



SILVER LIGHTS CLUB

NEWFOUNDLAND AND LABRADOR HYDRO
A Nalcor Energy Company

President's Message

Gerry Bowers

This year St. John's had a real spring for a limited interval. The great weather however had undesirable consequences for Silver Lights functions. The May 10th Information Day and the May 26th Highway Clean Up both had fewer participants than was hoped for. The last Tuesday in May saw the temperature drop and the wind pick up. This resulted in a big turnout at the A&W breakfast on Kenmount Road. Visitors included Dave Collett's wife Iris, and John Turner from Fort McMurray.

Now this is for employees only.

Are you close to the magic 85 (age 55 plus 30 years of service)?

Silver Lights executive and an HR representative have discussed the possibility of jointly participating in a pre and post retirement road show/seminar. Silver Lights executive is up for the task.

Are you interested?

If yes contact HR and say so.

I see the slogan "Take Charge" around the Nalcor Office, so maybe you should. The September newsletter will report on your efforts.

Regards,

Gerry Bowers

President

Editor's Message

Janet Calver

Now this is summer! We have been blessed with lots of sunshine and blue sky. You can't help but feel energized when you wake up in the morning to sunshine. What's even better is that we are able to enjoy every second doing those things we only ever dreamed of doing when we were working! Isn't it great to be able to read, work in the garden, go for a hike, get on the bike and go where the road leads you, or just sit down with friends and chat over a good cup of coffee? No clocks, no deadlines, no meetings!

While you're "hove off" on that deck chair with a cup-of-something in your hand, have a read through our summer newsletter. (It's completely stress free, I promise!) Ken Ball has another great column. He manages to meet so many people on his travels and then he shares that with all of us. How good is that! Thanks so much Ken! We have a follow-up on the Information Day held for Nalcor retirees in May (along with pictures) and a recap of the Spring Team Gushue Highway Cleanup that also took place in May. Our financial adviser, Chris Schwarz, is back with an article on severance payments and retiring allowances. Chris always provides informative articles that are of interest to our readers. This one should be of particular interest to those newly retired or those employees considering retirement. How many of you use or would like to use a GPS (Global Positioning System)? Our techie columnist, Brian Gamberg, is back this time with an introduction on "open street mapping" and

how you can play a role in mapping road ways and trails as you travel this summer. Check out our article on Advance Health Care Directives Part II and then see a sampling of some of the events happening around our province this summer. In our Health and Wellness section we have an article on macular degeneration, the leading cause of blindness in North America in adults 55 years of age and older. And have you ever wondered what exactly does the “best before date ” mean as opposed to the “expiry date”? Read our newsletter and find out! We have a great bunch of people who have reached the 25-year milestone. See who they are. And we have another long list of retirees. See how many you know! Finally, we end with some deep(!) thoughts from Woody Allen on starting life over again. I hope you enjoy it!

I can't finish before saying a big “Thank-you” to Gerry, Dennis, Reg, Vern and Rami. Where would we be without you?

To all of you out there, the next couple of months are your time to just enjoy life and everything it has to offer. So stay safe, take care and have a fun-filled, wonderful summer!

SilverLights News

Out and About with Ken Ball

Seeing Hydro Retirees is a lot like moose hunting; You go for months and don't see anyone than you run into bunches of them.

I should also state here that I've gotten hold of a Hydro Telephone Directory that was published in 1995 that I use for Job Titles at the time you were working. If I label you with a designation that you had been long since promoted from, please ignore that error. People are really only interested in you and how you are doing now.

Allan Parsons

I met Allan at the Food Court in the Village Mall the other day. Al is recovering from Prostate Cancer and is doing great Since his retirement Allan has learned to skate, or should I state he's learning. He does his skating at the Stadium in CBS. At this location you don't pay when you go on the ice but partway through the session an Attendant will come out on the ice with his money can and collect from you. The other day Al was skating around when the Attendant flagged him down so he could collect his fee, but Al was going too fast to stop so he shouted "see you next time around". He needs the same stopping distance as an oil tanker. Allan is still involved with his church and you will often see him serving breakfast for the Men's Service Club. He is enjoying his retirement.

Allan was Traffic Officer with Materials Management in St. John's.

Russell Findley

I saw Russell at Costco the other day. I knew it was someone I should know but couldn't remember his name. Fortunately he knew me and spoke. We had a great yarn. He is working part time with CF(L)CO. Russell was Area Superintendent at Wabush. He is still active in Hydro Curling.

Delano Fowler

I was down to the Waterford Hospital for bloodwork. Sitting beside me was a man and woman who I didn't know and then they called out Delano's name and this man by me got up. I spoke to the Lady and asked if that was the man that used to work with Hydro and she confirmed that it was. We had a great yarn and she told me all about his problems and his eventual kidney transplant. The new kidney is working good but Delano is having a lot of problems associated with this. When he came out I introduced myself and he briefed me on the medical problems he was having but was very positive. After his retirement Delano wrote a children's book on safety that is now in all the schools. He was a Distribution Lineman and I think he was stationed in Roddickton for a while but again I'm not sure.

Calvin Bailey

Saw Cal at Swiss Chalet and between the ribs and the chicken we had a catch-up session.

Cal is really enjoying his retirement. He has his business in Lewisporte, where he sells parts for snowmobiles. This spring he drove up to Labrador and down through Quebec, and unlike most travellers on this road they had no problems. His next trip is a cruise to Alaska. Cal is one of the most likeable friendly people you can talk to; Of course he was like that when he worked with Hydro. Cal was Office Supervisor at Stephenville before he took up the position of Office Supervisor at Bishop's Falls.

