulted in the Silver Lights executive team pursuing a Woody Island Rendezvous this fall - sometime in early September. Interested????? Then read on in the newsletter for more details.

Have you been to Cupids to see the new museum and dig? An outing is planned for mid July. All we need is sunshine and warm weather. The rest is up to you so read on for details.

Interested in golf in the St. John's area? Then

call Al Ballard, a recent retiree, at 745-3824, cell 770-2448 or email aloy.ballard@gmail.com. Harry Tobin who helped organize golf games in the past, is planning on moving to Western Canada next year - the pull of grandchildren and the push of the wife.

Brain storming is not reserved just for your Silver Lights executive. Let's hear from you and we will communicate it the best way we can. For example a picnic day at a park near you or a social at your cabin - bring your own hot dogs etc. (BYOB). So I'll practice what I preach. This fall I'll be at my cabin late September and the first three weeks of October. If you plan to be in the area let me know and I'll put out the flag. My e-mail is gcb2855@yahoo.com or 709 765-2088. The cabin is 60 miles north west of Montreal in the Quebec Laurentians near Lachute.

Also, retirees in the Ottawa, Montreal, Cornwall triangle are invited to join me and maybe other retirees for lunch at 1:00 PM, Wednesday October 5th in Hawkesbury, Ontario. I'll be at Le Vieux Chateau Restaurant, 797 McGill Street, (613) 632-9877. (This is a pay as you go/eat offer.)

As time marches on, the winters seem to be getting longer while the summers pass too quickly, so make the most of it and enjoy the outdoors this summer and play safe.

Editor's Note

Janet Calver

Here we are in June month! Where did spring go? In a fog bank perhaps? Is it only me or is time just flying by faster and faster? Your Silver Lights executive has been busy as you'll see from this newsletter. There were a couple of events (the Spring Information Day and the Team Gushue Highway cleanup) that took a lot of organizing. Both days turned out to be very successful as you'll see from the photos! A big "Thank-you" to Gerry, Reg, Dennis and Vern for making everything "come together" and to all our members and their significant others for supporting our activities and making them a success.

Our summer newsletter is jam-packed with lots of good information we hope you'll enjoy. Ken Ball is back with some fabulous stories and updates on "who's doing what". We have information on trips to Woody Island and Cupids. Be sure to read all about these! We continue with our "Everyday Life" articles. Chris Schwarz is back with an article on Tax Free Savings Accounts (TFSA). Chris's articles are always informative. We are pleased to include a new series on computers. Brian Gamberg is a retired engineer and computer enthusiast. Brian will be exploring areas of interest to the regular computer user. This month he explains basic maintenance practices. Check out the hiking suggestions - we have some suggestions from across the province and up in Labrador. Our Health and Wellness section discusses the effect medications can have on older drivers. This is a worthy read especially as we will probably be driving more over the next few months. Check out the brief update from Nalcor's Annual General Meeting (AGM) which was held June 22 in St. John's. Finally, we get to welcome the newest members of the "25-year club" and our newest retirees!

By the time you receive this newsletter, summer will be officially here. It seems we wait all year for these couple of months when the days are longer and time seems to slow down just a bit. We all have favorite activities we like to do over the summer. For those of us who are a bit ath-

letic, summer may mean hiking or golfing, biking or kayaking. For others, summer is going camping or staying at the cabin for a few weeks with family or friends. Then there are the truly adventurous ones who just get in the car and drive with no real destination in mind. Whatever the summer brings your way, I hope you have time to relax and enjoy our beautiful province!

SilverLights News

Out and About with Ken Ball

The 24th weekend has come and gone and I recall another time when we went on our first camping trip.

This particular trip was not on the 24th but sometime in July. The occasion was the Folk Festival at St. Jacques and the drawing attraction for us was Semani. I loves their music ol' man.

When we got to St. Jacques we were shown to a place which was staked out for campsites. I looked around and it was level with a combination of sand and grass and what looked like a green slub. Naw it couldn't be! We proceeded to erect our canvas tent.

Now this was a new tent that I had never put up before and was really wrestling with it. During this difficult time for us an old Gentleman came down and standing off to one side watched with interest as We struggled along.

Let me describe our visitor; He was about 60-85 years old and as this was Friday he had a whisker from Saturday, when he shaved and his wife washed him as was the custom. He had a pipe in his mouth, slippers on his feet and his pants up to his armpits and suspended by braces. The bugger was not friendly.

O'k, the tent is up and we stand back to admire our new tent when our bystander pipes up. "I guess you know that the water comes up here." Well what do you know!!

We finally erected the tent out on the beach about 6 feet from a goat that was grazing nearby. That's another story.

We went to the show and enjoyed the music then went to the Parish Hall for supper. The main menu consisted of a Jiggs Dinner.

We ordered our dinner and then I got the impression that there was something out of the ordinary, the women were whispering and seemed uncomfortable ; finally one approached us and said "sorry sir we have lot of jiggs dinner but we have runned out of taddies". I said "mam, the kind of day we've been having we'll have the dinner with-

out the potatoes". For being so agreeable we were given triple portion of dessert. No kidding.

Where are They and How are They Now?

During a recent trip to Bay d'Espoir I had a chance to see a few old Friends and acquaintances. I visited the plant and saw Louis Barnes and Rod Kendall. They were the only ones around because the plant and warehouse Staff are on a 10 hour 4 day work schedule and this was Friday. I saw Sam Rose, the Plant Manager at the Stadium that night.

I went to Botwood for two nights and while there visited a couple of Friends at Grand Falls. I saw David Rowsell, Harry Elliott and Morgan Hollett. What a treat to talk to those Guys. I saw Bob Sharron on the road as we were driving along but didn't get a chance to speak to him.

During this flying visit to Central I visited the Bishop's Falls Office. Things have really changed here as well. Most of the Old Friends have retired or passed away; Walking down the hall brought back memories.

I had a short visit with Jim Wheeler, Claude Davis, Joe Walsh and Madonna Pelley. I was talking to Lisa Cuff, Darlene Hancock , Lois Dalley and Rob Loder dropped out of his office to say hi. Some of my remaining friends , Barry Wellman, Jim Sceviour and Donna Bursey were out at other locations when I was there. Oh well!! see you the next time.

It's much more quiet now than it used to be when Bob Diamond, Bud Gillingham, Bill Reid, Joe Myrden, Clayton Rideout and Sam Matchem was around. There are many others, living and dead that I have such vivid memories of. I think about the time Clayton Rideout came back from a week of rabbit catching. He was telling Morgan Hollett how hard work it was walking through the woods with a dozen rabbits on your back with snowshoes on . Applying his sense of humour to this situation Morgan said "why didn't you take the snowshoes off of them then?"