Gordon Holden

Saw Gord at Smitty's Restaraunt in Mount Pearl. Never had much time to talk but Gordon looks fit as a fiddle and is taking advantage of his 6 Saturday 1 Sunday week. Gord is an Electrical Engineer and worked as Manager of TRO.

Hubert Budgell

I Bumped into Hubert at the Avalon Mall. Occasionally I will meet him when out walking. He is active and enjoying his retirement. When Hubert retired he was Director of Systems Planning.

Hank Janes

Took my car in for servicing the other day and saw Hank Janes. Hank is part time driver on the Toyota Courtesy Van. He works there on Tuesdays and Thursdays. On Friday he volunteers at one of the local Food Banks. Hank still plays hockey but has retired from Ball Room Dancing. When he retired he was

a Compensation and Benefits Specialist with the Personnel Department.

Gerald Elliott

Met Gerald on one of my walks. He looks in great shape. Gerald has had a lot of medical problems over the years but it appears that he has conquered them; Let's hope so. Gerald told me one time he was seeing that many specialists that he would sit in the doctor's office and ponder as to who this doctor was and why he was seeing him. Let's hope that is all in the past Ol' Trout. Gerald was Sr. Purchasing Supervisor with Materials Management in St. John's.

Roy Goosney

Roy is working part time at Dominion Stores in Mount Pearl and that's where I saw him the other day. We never had much time to talk but I did have enough time to find out a little of his history. During his years with Hydro, Roy worked in Labrador, Rodderickton Chip Plant, Holyrood and finally Manager of Maintenance at Hydro Place. Roy looks great and is enjoying his retirement and part time job.

Maureen Green

Saw Maureen recently at the Avalon Mall. Maureen was VP of Human Resources and Legal Services Division. She is presently working with the Public Utilities Board and other projects associated with Pensions. She is well and keeping busy.

Herb Dowden

Bumped into Herb on his way to Canadian Tire. I was glad we never met at a local Restaraunt because eveybody would say that's all I do is eat. Herb has just come back from the sunny south and looked tanned and healthy. This is great because a couple of years ago he had a rough time with cancer. Herb is a Trailer enthusiast and does a lot of RVing in the summer around our Province. Herb is also very active in his church, which happens to be my church also. Herb worked as Operations Superintendent at Holyrood.

Dianne Morris

Saw Dianne down to the ear, nose and throat doctor's office and managed to have a little yarn. Dianne is a racing buff and often attends the Rally races in Montreal. If you had asked me who were the two Hydro Employees who would be least interested in racing, I think Dianne and Tom Peckford would easily be named, yet they are great racing fans so you never can tell. Dianne is helping out with her aged parents and this takes a lot of her time but she still is vibrant and positive. Obviously another Retiree who is enjoying her retirement

Sick Report

Horace Pye has had a bit of bad luck lately when he fell and broke his hip. I understand from some of his Hydro Friends that he is out of the Hospital and getting around again. A lot of people have been asking me have I heard from Horace so hopefully this will give

a little insight into what's going on with our Old Friend.

Sam Stickland is taking more radiation treatments but Thank God he is positive and takes things as they come. Hopefully this batch of radiation will do the trick.

Lou Crummey has not been to our breakfast meeting this year because he has spent some time at the Miller Centre doing therapy. I understand that he is getting around pretty good but unfortunately he has had to give up his license. But knowing him he will manage to enjoy life without his license; That's Lou: he doesn't let things get him down.

Gerry Wells is finally on the mend after 7 months of not knowing what's going on and 2 operations. He lost 40+ pounds but has since gained back 18, thanks to Margaret's home cooked meals. The one problem now remaining is that he gets pain when he walks or tries to do some work because of a stent in his kidney. Gerry figures this will disappear when the stent is removed in the next week or so. He sounds a lot better than he did all winter and I'm willing to bet he could now bait and haul a tub of trawl with the best of them.

The Gerald Dalley Story

Gerald was in town the other day and he called me to see when we were having another breakfast. We had just had our session the week before but we went to the Silver Lights Breakfast on Kenmount Road and met the following Retirees:

- David Kiel...Environmental Services Director

- Don Barrett...Risk Insurance Manager
- Vern Penney...Cash Management Supervisor
- Reg White...Accounting Supervisor
- Andy Grant...VP Finance
- Anita Pike...Operating Reports
- Aubrey Hill...Project Reporting Supervisor
- Dennis Jones Director MIS

While driving across town, Gerald and I had a chance to talk about his career with Hydro. Gerald joined the Power Commission in 1967 as a linesman. He was interviewed for the job by Bill Dwyer and Clayton Rideout at the Burnt Berry Motel. Gerald worked from his Headquarters in Springdale where he was promoted to Front Line Supervisor. His area covered the distribution in Green Bay and Bay Vert Peninsula and distribution lines to Cat Arm and Hinds Lake. His crew consisted of a lead hand and 2 linesmen in Sops Arm, Baie Verte and La Scie reporting to him at Springdale. When the electrical code came in Gerald and Fred Burden spent 6 months introducing it in the areas. This was a period that he really enjoyed. During his Hydro Years Gerald reported to Bill Dwyer, Clayton Rideout, Sam Matchem and last of all Norm Slade. Gerald is retired from Hydro as well as his insurance job and has all the time and the toys to enjoy life. He has a cabin, 2 boats, quad and Skidoo and has the health and energy to enjoy them.

Gerald told of a couple of incidents in his area during the early days related to Power Commission customers.

One involved a linesman who was up in a pole doing maintenance. Now this particular pole was on the customer's land. As the linesman was making the connection this man came out with a chainsaw and shouted that if he didn't get down and off his land he would saw down the bloody pole with him on it. He actually started his chainsaw. The man on the pole came down!!!!