Morgan Hollett is still taking treatment but is very positive and loves to hear from his Friends from Hydro. Why not drop by or give him a call.

He would appreciate hearing from you.

I was talking to Bruce Regular and he tells me that Wilb Vincent is doing pretty good. I don't know how many people I meet who want to know if I know how Wilb and Morg are doing.

I met Max Piercey at Wal Mart the other night. He told me that he had a bout with bowel Cancer but after treatments he is now cancer free. He's looking great.

Lloyd Cooper had to have treatments but I haven't heard from him since. Hopefully he's o'k.

I visited Uncle Gearge Sutton at Esconi Home. He's 97 years old but still doing great. Lloyd Cooper and Uncle George worked together for years at the Bay d'Espoir Generating Station.

I understand that Lloyd Gillingham is in the Miller Center doing rehab as a result of a stroke. Wayne Howell was telling me that Lloyd diagnosed himself with a stroke and had his wife take him to the hospital. I guess all the preaching Lloyd did over the years paid off big time.

Saw Gerald Elliott at Tim Hortons the other day. Gerald is good after a lot of Doctor visitations and treatments. He's very positive and it was a pleasure to talk to him.

Wayne Howell is in Town babysitting for his Grand Children. Wayne lives in Corner Brook and does some teaching at the College of the North Atlantic. Wayne teaches for 6 week sessions and loves the work. I hope to have coffee with Wayne later this week so we can get caught up with all the latest news.

While in the Central Area at one of the local restaurants I was fortunate to encounter another Friend, Dean Roberts. Dean is the Office Manager at the Bay d'Espoir Plant but has been off work for a while due to sickness. He has had a rough time and is still not able to return to the job. However he is looking pretty fit so hopefully he'll be all better soon. I had been inquiring as to how Dean was doing when I visited the Plant so I was really suprised and delighted to see him.

My Observation

Recently I had occasion to see, right in front of my eyes a very disturbing incident. I saw an old

friend in a struggle, that I'm sure would not have been a problem a few years back. At least that is what I hope. I felt like standing up in front of everybody and shouting "from the bottom my son, from the bottom". However I controlled this urge and waited for a chance to do it private. Eventually I got my chance and when only 5 or 6 could hear I said "Stu ol' man take the jam from the bottom." I could tell that my advice was well received when he made some comment about Rencontre didn't have jam.

I really felt good about that because it was only a year before Harold Steele told me the same thing. I believe that when we have knowledge that someone else don't have we should share it.

Fisherman Humour

Two old Friends were handlining for cod. They had "come to" on their "road" (mooring). One was forward cutting bait and his friend was in the stern setting his line. Jack said "Abe if you know where something is is it lost?" Abe replied "no my son, if you know where something is it 'idden lost. Why?" "Cause" said Jack "I've just dropped your new bait knife in 60 fathom of water."

Help support Gerry and his Team; send some news into the Silver Lights Club so it can be passed along. Your old friends would like to know whats happening.

The E-mail is silverlights@nlh.nl.ca

Spring 2011 Information Day

On Tuesday, May 10, our Silver Lights Club and CARP (Canadian Association of Retired Persons) St. John's Avalon Chapter combined resources to hold the Spring 2011 Information Day at Corpus Christi Parish Hall, St. John's

There were close to 50 people in attendance for the series of presentations on a variety of issues of interest for our members. The Silver Lights executive made sure that everyone had an enjoyable and informative day. It was wonderful to meet up with old friends and catch up on the news. Jim

Haynes joined us over the lunch hour. Jim had an opportunity to meet and chat with many of the attendees. Our lunchtime speaker was the always-entertaining (Chef) Steve Watson who captivated us with his description of his life and adventures as a chef. There were lots of prizes and gift certificates. All in all, it was a great day. The morning and afternoon breaks and the lunch were delicious! Many thanks to the wonderful people at Corpus Christi Parish Hall! They made us feel very welcome. Many thanks to our presenters and to the Silver Lights executive members - Gerry, Dennis, and Reg - who worked hard to make the day a success. Most of all, thanks to all our members who participated! (See pictures below.)

Below is a list of the presenters and/or topics:

Scotia McLeod

Investment Strategies for Seniors

Kirkland, Balsom & Associates

Real Estate Advisers and Appraisers

Century 21 Real Estate

Real Estate Overview in St. John's

Seniors Resource Centre

Seniors in the St. John's Housing Market

Tiffany Village

Retirement Residences (an alternative)

Martin, Whelan, Hennebury, Stamp

Wills and Estate Planning with Trusts

CARP

What is Zoomer Power?

As part of Scotia McLeod's presentation at the Spring Information Day, Keith Butler "tested" the attendees with the following questions about retirement. The answers are either True or False. See how you do! (Answers are at the end of the newsletter.)

1. The key to successful retirement is having enough money to enjoy your life.
2. Retirement comes at a time when you can no longer contribute to the workforce.

3. Fewer than one quarter of retirees report being depressed or lonely.
4. There are very few employment opportunities for people over 60.
5. You should plan to live on 75% of your last years income in your first year of retirement.
6. The longer you stay in the work force the higher the risk of dying earlier.
7. About half the people over 65 will spend their time in a long term care facility.
8. One of the best ways to enjoy retirement is to find replacements for those things you enjoyed about work.
9. Spousal relationships normally strengthen in retirement.
10. Men experience a more difficult transition into retirement than women.
11. Over one third of retired Canadians report not having enough money to live the life they envisaged in retirement.
12. If you don't continue to exercise your mind you risk falling victim to Alzheimer's or a shortened life span.
13. The average age that a woman first becomes a widow in Canada is 69.
14. There is a direct relationship as we get older between high stress levels and declining physical health.
15. Sexual activity naturally declines with age.





Team Gushue Highway Cleanup

The Team Gushue Highway, which is adopted by the Silver Lights Club, is now 57 bags of garbage cleaner. Thanks to Reg White, our team lead, and a dedicated crew which included Cheryl and Jerry Goulding, Andy Grant, George and Stella Fowler, Ian Macpherson, Harold Steel, Dennis Jones, Vern Penney, Ewart Lock, Bill Day and Gerard Piercey.

The group met at Hydro Place on Saturday the 28th of May at 8:00 AM and were issued safety vests, garbage bags, water bottles and a safety lecture. Clean up areas were then assigned to people.

Nalcor provided transportation vehicles. The heavy rain started just as the clean up was finishing off - around 10:45. Our timing was right on! The gang returned to Hydro Place and enjoyed Pizza Hut pizza, Tim Horton Donuts and soft drinks donated by Browning Harvey Limited. We were all on our way home by 12:30 with a sense of accomplishment.

Bill Day won a \$25 gift certificate donated by the Capital Hotel.

A note of interest; several passers-by honked their horns to acknowledge our efforts but one good Samaritan stopped and handed out coffee to us on the road. Many thanks Ralph whoever you are!. (We are not sure of his last name; a lot of us are suffering short term memory loss!)

If you missed this opportunity to participate, don't worry, we will be doing this again in the fall of the year around October month. See you then! Below are just a few pictures from cleanup day



Silver Lights Hiking

The Silver Lights first hike of the summer took place on Tuesday, June 21 (yes, the first official day of summer!) Dennis Jones arranged the hike and supplied walking sticks and “expert navigation skills” around the less-travelled paths of Bowring Park. It was a good way to get those joints limbered up. Participants included Ruby and Aubrey Hill, Harvey Young, Al Evans, Gerry Bowers, Betty and Wayne Green, Dennis Jones, Brian Gamberg and Janet Calver. Everyone had a wonderful time! We hope to see more of you out for the next hike. Contact Dennis at 368-2351 or email him at silverlights@nlh.nl.ca for more information. Below are a few pictures from our hike - thanks to Dennis’s new iPod!



25 Year Club

Below are the names of employees who have joined the ranks of the 25 Year Club. Congratulations to all!

Employees for Second Quarter 2011

- Cynthia Morgan
- Stewart Tucker
- Oswald Brown
- Donald Richards
- Robert C. Taylor
- Michelle Dooley-Kirby

- Gregory Jones
- Bernadette Feltham
- Gregory Montague

Membership Fees

We remind any of you who have not paid your Silver Lights Club Membership fees that we have converted to a one-time lifetime membership of \$80, less any fees paid previously. Please send your cheque to the Secretary Treasurer at the address indicated on the letterhead of this Newsletter.

Also Available!! Silver Lights members who are still active employees can now pay their fees through payroll deductions. If this is of interest to you, please contact the Silver Lights Office for a form to have the deductions started.

Club Service and Support

Part of our mandate is to support club members when needed. If you have a family member in hospital and would like us to visit, please give us a call. Visitations and other help is extended to all club members and their families, but it will be done on a family request basis only.

Upcoming Events:

Trip to Cupids (July)

On **Tuesday, July 12**, the Silver Lights executive are planning a day trip to Cupids. The trip would include a visit to the (Cupids Museum) Cupids Legacy Centre and lunch at a nearby restaurant. This would be a pay-as-you-go event and transportation to and from Cupids would be the responsibility of members. (Word has it that Roy

Dawe would be our tour guide and there is talk of a new attraction opening in July! Stay tuned for more details.) **We will meet at the Cupids Legacy Centre at 10:00 AM**

Cupids, (originally known as Cupers Cove) in Conception Bay, Newfoundland, dates back to 1610, when John Guy, a merchant from Bristol, England, arrived with a group of colonists. By 1613 they had established 16 structures including the first European style home, storehouse, cellar and sawmill. In 1995, William Gilbert, discovered the original Cupid's site. Known as the Cupid's Cove Plantation, it was only earlier this year (May 2011) that it was officially designated as a Provincial Historic Site.

The Cupids Legacy Centre displays artifacts from John Guy's 1610 colony. Engaging exhibits and interactive technologies allow you to explore what some have called the "birthplace of English Canada".

Let us know by email silverlights@nlh.nl.ca or phone (737-1378) if you are interested in coming.

CARP BBQ (August)

The Canadian Association of Retired Persons (CARP) is holding a summer BBQ for its members and they have extended an invitation to Silver Lights members to join them. Details are found below.

When Thursday, August 25, 2011

Where The Royal Canadian Legion, Pleasantville

Cost \$25.00 per person (includes tax and gratuity)

Deadline to purchase tickets August 12

Time 6:30 PM Happy Hour (Cash bar all night)
7:00 PM Buffet BBQ Dinner (choice of steak or chicken)
8:30 - 10:30 PM Social

Contact Roy Church at 726-1186

Trip to Woody Island (September)

The trip to Woody Island is scheduled for **September 7 and 8, 2011**. The 2-day, 1-night package includes the following:

- return boat transportation from Garden Cove to Woody Island;
- accommodations (based on double occupancy);
- boat tour, whale watching, use of row boat, paddle boat, horseshoes, and much more;
- all-you-can-eat meals and snacks with a complimentary glass of wine with the evening meal;
- boat tour and a beach picnic on another island

Space is limited for this trip. Bookings will be on a “first-come-first-served” basis. The normal cost for this 2-day, 1-night trip is \$145 per/person (double occupancy). **Silver Lights is offering a \$100 per/person discount for members and spouses/significant other. This means you pay only \$45 per/person (double occupancy).**

Please let us know ASAP if you are interested in coming. Email us at silverlights@nlh.nl.ca or by phone at 737-1378. **Cheques must be made payable to Silver Lights and must be received by us no later than July 29.**

The trip is open to **all** members. It's a great deal and we hope to hear from members across the province.

NOTE: Transportation to and from Garden Cove is the responsibility of members.

The Woody Island tour offers hiking, bird watching, beach combing, bonfires, and chats with local fisherpersons. You can explore sandy beaches, isolated coves, the Store Loft Museum, old cemeteries, crumbling ruins and participate

in other outport activities. At night, there is live entertainment and a traditional Newfoundland party. In other words - something for everyone!

For more information visit www.woodyi.com

Silver Lights Golfing (Ongoing)

Al Ballard, a recent retiree and golfing enthusiast, has agreed to organize “informal” golf games over the summer. Contact Al at 745-3824(h), 770-2448(c) or at aloy.ballard@gmail.com(email) for more information.

Silver Lights Hiking (Ongoing)

Dennis Jones is organizing hiking events over the summer. The hikes range from “gentle” to “moderate” in intensity and take place as weather permits. Contact Dennis at 368-2351(h) or at silverlights@nlh.nl.ca(email) for more information.

Everyday Life

Wills (Part II)

In our last newsletter we talked about the basic requirements for making a will. In this issue, we talk about what should be included in your will and some other considerations that are good to keep in mind once you have your will made.

What can I put in my will?

The Date You should put the date you made your will in the document. If you have more than one will, this will make it clear which will is the more recent.

Your Executor's Name Your executor/executrix is the person responsible for carrying out the instructions in the will. This should be someone who is likely to outlive you, and it may be wise to appoint a back-up executor/executrix just in case the first person is not able to perform the role. The executor/executrix is responsible for doing such things as proving your will is valid by having the will probated, filing your income tax return and paying any taxes, ensuring that all debts are paid, and distributing your estate to your beneficiaries. Your executor/executrix may also be responsible for making funeral arrangements and paying for the funeral out of your estate if you do not have your funeral prepaid. Being an executor/executrix can be time consuming and very stressful for some people. It is a good idea to make sure beforehand that the person you name as your executor/executrix is willing to do this job.