Another lineman at a different location, same circumstance; Up the pole when the customer came out with a shotgun and informed the person on the pole that if he didn't come down he would blow him off the pole. This eventually became a court case. If you want the decision you will have to call Gerald Dalley anytime after 3:40 AM Mon. thru Fri. Just kidding!!

Recent Sightings

On my way back from Stephenville recently I stopped into Irving Station outside Bishop's Falls and saw 3 active Hydro Employees :

Blaine Piercey

Blaine is the Terminal and Salvage Stores Supervisor in Bishop's Falls. Though I had never met Blaine I introduced myself to him and we had a little yarn.

Rob Cater

Rob was a P & C Engineer and Manager at Bishop's Falls. I'm not sure of his current

position but he is still working from Bishop's Falls. I always enjoy seeing Rob and talking to him about Hydro Friends.

Jim Haynes

Jim and Rob were having lunch and I didn't want to bother them too much but I did manage to interrupt them for a while and as always discussed things and people associated with Hydro. Jim is VP of Generation .

Old Foolishness

It was in the early 40's; Some men were gathered on the wharf in Fogo.

One Old Fellow says "What's that noise? That's not Jims Boat."

A Young Guy pipes up, "No Uncle Sim, that's an airplane."

"A what?"

"An airplane; She's goin to pitch."

"She won't pitch if we keeps talkin and makin noise."

In another community on Fogo Island, about the same time period, some men were gathered when a dirigible airship passed over;

"What the hell is that?"

"Looks like a wheel (whale) gone to wing."

Good News Story

We have a lot of talented people in our Retirees Organization. Don (Sonny) Locke with his Piano Lessons who I'm sure is playing Bach by this time. Then there's me with the

accordion. I can play one hymn and "You Are My Sunshine". Oh you may laugh but I've only been at it 20 years. Anyway now we have another talent on the scene. I can hear the announcements in years to come; "And now ladies and gentleman, the piano stylings of Dennis Jones playing Simani in C Minor". I have known Dennis for 40+ years but didn't see this side of Him. If you can play an instrument please let me know because Dennis and I could be joining up to form a band soon.

We could use some stories for our bulletin. Why not contact Janet or me with a story of your days with Hydro. Your friends will be glad to hear from you.

Spring 2012 Information Day

On Thursday, May 10, our Silver Lights club and CARP (Canadian Association of Retired Persons) St. John's Avalon Chapter, combined resources once again to hold the Spring 2012 Information Day at Corpus Christi Parish Hall in St. John's. There were presentations on various topics of interest to our membership. Even though the number of attendees was down from last year, those who came were very enthusiastic about the caliber of the speakers and the information presented. Our lunchtime guest was the fabulous Sheila Williams. She kept us entertained with her music, singing and humour! These events just don't happen; it takes a lot of planning and dedication to make the day a success. A big "Thank-you" has to go to Gerry, Dennis

and Reg for making the day possible.

It's so good to see people you haven't seen in a long time, have a chat with them and catch up on their goings-and-comings. Nalcor retirees are busy people! Not much grass grows under their feet for sure! For those of you who could not make it this year, we hope to see you next time. Below is a brief overview of the speakers and topics:

- Ten Estate Planning Moves You Should Avoid - Lynne Butler, Scotia McLeod
- Your Medication and You - Derrick Hierlihy (semi-retired pharmacist)
- What's Happening to Your Public Service Pension Plan - Ralph Morris
- A Unique Tax Shelter - Eric Miller

Below are some of the pictures from the Information Day. Nalcor retirees (and spouses) in attendance were: Patricia and Wayne Cantwell, Jerry Goulding, Ruby and Aubrey Hill, Ewart Locke, Marg Pearcey, Marilyn and Harold Steele, Sylvia and Bob Taylor, Harvey Young, Tom Peckford, Gerry Bowers, Reg White, Dennis Jones and yours truly! See who you recognize!



Gerry presenting gift to Lynne Butler



Marilyn and Harold Steele



Sylvia and Bob Taylor



Harold Steele and Marg Pearcey



Tom Peckford and Wayne Cantwell



Ruby and Aubrey Hill



Jerry Goulding



Ewart Locke



Sharron Callahan from CARP



Derrick Hierlihy and Ralph Moores



Gerry presenting gift to Ralph Morris



Lynne Butler



Harvey Young



Patricia Cantwell



Lunch is Served



Dennis is ready for the soup!



Ewart and Bob share a laugh



Lunch and a Chat



Sylvia joins in with a great smile



Reg White takes a break



Sheila Williams was a great lunchtime entertainer!



Gerry, Rick Bouzan, Reg and Eric Miller

and he, along with an enthusiastic crew, have once again done us proud!

Reg and his team assembled at Hydro Place around 8:00 AM on Saturday, May 26. After the safety talk and general instructions, Reg assigned the groups their own area and made sure everyone had safety vests and gloves. Did I forget to mention a good supply of garbage bags as well? Soon, everyone was off. It was a beautiful sunny day and spirits were high. After the cleanup, it was time for a reward for all that hard work. All the volunteers were treated to lunch at KFC. All in all, a great day for both the environment and our volunteers!

Taking part in the spring cleanup this year were: Stella and George Fowler, Rick Green, Aubrey Hill, Larry Lehr, Ewart Locke, Gerard Piercey, Harold Steele, Rami Wadhwa, Dennis Jones and Reg White. This was the first time for Larry and Rick and we hope to see them again for our fall cleanup! Thanks very much to everyone who took part!

Team Gushue Highway Cleanup

A portion of the Team Gushue Highway is looking a lot cleaner these days thanks to members of Silver Lights and friends! There were MANY bags of garbage collected from the sides of the highway. Reg White volunteered to be the Team Lead for the cleanup

If you missed this opportunity to participate, we'll be doing the Fall Cleanup in a few months. Watch out for the announcement. We hope to see you there! Below are a few pictures taken that day.



Starting Out at Hydro Place
Harold Steele



Aubrey Hill, George and Stella Fowler at
KFC



GarbageBags



Gerard Piercey and Ewart Locke enjoying
a well deserved lunch at KFC



Reg and Dennis
Notice the Empty Box!



Larry Lehr and Rick Green
Great to have you with us!

25 Year Club

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

Employees for the second quarter of 2012 are:

Frank Ricketts
Gary O'Brien
Derek A. Rendell
Carl Seymour
Terry Barnable
Gerard Cochrane
Terence Gardiner
Leon Hopkins
Craig Warren
Keith Saunders
Fred Murphy
Karen Walsh

Upcoming Events

Trip to Tuckamore Lodge, Main Brook
September 5 - 7, 2012

Silver Lights is organizing a trip to Tuckamore Lodge, Main Brook for September 5, 2012. The 3-day, 2-night trip includes:

- accommodations (based on double occupancy)
- daily breakfast
- superlative amenities (See website for complete listings)

NOTE: Transportation to and from Main Brook is the responsibility of members.

Retirement Seminar

The Silver Lights executive have had preliminary discussions with Nalcor's Human Resources Department on holding a series of Retirement Seminars across Newfoundland and Labrador. The idea would be for retirees to meet with Nalcor employees who are considering retirement. The retirees would discuss the planning they undertook prior to making the decision to retire, provide hindsight as to what plans worked and what didn't, and provide some of their personal experiences associated with retirement. If you are interested in helping with this undertaking or are interested in finding out more about it, please contact the Silver Lights executive at 709-737-1378 or Email us at silverlights@nlh.nl.ca

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.

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.

Everyday Life

Advance Health Care Directives - Part II

Public Legal Information Association of Newfoundland and Labrador (PLIAN) is a non-profit organization dedicated to education Newfoundlanders and Labradorians about the law. They provide public legal education and information services with the intent of increasing access to justice. The article below is taken from PLAIN's website <http://www.publiclegalinfo.com/publications/seniorsandthelaw2011.pdf>

In this newsletter, we conclude our discussion of advance health care directives. Please note that this article contains only general information and is not intended as legal advice. In order to discuss your particular situation, we suggest that you consult with a lawyer.

What can be included in my Advance Health Care Directive?

(This list is not necessarily exhaustive)

The Substitute Decision Maker: In your Advance Health Care Directive you can name a substitute decision maker. This person will be responsible for communicating instructions that you have put in your directive to your health care professionals, and when necessary, this person will make health care decisions for you. You may also want to name a back-up substitute decision maker in

case your original choice is unwilling or unable to act for some unforeseen reason. The person you name as your substitute decision maker must agree, in writing, to accept this role.

Instructions: The instructions you put in your Advance Health Care Directive provide guidance for your substitute decision maker. You can include general principles regarding your health care that you want your substitute decision maker to keep in mind when making health care decisions for you. For example, there may be some treatments, such as blood transfusions or organ transplants, that for personal or religious reasons, you do not want to undergo in any circumstance. You and your doctor may also be able to predict some of the health care decisions that your substitute decision maker is likely to have to make for you. You can put specific instructions for dealing with these decisions in the directive.

Who should be my substitute decision maker?

Your substitute decision maker must be at least 19 years old and must be competent to make health care decisions. This person should be someone you trust, and someone who understands and respects your wishes regarding your healthcare. It is helpful if this person has a good relationship and communicates well with your family and your health care professionals. If you have an Enduring Power of Attorney it is a good idea to ensure

that your substitute decision maker and your attorney can work together. There are some health care decisions, for example, selecting a long term care facility, that are also financial decisions.

What happens if my substitute decision maker is unwilling or unable to act?

If the person you named as your substitute decision maker is unwilling or unable to act, the Advance Health Care Directives Act sets out a list of who will be asked to act as your substitute decision maker in his or her place. The rest of your Advance Health Care Directive remains valid. If there are any members of your family who you do not want to act as your substitute decision maker, you can specify this in your Advance Health Care Directive.

Can I change or cancel my Advance Health Care Directive?

Yes. You can change the instructions in your Advance Health Care Directive by making a new directive. The new one will cancel any earlier directives. You can also cancel a directive by intentionally destroying the original or by having someone else destroy it for you in your presence.

When do I need to update my Advance Health Care Directive?

It is a good idea to update your Advance Health Care Directive regularly. If your instructions regarding your health care change you may want to make a new Advanced

Health Care Directive. You may also want to update your directive if your substitute decision maker is no longer able to take that role, for example, if that person moves away or dies. If you have named your spouse as your substitute decision maker and you are later divorced, the part of Advance Health Care Directive naming that person will be considered cancelled, unless the directive expressly states that it will continue in such circumstances.

What should I do with my health care directive?

Keep the original of your Advance Health Care Directive in a safe place. You should give copies of your directive to your doctor and your substitute decision maker and make sure they know where the original can be found. It is also a good idea to keep a copy of your Advance Health Care Directive in your wallet in case you need emergency medical treatment.

When does an Advance Health Care Directive not apply?

Emergency Treatment: A health care professional normally has a duty to take all reasonable steps to find out if an incompetent or uncommunicative patient has named a substitute decision maker who is available. However, in cases of emergency health care, a health care professional may proceed with treatments that are medically necessary to preserve the patient's health or life, if a delay

in obtaining consent from the substitute decision maker would pose a significant risk to the patient.