Guardianship If you have underage children or adult children with disabilities who you are responsible for, you can identify who you want to be responsible for caring for these children. You should discuss this with these people beforehand and make sure they are

willing to act as the guardians to your children. It is important to note that if there is a legal dispute over who should be appointed guardian of your children, the court is not bound by this appointment. The guardianship of your children will be determined based on the best interests of your children. Your wishes regarding who should act as guardian would be one of several factors to be considered.

Distribution of your estate Your will should contain clear instructions as to who you want to get your possessions and property after your death. You may want to name a residual beneficiary - someone who gets what remains of your estate. This may make it easier for the beneficiaries of your will to access assets that were forgotten when you were writing your will or that you acquired after you wrote the will.

Providing for dependents You are legally required to provide for the financial support of your dependents after you die. Your dependents include your spouse, underage children or adult children who are physically or mentally incapable of caring for themselves. If you have a reason for not providing support for your dependents in your will, it is a good idea to write these reasons in a letter and keep this letter with your will.

Debts You should identify in your will how you want your debts to be dealt with.

Common disaster You can also say in your will how your estate should be dealt with if your primary beneficiaries die at the same time as you.

Special Considerations **Matrimonial Property:** Under the Family Law Act your spouse is entitled to apply to the court for one half of your shared assets when you die. If the court finds that your spouse is entitled to more than he or she was given in your will, this will override your will.

Joint Bank Accounts If you have placed money in a joint bank account for convenience and named an adult child or someone else as the joint account holder, that account will not necessarily be considered to be the asset of the joint account holder when you die. What happens to the money in that account will be determined by your intention. Whether you want the account to be gifted to the person named on the account, or to form part of your estate, you should make your intentions clear (for example, stating your intention in your will). If the beneficiaries of the estate cannot agree on what the deceased's intention was, the issue will normally be determined by a court. The issue of joint bank accounts in the context of estate planning should be discussed with a financial adviser and/or lawyer. .

RRSPs and RRIFs Gifts of RRSPs and RRIFs in your will should be written very carefully. Usually when you open an RRSP or RRIF you name a beneficiary for that account. If you will an RRFP or RRIF to someone other than the beneficiary named on the policy this can create confusion and conflict for your heirs.

Funeral arrangements Details of funeral arrangements can be included in a will, but since wills are not always read before the funeral, it may be wise to also inform your next of kin and your executor/executrix of your wishes.

The Matrimonial Home In Newfoundland and Labrador if you are married and own your own home, in most cases, your spouse will receive title to the property when you die. This does not apply to a home you share with a common-law partner.

Life Insurance If you wish to will the proceeds of a life insurance policy to someone other than the person named in the policy it is a good idea for you or your lawyer to consult with your insurance company. In some cases the naming of a beneficiary in a life

insurance policy is considered 'irrevocable' and cannot be changed without the consent of the beneficiary.

What should I do with my will?

You should put your will somewhere safe and let your loved ones and your executor/executrix know where your will is.

Do I need a lawyer to make a valid will?

You don't need a lawyer to make a will however, a lawyer's advice can be extremely helpful. A lawyer can help ensure that your will meets all the legal requirements and that the meaning of the words you use in your will are clear and legally accurate. A lawyer can also help you by identifying different options for disposing of your income.

Can I change my will?

You can change your will at any time, as long as you, the testator, have the legal capacity to do so. If you make a new will your old will is normally considered to be canceled. You can also change part of your will by making a codicil. A codicil is an addition or amendment to a will. A codicil must meet the same requirements as a will to be valid. You will also need to clearly identify the will that is being amended, usually by referring to the date it was made. If you cross out part of your will, or add something to it after it has been signed, this will not change the will unless the will is signed and properly witnessed again near the alteration.

Can I Cancel My Will?

You can cancel your will by writing a document stating your intention to cancel your will. This document must meet the same requirements as a will to be valid.

When should I consider updating my will?

Marriage If you get married or re-married your will is considered to be canceled unless it states in the will that you intend to marry

the person you married. You will either have to make a new will, or make a codicil to your old will before the marriage.

Divorce or Separation In Newfoundland and Labrador a divorce between married spouses, or separation from a common-law partner will not affect your will. In this case you may want to change the gifts given to your now ex-spouse.

Death of a Beneficiary If a beneficiary of your will dies you may want to update your will to specify a new beneficiary. In most cases if a beneficiary dies the gift to him/her is considered canceled and the property that was being given becomes part of the the residual estate. If the beneficiary who dies is your child or sibling, the gift will normally go to that beneficiary's next of kin.

Birth of a Child If you have a child this will also not affect your will. You may want to update your will to include your child.

Disposal of Assets If you give away or sell something that is mentioned in your will before you die, the part of your will that refers to that item is void, but the rest of your will remains valid.

This information comes from the Public Legal Information Association of Newfoundland and Labrador (PLIAN). PLIAN is a non-profit organization dedicated to educating Newfoundlanders and Labradorians about the law. Please note that this article provides only general information. It is not meant to replace advice from your lawyer. If you are thinking about preparing any of the listed documents, we strongly advise you to seek professional advice.

Next issue:

Enduring Power of Attorney

Tax Free Savings Accounts

As of January 2009, Canadians have been able to contribute up to \$5,000 to a Tax-Free Savings Account (TFSA) annually. Investment income earned within the account is earned tax free, regardless of whether it is interest, dividends or capital gains income. It is even a nontaxable event when funds are withdrawn from the account. As a result, the TFSA is widely seen as a welcome addition to an all-too-short list of bona fide Canadian tax shelters.

The TFSA is a very flexible investment vehicle that has numerous applications for all investing Canadians, ranging from young to retirement aged individuals as well as low income earners to high income earners.

The TFSA (unlike an RRSP) has no up front tax deduction, but this is balanced with the fact proceeds are not taxed when the money is withdrawn. Thus interest income, capital gains or dividends (generated by securities) will compound tax-free. Simply put, any funds withdrawn from the plan are available tax-free, and that withdrawal frees up and allows a comparable amount of new and future contribution room.

An individual can withdraw from the TFSA at any time and for any purpose without penalty or tax. Any amounts withdrawn from an individual's TFSA in a year will be added to the individual's contribution room for the following year.

TFSA's are likely to play a significant role in the savings plans of Canadian residents 18 years of age and older, and are designed to help them save for ongoing financial goals.