Involuntary Psychiatric Treatment:

Neither you nor your substitute decision maker has the authority to refuse involuntary psychiatric treatment or involuntary admission to a psychiatric facility. If you must undergo involuntary psychiatric treatment you are entitled to name a Patient Representative. This person will be able to monitor your treatment and your health care professional must consult with this person when making treatment decisions. This person does not however, have the right to make health decisions for you.

Severance Payments and Retiring Allowances



Employees leave their jobs for a number of reasons on both a voluntary and involuntary basis. An employee may have voluntarily retired prior to their expected retirement date, or may have been encouraged to retire early through the offer of certain other payments from their employer. Additionally, they may have been terminated by their employer due to the elimination of their position.

Whatever the reason, terminated employees are eligible to receive various types of payments from their employer. These payments

vary according to the reason for the employees termination. This article will briefly describe severance payments and how these payments can be sheltered from tax by way of a retiring allowance.

Severance Payments

At present, two jurisdictions require payment of severance pay; the province of Ontario and federally regulated employers. Generally, the amount is related to the employees period of service with the employer. Employers often structure their severance payments to avoid wrongful dismissal suits from involuntarily terminated employees. Another reason is to provide an incentive for taking early retirement or reward an employee for long service upon regular retirement. Generally, the longer you have been with the company, the higher the severance.

Severance payments can be made in either a lump sum or as a series of payments depending upon the degree to which the employer is willing to be flexible. The decision depends on a couple of factors; flexibility and tax deferral. A series of payments is like receiving a salary and may provide access to other company benefits including pension benefits. However, a lump sum payment may be preferable to pay off debt or if there are concerns about the companys ability to meet the on-going payments.

Regardless of how they arise, severance payments are eligible for treatment as a retiring allowance payment for tax purposes. These payments may be eligible in part or in whole for transfer to an registered retirement

savings plan (RRSP) in the amounts allowed under tax legislation.

Retiring Allowances

According to the Income Tax Act, retiring allowances are considered to be payments made in the event of loss of office or employment at or after termination of employment. Like ordinary employment income, if a retiring allowance is received as cash it is subject to withholding tax at time of payment. This tax may be deferred if the funds are transferred to an RRSP. You have up to 60 days after the end of the taxation year in which the payment was received to re-contribute the eligible portion to an RRSP.

CCRA views a retiring allowance as a special RRSP contribution, so it has no impact on a persons regular RRSP deduction limit (over and above normal contributions). The maximum amount a person can roll into an RRSP as a retiring allowance is \$2,000 per calendar year (full or partial years) of service prior to 1996, plus \$1,500 per calendar year (full or partial year) of service prior to 1989 (providing no vested pension plan contributions were made in the year and no credit was received for any company contributions to a pension plan).

For example: An employee who began working in March 1985, joined the companys pension plan in January of 1987 (all pension benefits have fully vested), was terminated in April 2001 and given a severance package which includes a \$50,000 amount that qualifies for a retiring allowance. The maximum amount this individual can roll into an RRSP

as a retiring allowance is determined as follows:

Number of calendar years employed prior to 1996: $11 \times \$2,000 = \$22,000$

Prior to 1989, the number of calendar years employed when not a member of a vested pension plan or DPSP: $2 \times \$1,500 = \$3,000$

Total: \$25,000

In the above example, only \$25,000 can be rolled into an RRSP as a retiring allowance. The remaining \$25,000 would have to be taken into income, just like salary or wages, and taxed accordingly.

The eligible portion of a retiring allowance can only be transferred to a personal RRSP and cannot be transferred to a spouses/spousal RRSP.

Alternative Minimum Tax (AMT)

In the past, individuals receiving large retiring allowances had to be careful not to trigger the alternative minimum tax. The 1998 federal budget eliminated the need to include retiring allowances when calculating AMT and this change is retroactive to 1994.

Conclusion

The loss of a job is difficult under any circumstances and the first item you may need to deal with is how to handle any immediate payments offered. A retiring allowance payment can present you with an opportunity to significantly increase the value of your RRSP.

Note: The above article is for information purposes only and should not be construed as offering tax advice. Individuals should con-

sult with their personal tax advisors before taking any action based upon the information in this article.

Chris Schwartz, CMA is part of the MYW Consulting Group at ScotiaMcLeod. Chris can be reached at 709-576-1387 or chris_schwartz@scotiamcleod.com.

Technology: More Fun With Your GPS

Last issue we talked about using your GPS for geocaching. In this issue we'll talk about using your GPS for improving the open source map called OpenStreetMap.

OpenStreetMap (OSM) is a collaborative project to create a free editable map of the world. Two major driving forces behind the establishment and growth of OSM have been restrictions on use or availability of map information, and the advent of inexpensive gps units.

Maps are an important and useful method of conveying spatial and visual information quickly and clearly. You can use maps in a variety of ways to help make decisions, to convey safety information, to efficiently move around a community, or to describe where to go and how to get there. Traditionally, this useful information is collected and maintained by organizations whose main motivation and interest is in making money from the maps. But often, the use of these maps is restricted, and in cases where it's not profitable to create or maintain them, good maps

may not even exist. OpenStreetMap was created to fill these voids: it is an open, freely-editable, wiki-style map of the world.

For many people, participating in OpenStreetMap is about having fun while creating data that others can use freely. Contributing to OpenStreetMap is a great way to explore a town you've never visited before, a reason for learning more about somewhere you're familiar with, and a means to becoming deeply knowledgeable about places you care about, using data collection as an excuse for all these activities! Additionally, collecting map data on foot or bicycle is a great way to maintain physical fitness and an excellent reason to be active outdoors.

To use openstreetmap, simply use your browser to go to the web site <http://www.openstreetmap.org>, zoom in to an area of interest, and browse the map. If you would like to modify or add to the map, you'll need to set up an account using your e-mail address. Registered users can upload GPS track logs and create new roads, paths and trails on the map.