The question is How can it help me when I am retired (or close to retirement)?

The TFSA is an attractive investment option for low income seniors because of the fact that tax-free withdrawals will not trigger reductions relating to income tested benefits such as Old Age Security or the Guaranteed Income Supplement. Moreover, there is no age limit for contributing to a TFSA thus retired seniors can take advantage of this added tax benefit throughout their entire lifetime.

If you will still be a high-income earner in re-

tirement you may also wish to take advantage of the TFSA and shelter interest income or foreign dividends which are taxed at the top marginal tax rate.

Prior to 2009 there was no inexpensive tax-shelter program for Canadian over 71. Retirees can now move \$5,000 a year (\$10,000 a couple) of unneeded RIF/LIF withdrawals into a TFSA account. You will still pay tax on your RIF/LIF withdrawals, but at least you will be able to ensure you will not have to pay any more tax on the future investment income you earn. Let's assume you are now 70 and start contributing \$5,000 a year to your TFSA from unneeded RRIF withdrawals. You continue to do this for the next 5 years during which time the investment income accrues an average annual conservative rate of 5%. By age 75, you have a tax free nest egg worth approximately \$35,500. At this point, you find that you need your withdrawals to live on, so you stop contributing to your TFSA and simply allow the money in your TFSA to continue to compound. By the time you are 80, the TFSA will be worth approximately \$45,500 and at age 85, it will have grown to approximately \$58,000. At this point your RRIF may have almost been depleted, but you now have the TFSA to fall back on and you will not need to withdraw as much to live on because no tax will be withheld. If you do not need the money from your TFSA, it will make for additional inheritance for your children or grandchildren. The TFSA is an excellent savings vehicle to supplement your retirement planning strategy.

Chris Schwartz, CMA, is part of the MYW Consulting Group at Scotia McLeod in St. John's. Chris can be reached at 709-576-1387 or at chris_schwartz@scotiamcleod.com

Computer Maintenance

Those of us who are retired, no longer have access to Hydro's IT personnel to ask advice of or help with the maintenance of our home computers. Cleaning up your older computer is often a better option than buying a new one. So, here

are some steps to take to keep your (Windows) computer running well.

- The first step in keeping your computer running well is to use Windows Update to keep your machine up to date. Note that if you haven't been keeping your computer updated, it may require several iterations to bring your machine completely up to date. Windows update can be configured to automatically perform updates at a convenient time, but only if your computer is turned on, and connected to the internet when the update is performed. This can be a problem for user's without broadband connections, or who have a dial-up service. These users will need to run Windows update manually.
- There are many commercial and open source programs available to help keep your computer free of viruses and other malicious software. Typical applications include Norton, Semantec, AVG, TrendMicro and Clamwin. Microsoft has recently released Microsoft Security Essentials, which although not necessarily the optimum product, has the advantage that it works well, is comprehensive, is free, and is supported by the Windows update process. It is a good idea to remove all other anti-virus programs before installing Microsoft Security Essentials from http://www.microsoft.com/en-ca/security_essentials.
- It is important to remove unneeded files from your disk drive. As the space on your disk drive becomes used up, Windows will slow down as it searches for space on the drive. All versions of Windows are supplied with a disk clean up tool which can be run by selecting the disk drive, and choosing properties or tools. Running the disk clean up tool periodically will keep your computer running faster.
- The longer your computer operates, the more fragmented your disk drive becomes. Fragmentation slows down your computer, since Windows has to spend more time

searching for places to store information. Windows comes with a disk defragmentation tool, which functions well, but is very slow. One of the problems associated with the Windows disk defragmenter is that it stops, and restarts every time it sees any file changing on the disk. Before running the disk defragmenter (which can take several hours), it is a good idea to shut down all running programs, and even to disconnect the machine from the internet. There are commercial and open source disk defragmenters available which seem to work much faster. <http://www.fact-reviews.com/defrag/Defragmentation.aspx>

Brian Gamberg is a retired engineer and computer enthusiast/guru! If you would like to contact Brian with a comment or question, he can be reached by email at bgamberg@nf.sympatico.ca

Hiking

For most of us, the summer is not complete unless we do at least one hike and get to enjoy the beautiful coastline of our province. Below are the hikes (tentatively) scheduled for the East Coast Trail. *Please note that these hikes are not the hikes organized by the Silver Lights Club.* Detailed information on start times and meeting place for the hikes can be found at http://eastcoasttrail.ca/scheduled_hikes/.

Date	Hike
Jul 1	Cape Spear Path
Jul 1	Wreck Path
Jul 3	Spurwink Island Path
Jul 9	Spout Path
Jul 17	Bear Cove Point

The East Coast Trail is one of the major trail networks in the province but there are numerous other hiking and walking experiences worth check-

ing out this summer. Here are some more suggestions.

Labrador

Barney's Pond Walking Trail (Mary's Harbour)

Wooden boardwalk around Barney's Pond. Great area to view black ducks and excellent area for outdoor skating.

+1 (709) 921 6281

maryshbr@nf.aibn.com

Red Bay National Historic Site of Canada (Red Bay)

Whalers from the Basque region of Spain and France were hunting whales and processing oil for the lucrative European market at numerous ports in Southern Labrador by the 1540s. Red Bay, known in the 16th century as Les Buttes, was one of the largest and busiest ports.

+1 (709) 920 2142 cindygibbons@pc.gc.ca

www.pc.gc.ca/redbay

Western

Appalachian Trail - Humber Valley Trail (Corner Brook)

The Humber Valley Trail is a scenic 25km moderate trail along the rolling hills overlooking the beautiful Humber Valley.

Time Required: 2 days.

+1 (709) 639 3113

info@iatnl.ca

www.iatnl.ca

Cedar Cove Hiking Trail (Lark Harbour)

1.8 Km - easy to moderate

Allow 2 hours

Very gentle trail to the gulf

Excellent beach combing

+1 (709) 981 2214

Central

Alexander Murray Hiking Trail (King's Point)

This 8km trail takes you 1100 ft. in elevation to a breathtaking view of Green Bay and the Gaff Topsails, View 3 waterfalls and a 600ft gorge.

+1 (709) 268 3523

Change Islands Hiking and Walking Trails (Change Islands)

Squid Jiggers Hiking Trail - Hike along the Atlantic shoreline, take pictures of icebergs or the magnificent views. Picnic areas, moderate difficulty. Shoreline Trail - A fabulous walking trail along the seaside, great scenery and picnic areas. Indian Lookout Trail - Hike to the highest point of land on Change Islands for a fabulous view and breathtaking scenery.

+1 (709) 621 5271

Eastern

Bare Mountain Trail (Clareville)

Moderate 3 kms. Overlooking Random Island and Smith Sound, the trail provides panoramic views of Clareville and the surrounding communities.

+1 (709) 466 2327

www.clareville.net

Cook's Lookout Trail (Burin)

Cook's Lookout Trail, Burin was the famous navigator's perch for eyeing smugglers and privateers from 1763-1767. Gravel land boardwalk trail, 6km round trip.

+1 (709) 891 1760

burinheritagemuseums@persona.ca

www.townofburin.com

Volunteer Opportunity

Cabot Habitat for Humanity Inc., an affiliate of Habitat for Humanity Canada was incorporated as a charitable non-profit organization in Newfoundland and Labrador in May 1994. Cabot Habitat assists low income working families achieve home ownership by mobilizing local communities, volunteers, materials and financial resources through supportive, wide ranging partnerships.

Habitat for Humanity ReStores are building supply stores that accept and resell quality new and used building materials. They generate funds to support Habitat's building programs, while reducing the amount of used materials that are headed for overflowing landfills.

The ReStore in St. John's will be opening again in the summer of 2011. They will be permanently located at 6 Robin Hood Bay Road, on the corner of Logy Bay Road and Robin Hood Bay Road. The ReStore hours of operation will be 9:00 AM to 5:00 PM Tuesday to Saturday.

Holly Tobin, Volunteer Coordinator with Cabot Habitat for Humanity, is looking for volunteers to help renovate the ReStore and to help staff it once it opens in July . Are you interested? If so, call Holly at 864-7661 Monday through Friday 8 AM - 5 PM or email her at holly_tobin@hotmail.com

Health & Wellness

Medication and the Older Driver

The summer season usually means that we are driving more than other times of the year. The days are longer, the weather is generally better and there are visits with family and friends, trips to the cabin or country place, hiking, golfing, vacations, etc. The Canada Safety Council has some good advice for all drivers and especially for seniors.

According to the article, seniors can be safe drivers if they recognize age-related changes and adapt to them. Additionally, older drivers are usually on some form of medication, some of which may affect driving skills. According to the Canada Safety Council, the main factors in collisions involving older drivers are slow response time, not seeing a sign, car, or pedestrian, and interaction with other drivers. Medications can make a driver more susceptible to any of these factors - and Canadians over 65 take an average of nine medications daily, including prescriptions, over-the-counter and herbal. *If you drive, always consult your doctor about any medications you are taking and their affect on your driving ability.*

How Medications Affect Driving

Medication can have a positive or negative effect on driving ability. Some people, such as epileptics, may not be able to drive at all without medication. An older driver with untreated depression is at high risk due to decreased concentration and slower decision making. However, treatment may also carry a risk: 10 milligrams of Valium, (an anti-anxiety medication) can produce more driving impairment than a blood alcohol concentration of 0.10; the Criminal Code limit in Canada is 0.08. Physicians prescribe benzodiazepines, to combat anxiety and insomnia among seniors. They can have side effects such as drowsiness, impaired motor function and confusion. A Montreal study of more than 224,000 drivers aged from 67 to 84 found that those on

a long-acting form of benzodiazepine had 45 per cent more injury-related collisions. Drugs that slow you down also reduce your ability to make decisions and process information rapidly. Seniors taking painkillers which contain codeine or propoxyphene may experience sedation and mild impairment. Even over-the-counter drugs can reduce driving ability. Antihistamines can cause drowsiness and poor concentration. Tranquilizers or cold remedies, such as cold tablets, cough syrup, and sleeping pills, can reduce driving ability. Most seniors do not discuss their over-the-counter drugs with their doctor. Combinations of drugs can produce unexpected side effects and bad reactions. If you have more than one doctor prescribing medications without knowing what the others are prescribing, or if your doctor does not know about the over-the-counter drugs you are taking, you could be in danger. Alcohol has a powerful impact on the body, physically and psychologically. With age, tolerance for alcohol decreases steadily, and the body processes it less efficiently. Combining alcohol with medications is risky whether or not you are behind the wheel. For instance, it can lead to falls. The only safe practice is to avoid alcohol completely if there is any chance that you will have to drive. Impaired driving, whether due to medications, alcohol or a combination, is not only dangerous and socially unacceptable, it is also a criminal offence.

Tips for Older Drivers on Medications

- Driving is a complicated task, so don't let yourself be impaired by any kind of medication, including over-the-counter drugs and herbal or alternative remedies.
- Take all medications according to the instructions. Ask your doctor or pharmacist about the effects of prescribed medications on driving, and whether even a small amount of alcohol will increase the effect. Make sure the combination of your medications does not impair your driving skills.
- If you have more than one doctor, make sure all of them know everything you are taking.

- Never mix medications, share them with another person, or take them in combination with alcohol.
- If the label says “Do not use while operating heavy machinery” let someone else drive. With some medications, you may not be able to drive at all. If in doubt, choose not to drive.
- Aging brings changes in hearing, vision, flexibility and reaction time. You can learn to compensate for those changes.

ence <http://safety-council.org/safety/public-safety/seniors>

Some Medication Effects For The Older Driver

Older drivers need to know how prescription medicines and over-the-counter drugs can affect their driving ability. See the following table for examples.

Medical Condition	Type Of Medication	Potential Effects
Anxiety	Sedatives	Drowsiness, staggering, blurred vision
Arthritis and rheumatism	Analgesics(pain relievers)	Drowsiness, inability to concentrate, ringing in ears
Common cold	Antihistamines, Antitussive (cough suppressants)	Drowsiness, blurred vision, dizziness
Fatigue	Stimulants	Overexcitability, false sense of alertness, dizziness
Heart Arrhythmia	Antiarrhythmics	Blurred vision, dizziness
Hypertension	Antihypertensives (Blood pressure drugs)	Drowsiness, blurred vision, dizziness

For more information, please refer-

NALCOR News

NALCOR Annual General Meeting

On Wednesday, June 22, Nalcor held its Annual General Meeting (AGM) in St. John's. Ken Marshall, Director, Nalcor Energy Board of Directors, gave opening remarks. Ed Martin, President and Chief Executive Officer (CEO) Nalcor Energy, presented a corporate overview. Derrick Sturge, Vice President Finance and Chief Financial Officer, Nalcor Energy, gave a financial overview of the corporation. Ed Martin then gave a detailed presentation on the Muskrat Falls development and talked about some of the key, and often controversial, issues surrounding the development. His talk covered: the necessity for a clean, renewable power supply for the residents of Newfoundland and Labrador, the surplus power from the development, the financial aspect of the project and how our electricity rates will be affected.