No paths described in this issue's ECTA hiking section for example, have yet been mapped. So why not put your GPS in your pocket, take a hike, and add the paths to the map.

State of the Newfoundland and Labrador Map

For the Island of Newfoundland, the hydrodology (coastline, rivers, lakes, streams) is complete. However, much of the data came from older Canadian and Newfound-

land topographic maps, and some of the names of features may not be correct. Most of the roads are implemented, but hiking paths and woods roads are incomplete. Amenities (shops, schools, churches, public buildings) are incomplete as well.

For Labrador, hardly anything is complete.

So, what can you do?

If you're going on a hike on a known trail, take along a GPS and set it to record your position as you go. When you return, you can upload the gpx data from your gps, and add it to the map using one of the free tools provided (Potlatch or JOSM).

You can do the same thing if you're out for a run on your snowmobile or ATV (on known trails), or if you're driving your car in Labrador.

You can also add points of interest to the map. Using your gps, or local knowledge you can enter the location of all of the coffee shops, convenience stores and supermarkets in your community, or the local names of rivers, lakes, harbours or headlands.

To get started, you can check out the guide at http://wiki.openstreetmap.org/wiki/Beginners%27_guide, or you can dive right in and start adding to the map.

East Coast Trail Hiking

This summer is shaping up, weather-wise, to be one of the better ones we have experienced in a while. What better way to enjoy everything our province has to offer in the way

of breath-taking scenery than to take advantage of one of the trails of the East Coast Trail Association.(ECTA). Over the next few months, the ECTA has many hikes scheduled for all fitness levels. Check out their website for up-to-date information. http://eastcoasttrail.ca/scheduled_hikes/.

Please note that these hikes are not organized by the Silver Lights Club.

For the month of July, the following hikes are offered (weather permitting):

Wreck Path

(Cappahayden - Chance Cove)
June 30, 2012 (Saturday)

Cape Spear Path

(Cape Spear - Maddox Cove)
July 1, 2012 (Sunday)

Stiles Cove Path

(Pouch Cove - Flatrock)
July 7, 2012 (Saturday)

Sounding Hills

(Ferryland - Aquaforte)
July 15, 2012 (Sunday)

Bear Cove Point Path

(Kingmans Cove - Renew's)
July 21, 2012 (Saturday)

Goat Cove Path

(St. Philips - Beachy Cove)
July 29, 2012 (Sunday)

the only sod covered dinner theatre in North America.

Events Around the Province

There is just so much to do around our province during the summer months, it's hard to know where to begin! Dinner theatres, folk festivals, come-home-years, Canada Day celebrations, regattas, the list goes on. Below are just a sample of some of the events happening in Newfoundland and Labrador this summer.

The World's End Theatre Company

<http://www.worldsendtheatre.org>

Central

1 Jan 2012 - 31 Dec 2012

Fogo Island

Join us for the World's End Theatre Festival. Hosted throughout Fogo Island-Change Islands, these productions celebrate the rich history and culture of the Fogo Island-Change Islands area.

The Great Viking Feast Dinner Theatre

<http://www.lightkeepersvikingfeast.com>

Western

1 May 2012 - 1 Oct 2012

St. Anthony

Enjoy an evening of food, fun and feuds in

Ghosts of Signal Hill

<http://www.facebook.com/pages/Ghosts-of-Signal-Hill/200025613375505>

Avalon

1 Jun 2012 - 14 Sep 2012

St. John's

Daring escapes, murdered pirates, ghost ships, buried treasure, tragic drownings, and headless phantoms: it is all in a night's work at Signal Hill National Historic Site.

Rising Tide Theatre - Seasons in the Bight Theatre Festival

<http://www.risingtidetheatre.com/>

Eastern

5 Jun 2012 - 6 Oct 2012

Trinity

Rising Tide's award-winning blend of history, drama & culture set amidst the magnificent backdrop of historic Trinity & presented by 50 of the province's finest professional artists offstage and on. Box Office open daily.

Labrador West Regatta

Jean Lake , Wabush

Jul 27, 2012

+1 (709) 944 5780

clarkep@nf.sympatico.ca

Labrador

A fun-filled day of music, food, drink, games of chance, novelties, etc., along with a highly

competitive Olympic style rowing schedule of approximately 20 races.

Dance Up

<http://www.pigeoninlet.com>

Avalon

1 Jul 2012 - 31 Aug 2012

St. John's

Learn the easy moves for participation in Newfoundland Set (square) Dancing with caller Tonya Kearley and fiddler Kelly Russell. Call for Dates and times

Faces of Fort Royal

<http://www.placentiatheatre.ca>

www.pc.gc.ca

Avalon

1 Jul 2012 - 15 Aug 2012

Placentia

Faces of Fort Royal is a bilingual adventure to the past through a period of theatrical pageantry

Sunny Cottage Garden Party

<http://www.harbourbreton.com>

Central

1 Jul 2012 - 31 Jul 2012

Harbour Breton

Enjoy history through a good ol' fashion garden party!

Tilting Days

<http://www.townoftilting.com>

Central

1 Jul 2012 - 31 Jul 2012

Tilting

Live traditional Newfoundland & Irish music, food to tempt the palate and entertainment for the kids. There's something for all ages! event takes place on the last weekend of July each year

Queen Street Dinner Theatre

<http://www.andco.nf.ca>

Central

11 Jul 2012 - 23 Aug 2012

Grand Falls-Windsor

Weekly Performances: Sun to Thu, Jul 11 - Aug 23. Dinner Theatre, Lunch Time Show and Loads of Newfoundland food and fun.