Following the presentation, there was close to a 2-hour long question-and-answer period. There were several pointed and controversial questions asked.

Muskrat Falls has far-reaching implications for everyone in this province and we owe it to ourselves and to our children and grand-children to learn as much as we can about it. Stay tuned for more updates!

Recent Retirees

We have a record number of retirees in this newsletter! The Silver Lights executive wishes each and every one of you all the best in your retirement! I would personally like to thank the people in Human Resources for all their help in getting the pictures and bios together for this newsletter. Janet Morris was working on things right up to the start of her holidays and then Dana Reardon and Amanda Singleton took over. They were fantastic! "Thanks again" Dana and Amanda!

Mary Buckle



1968-1975 Various positions

May 2, 1988 Began position of Records Clerk for Accounts Payable Section of the Controller's Department.

Aug 21, 1989 Promoted to position of Drafting Clerk with Drafting Section of the Engineering Department.

May 31, 2011 Retired

Dave Chaisson



Aug 21, 1972 Hired as Station Operator Apprentice in Churchill Falls.

Feb 21, 1974 Completed Apprenticeship program and promoted to Station Operator.

Oct 15, 1977 Promoted to Senior Station Operator.

Aug 18, 1986 Appointed to Operations Supervisor.

1991 Title changed to Plant Operations Supervisor.

Jun 30, 2011 Retired.

Charles Coffey

May 1995 Temporary work as Mobile Equipment Operator.

Jun 30, 2011 Retired.

Kathleen Curtis



1979-1981 Temporary Work.

Jan 14, 1981 Hired as Clerk Typist with Power Distribution District Operations in Bishop's Falls.

1990 New Title: Office Clerk.

Jul 19, 2004 Appointed to Area Office Clerk.

Jun 30, 2011 Retired.

Roy Goosney



Jul 2, 1974 Hired on an Apprenticeship contract by CF(L)Co Ltd as an Industrial Mechanic (Millwright) Apprentice.

Mar 16, 1978 Certified as an Industrial Mechanic (Millwright) after finishing Apprenticeship Program

Sep 16, 1985 Filled Diesel Plan Operator A position at Roddickton Diesel Plant.

Nov 13, 1989 Appointed to position Mechanical Maintenance A with the Holyrood Thermal Generating Plant.

Apr 18, 2005 Began position of Hydro Place Building Custodian.

Apr 30, 2011 Retired

Ross Norris



Jun 4, 1979 Began work as an Auxiliary Operator at the Holyrood Thermal Generating Station.

May 12, 1980 Promoted to Assistant Turbine Boiler Operator.

Feb 28, 1983 Appointed to position of Turbine Boiler Operator.

Oct 14, 2002 Promoted to Shift Supervisor with Operations Department located at the Holyrood Thermal Generating Station.

May 31, 2011 Retired

Lawrence O'Shea



May 19, 1981 Began work as an Auxiliary Operator with the Operations Division located at the Holyrood Generating Station.

Mar 8, 1989 Promoted to Assistant Turbine Boiler Operator.

Sep 9, 1996 Began in position of Turbine Boiler Operator at the Holyrood Thermal Generating Station.

May 31, 2011 Retired.

Gordon Holden



Sep 23, 1981 Hired as Electrical Design Engineer with Engineering Design Department.

Feb 10, 1988 Promoted to Senior Electrical Engineer.

Mar 1998 - Jun 5, 2000 Appointed to Director, Engineering - TRO (Acting).

Aug 12, 2002 - Feb 3, 2003 Appointed to Director, Engineering - TRO (Acting).

Jan 1, 2005 Promoted to Director, Engineering-TRO.

Oct 3, 2005 Title changed to Manager, Engineering - Electrical.

Apr 30, 2011 Retired.

Louise Sinnicks

Jun 21, 1976 Hired as Office Services Clerk in the Cash Management Section in St. John's.

Jul 1, 1977 Moved into Accounting Clerk 1 role in the Payroll Department.

Mar 13, 1978 Moved to Hawkes Bay and took on a Clerk Typist role in the Operations Division.

Jun 15, 1981 Became Accounting Clerk 1 with the Power Distribution District.

Mar 20, 1991 Took on role of Area Office Clerk in Port Saunders.

Jun 30, 2011 Retired.

Wayne Snow



Nov 22, 1976 Hired as Electrical Maintenance "A" - Stephenville.

? Promoted to Electrician/Operator for Hardwoods Gas Turbine.

Dec 7, 1992 Transferred to Electrical Maintenance "A" - Stephenville.

Dec 4, 1995 Transferred to Hardwoods Gas Turbine as Electrician/Operator.

Apr 30, 2011 Retired.

Aloysius Ballard



Jul 7, 1977 Hired as Technician I with P.D.D. Planning Dept.

Jul 7, 1981 Progressed to Technologist.

Oct 20, 1986 Promoted to Distribution and Diesel Technologist with P.D.D - Design and Construction Section.

Mar 30, 1987 Promoted to Customer Services Supervisor.

Sep 1999 Reclassified to Senior Customer Services Supervisor.

Apr 2000 Reclassified to Customer Service Manager.

Apr 30, 2011 Retired.

Randy Jones

May 27, 1981 Began as a Cook with CF(L)Co

1996-1999 Worked in various positions within CF(L)Co including Stock Sales Clerk and Grocery Clerk.

Apr 12, 1999 Returned to Position of Cook at the Mess Hall.

Nov 26, 1999 Awarded Meritorious Certificate by the Priory Awards Committee of St. John Ambulance for actions which were instrumental in saving a life.

Jun 3, 2011 Retired

Bill Day



Nov 22, 1976 Hired as Office Services Supervisor in St. John's.

Oct 1983 Became Administration and Office Services Supervisor.

Mar 1986 Took on role of Administration Supervisor.

Jun 1, 2005 Promoted to Senior Supervisor (Administration)

Oct 2005 After re-org, took on position of Administration Co-ordinator.

Jun 30, 2011 Retired.

Frank Pynn



Jun 7, 1976 Hired as Messenger/Clerk in the Administration Services Section in St. John's.

May 24, 1977 Appointed to position of Transportation Clerk.

Jun 25, 1996 Appointed to position of Office Services/Stock Clerk.

Jun 30, 2011 Retired.

Michel Dancoisne



Dec 8, 1980 Hired as a Maintenance Mechanic at the Holyrood Thermal Generating Station.

Jul 23, 2001 Moved into a Planner Position.

Sep 15, 2008 Moved into the position of Planning Supervisor.

Jun 30, 2011 Retired.

Gerald Walbourne



Apr 9, 1981 Hired as Diesel Plant Operator 'A' in Fogo.

Jan 3, 1989 Moved to Holyrood Thermal Generating Plant as Utility Worker.

Jun 30, 2011 Retired.

Edward Flynn



May 16, 1985 Began a temporary position as Electrician at the Holyrood Plant

Allan Parsons



Jan 25, 1982 Hired as Traffic Officer with Purchasing Services Department at Philip Place in St. John's.

Jun 25, 2001 Reclassified to position of Buyer.

Jun 30, 2011 Retired.

Jan 30, 1989 Hired as Electrical Maintenance A with the Holyrood Thermal Generating Station

Nov 14, 1989 Appointed to position of Utility Worker with Holyrood

Mar 1, 1993 Appointed to position of Electrical Maintenance A with Thermal Operations in Holyrood

Apr 30, 2011 Retired.

Don Stockley

Jun 1971 - Aug 1976 Protection and Control Technologist, Churchill Falls.

Nov 13, 1979 Rehired as Protection and Control Technologist at Bishop's Falls.

Dec 10, 1979 Transferred to Whitbourne.

Apr 1, 1989 Became a Technologist.

Nov 9, 1992 Promoted to Maintenance Coordinator with TRO in Whitbourne.

Dec 3, 1996 Position upgraded to Technical Services Supervisor.

Nov 1997 Transferred to Happy Valley TRO Operations.

Nov 15, 2004 Transferred to TRO Whitbourne as Electrical/Mechanical Supervisor(Terminal Stations).

Jun 30, 2011 Retired.

Roger Hynes

May 10, 1976 Hired as Lineman Apprentice at Cow Head.

May 10, 1977 Transferred to Bay D'Espoir - Distribution.

May 10, 1978 Transferred to Bishop's Falls - Transmission.

Jun 26, 1978 Transferred to Norris Point - Distribution.

Sep 4, 1979 Transferred to Stephenville - Transmission.

May 12, 1980 Permanent Appointment - Distribution Lineman - Rocky Harbour.

Apr 7, 1986 Transferred to Norris Point.

Feb 22, 1988 Promoted to Distribution Line Foreman.

May 10, 1999 Promoted to Line Superintendent - Northern Region at Port Saunders.

Mar 18, 2009 Reclassified to Asset Specialist - Transmission and Distribution.

May 31, 2011 Retired.

Ross Willcott

Jul 1, 1989 Hired as Water System Attendant with the Hydro Generation Department in Bay D'Espoir.

Apr 1, 2007 Reclassified to General Maintenance B.

Jun 30, 2011 Retired.

Pat Organ

Mar 6, 1981 Hired as a Maintenance Electrician B at the Bay D'Espoir Generating Station.

Jan 1982 Obtained Journeyman status in the Industrial Electrician Trade.

Feb 12, 1996 Appointed to Technical Operator at Upper Salmon Plant.

Apr 6, 1998 Promoted to Lead Hydro Plant Operator - Remote Plants at Upper Salmon.

Sep 12, 2005 Started position of Hydro Plant Operator in Bay D'Espoir.

Sep 15, 2008 Began position of Remote Plant Operator with Hydro Generation in Bay D'Espoir

Jun 30, 2011 Retired.

Smiles & Laughter

The Power of Commitment, The History of Newfoundland and Labrador Hydro contains a wealth of information and I encourage you to have a look through its pages. Below is an excerpt from the "Power of Commitment". History is not always dull or boring as the following shows!

Gentlemen:

I wish to draw your attention to my current billing which indicates arrears of fifty-three cents. Let me tell you, my dear sirs, that I do not owe you any arrears. Last month's bill said a net amount due of \$15.34 and I have a postal money order 3056892 dated 19/12/79, office number 00719, for the amount of \$15.34. So how in the name of Lord Lamplighting Jesus do I owe you arrears of 53 cents? I owes enough now on the bit of money I have without you trying to say I owes you arrears. I'll give you arrears right up your arse, if you accuses me any more of owing you money when I don't owe any.

(Page 188, "The Power of Commitment")

I think we will all agree that our province has it's own unique 'language'. There is a great mixture of Irish and English accents and expressions that often times mystify not only tourists and visitors but the locals as well. Here are just a few words/expressions: from the Dictionary of Newfoundland English. See <http://www.heritage.nf.ca/dictionary/> for more.

'Angishore/Hangashore A man too lazy to fish, one who happily has no ambition or someone who is weak and sickly and deserves pity

In the Dawnies Dawnies used to be used to mean nightmares but today, 'being in the dawnies' means to be tuckered out or nursing oneself back to health the morning after the night before.

Boil-up A cup-of-tea and a snack enjoyed during a quick break from hard work on land or at sea.

Buddy A colloquial nickname for any man whose name is unknown or forgotten, used especially when relating a tale about him.

Clumper A small iceberg, especially one that has washed ashore.

Duff A hearty pudding made of flour, water, suet and raisins. Boiled in a bag with an occasional drop of molasses, it was a perfect snack for hard-working sealers on a Sunday day of rest.

Gaffer A young, ambitious lad who is willing and able to help out in laborious tasks such as fishing or cutting wood.

Kitchen Party The inevitable end to many parties where everyone ends up in the kitchen (spacious enough to step to a tune, warm up near the stove, and drink the night away).

Punt A round bottomed and keeled boat. Measuring up to 8 meters, it is guided by sail, oars, or engine.

Queer hand or queer stick An unusual person, guided by his or her own humorous and quirky character.

Sleeveen/sleiveen A schemer, trickster, mean person or thief.

Touton/Toutin A flapjack or a type of cake made with bread dough, usually fried in fat and served with butter, molasses or maple syrup.

Townie Word describing a resident of St. John's by anyone who lives outside it.

Yes b'y The contraction of "Yes boy". An expression of agreement to something said, whether a statement or a question.

And finally, this quote contributed by Dennis Jones sums things up for this newsletter!

Life should NOT be a journey to the grave with the intention of arriving safely in an attractive and well-preserved body; but rather to skid in sideways - body thoroughly used up, totally worn out and screaming "WOO-HOO, what a ride!"

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 Gerry Bowers - telephone 722-6471
Vice President Rami Wadhwa - telephone 753-4757
Ex Officio Reg White - telephone 368-5200
Past President Dennis Jones - telephone 368-2351
Secretary Treasurer Vern Penney - telephone 745-0705
Silver Lights Editor Janet Calver - telephone 745-1343
Silver Lights Fax: 737-1231
Silver Lights Email: silverlights@nlh.nl.ca

Quiz Answers

1. False
2. False
3. False
4. False
5. False (Answer is 80 %)
6. False
7. True
8. True
9. False
10. True
11. True
12. True
13. False (Answer is 57)
14. True
15. False