Battle Harbour Fun Day

<http://www.battleharbour.com/home/>

Labrador

21 Jul 2012 - 21 Jul 2012

Battle Harbour

Battle Harbour Fun Day is an annual event celebrating traditional games of skills and chance combined with a "garden party" atmosphere.

Twillingate/N.W.I. Fish, Fun & Folk Festival

<http://www.fishfunfolkfestival.com>

Central

23 Jul 2012 - 29 Jul 2012

Twillingate

Parade, fireworks, traditional Newfoundland music, variety fish meals, kids show, dances, giant craft show, unforgettable scenery. 32nd

Annual Celebrations of the Fish, Fun & Folk
Festival

Makkovik Trout Festival

<http://www.makkovik.ca>

Labrador

24 Jul 2012 - 28 Jul 2012

Makkovik

Makkovik Trout Festival, music, games, parade, dances, family times, tournaments.
Trout Supper

Health & Wellness

Vision and Aging: A guide to good eye health and vision

In our last newsletter we continued the topic of eye and vision health with an overview of cataracts. In this newsletter, we examine macular degeneration. This information is taken from the Canadian association of Optometrists. For more information please see their website: <http://opto.ca/openyoureyes/your-eye-health/eyes-diseases/>

Macular Degeneration

What is macular degeneration?

The macula is the central most part of the retina that is responsible for detailed sharp vision. It is used for reading, driving, recognizing people's faces and fine work. Macular Degeneration is a condition that causes the centre of your vision to blur while the side or peripheral vision is unaffected. It is generally related to the aging process, and is also commonly referred to as Age-related Macular Degeneration (AMD). It is the leading cause of blindness in North America in adults over the age of 55.

What are the symptoms of Macular Degeneration?

Initially, the most common symptom is slightly blurred vision when performing tasks that require seeing detail. A blurred spot or sense that there is dirt in the way of clear vision may develop. Over time, the blurred spot may increase in size and interfere with reading and recognizing faces. Wet AMD causes a straight line to look wavy or distorted, and dark spots may blank out portions of the central vision. There is no pain with AMD.

Are there different forms?

There are two types of AMD: dry and wet. The most common is the dry form. This is the milder form where there is a gradual degeneration of the tissue cells that make up the macula and symptoms generally develop slowly over time. The wet form is a severe leakage, or even bleeding, from weak blood vessels under the macula and symptoms progress rapidly. Wet AMD accounts for approximately 10 percent of all cases, but the dry form can develop into the wet form over time.

Who is at risk of developing Macular Degeneration?

The risk of developing AMD increases with age. High risk groups include smokers and people who have had extensive UV exposure. AMD is also associated with conditions such as high blood-pressure, arteriosclerosis, and those with a family history of AMD.

How can I prevent Macular Degeneration?

Lifelong UV protection and general nutrition are believed to play a key role in preventing AMD. Living a healthy lifestyle by keeping your blood pressure down, reducing your intake of fatty foods and not smoking are all recommended. A diet high in antioxidants such as beta-carotene (a form of vitamin A), vitamins C and E, zinc, lutein, zeaxanthin and selenium can also help prevent AMD. Most of these antioxidants are found in fruits and leafy green vegetables. Regular eye examinations are also important in the early detection of AMD. Early stages of AMD may be found during an eye examination even if no symptoms are noticed. Your optometrist can discuss ways to minimize the possibility of vision loss due to AMD.

Is there treatment for Macular Degeneration?

Currently, dry AMD has no treatment. Many cases of wet AMD can be treated with Photodynamic Therapy (PDT). Early detection and prompt intervention are crucial to the success of PDT for wet AMD. Certain vitamins can assist in slowing down the progression of AMD. It is important to realize that the use of vitamins will not reverse any vision loss that has already occurred, nor will it stop the progression of AMD completely. Regular eye examinations and counseling from your optometrist will let you know of any new treatments that become available.

Is there help available?

Many patients with sight loss due to AMD can benefit from low vision aids. Your optometrist can prescribe magnifying devices to enhance both distance and reading vision. These aids will not restore sight to normal levels but they allow people to maximize their remaining vision. Your optometrist may also train you to use the Amsler grid, which is a tool that can assist in testing the progression of AMD.

Food Safety

Have you ever looked at that unopened container of yogurt and wondered if it was still safe to eat? Well, OK, maybe you're not a yogurt-type person, maybe your preference leans more toward that can of Vienna sausage. When we're in a rush or just too lazy to make our meals from scratch, we often reach for pre-packaged items. Have you ever looked at the expiry date or the best before date and wondered what exactly is that all about? Well read on. This information was taken from Inspection Canada's website.

Date Labelling on Pre-packaged Foods

Information about dates on pre-packaged food is a valuable source of information for consumers. A basic understanding of what terms are used can help you to better understand these labels.

Durable Life “Durable life” means the anticipated amount of time that an unopened food product, when stored under appropriate conditions, will retain its freshness, taste, nutritional value, or any other qualities claimed by the manufacturer. A “best-before” date, also known as a “durable life date”, tells you when this durable life period ends. This information is usually found on the label with the words “best before” and “meilleur avant”. “Best before” dates do not guarantee product safety. However, they do give you information about the freshness and potential shelf-life of the unopened foods you are buying.

“Best Before” Date “Best before” dates must appear on pre-packaged foods that will keep fresh for 90 days or less. Retail-packed foods may be labelled with either a “best before” date and the proper storage instructions if they differ from room temperature (for example, “keep refrigerated”), or the date packaged, along with the durable life of the food (for example, the number of days a product will retain its freshness).

Foods with an anticipated shelf life greater than 90 days are not required to be labelled with a “best before” date or storage information. If manufacturers and retailers choose to provide customers with this information, they must follow the required manner of declaration, as described below.

Expiration Date Expiration dates must be used on the following products: formu-

lated liquid diets (a nutritionally complete diet for persons using oral or tube feeding methods), foods represented for use in a very low-energy diet (foods sold only by a pharmacist and only with a written order from a physician), meal replacements (a formulated food that, by itself, can replace one or more daily meals), nutritional supplements (a food sold or represented as a supplement to a diet that may be inadequate in energy and essential nutrients), and human milk substitutes (infant formula). After the expiry date, the food may not have the same nutrient content declared on the label. Food should not be eaten if the expiration date has passed. They should be discarded.

“Use by” Date The Food and Drug Regulations state the terms “use by” and “employez avant” may replace “best before” for pre-packaged fresh yeast only. It must be presented in the same form and manner as the “best before” date.

“Best Before” Label The “best before” date must be identified using the words “best before” and “meilleur avant” grouped together with the date, unless a clear explanation of the significance of the “best before” date appears elsewhere on the label.

The “best before” date may appear anywhere on the package.

If it is placed on the bottom, this has to be indicated elsewhere on the label.

The month must be in both official languages or indicated by using specified bilingual symbols.

The year is optional, unless it is needed for the sake of clarity (for example, if the shelf life extends into a new calendar year).

If included, the year must appear first, followed by the month, then the day.

Best before

08 JA 30

Meilleur avant

January: JA

February: FE

March: MR

April: AL

May: MA

June: JN

July: JL

August: AU

September: SE

October: OC

November: NO

December: DE

Eating food that has passed the “best before” date

You can buy and eat foods after the “best before” date has passed. However, when this date has passed, the food may lose some of its freshness and flavour, or its texture may have changed. Some of its nutritional value, such as vitamin C content, may also be lost. Remember that “best before” dates are not indicators of food safety, neither before nor after the date. They apply to unopened products only. Once opened, the shelf life of a food may change. NEVER use your nose, eyes or taste buds to judge the safety of food. You

cannot tell if a food may cause foodborne illness by its look, smell or taste. And remember: “If in doubt, throw it out”! Foods that are likely to spoil should be properly stored, and they should be eaten as quickly as possible. Harmful micro-organisms that lead to foodborne illness can grow in foods, even if they do not appear to be spoiled.

The Government of Canada’s role in food safety

The Government of Canada is committed to food safety. Health Canada establishes regulations and standards relating to the safety and nutritional quality of food sold in Canada. Through inspection and enforcement activities, the CFIA (Canadian Food Inspection Agency) is responsible for verifying that food sold in Canada meets Health Canada’s requirements. For more information on food safety, please visit:

Canadian Food Inspection Agency

<http://www.inspection.gc.ca/english/fssa/concen/concene.shtml>

Health Canada <http://www.hc-sc.gc.ca>

Be Food Safe Canada <http://www.befoodsafe.ca>

Additional information on “best before” dates and the labelling of foods can be found in Chapter 2 of the Guide to Food Labelling and Advertising on the Canadian Food Inspection Agency (CFIA) website at http://www.inspection.gc.ca/english/fssa/labeti/guide/ch2ae.shtml#a2_11

NALCOR News

Retirees

Once again, we have a lot of retirees to welcome. 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. Dana Reardon and Amanda Singleton always come through. 'Thanks again' Dana and Amanda!

Lawrence Marrie



Apr 1, 1986 Hired as temporary Utility Worker in Holyrood

Each year Returned to the company in this position

Apr 16, 2007 Permanent hire as Utility Worker in Holyrood

July 21, 2009 Reclassified to General Maintenance B

Apr 30, 2012 Retired

Joe Walsh



Jan 25, 1982 Hired as Distribution Technician with the Power Distribution Division (PDD) in Bay d'Espoir

Nov 2, 1987 Accepted position as Distribution Line Foreman with PDD Central Area located in BDE

Oct 8, 2007 Became Lines Superintendent with TRO Central in Bishop's Falls

Apr 30, 2012 Retired

Harvey Payne

Jul 7, 1975 Hired as permanent Ground Maintenance Man 'B' (seasonal) at Cow Head

Apr 3, 1978 Started Ground Maintenance Program

Apr 15, 1990 Moved into role of Driver Ground Worker

Apr 30, 2012 Retired

Claude Davis



1976-1979 Had temporary time with CF(L)Co as Summer Student

Jul 22, 1981 Hired as Distribution Technician with Power Distribution District, Operations Division in Hawkes Bay

Sep 9, 1985 Appointment to position of Distribution Technician with PDD Technical Services in Bishop's Falls

Sep 8, 2008 Promoted to Distribution Services Supervisor in TRO Central, Bishop's Falls

Apr 20, 2012 Retired

Robert Hobbs



Jun 1967 Summer Student position as Labourer in Bay d'Espoir

Jul 1, 1968 Summer Employment as Helper in Whitbourne

July 1, 1969 Summer Employment with Spraying Programs in Bishop's Falls

July 3, 1980 Hired as Journeyman Industrial Electrician in CF(L)Co.

Aug 1, 1983 Started as Electrical Maintenance 'A' in Bay d'Espoir Generation Station

Aug 7, 1989 Transferred to Holyrood Thermal Generation Plant as Electrical Maintenance 'A'

Sep 5, 2011 Started as Electrician / Gas Turbine Operator with Hardwoods terminal station

Apr 30, 2012 Retired

Randy Heath



Jul 13, 1974 Hired as summer student with Recreation in Churchill Falls

1975 Returned as Summer Student

Nov 1975 Hired as Recreation Attendant

May 2, 1977 Hired into Apprenticeship Program - Operator (Power Systems) in Churchill Falls

1980 Earned Diploma as Power Systems Operator and was employed as a Powerhouse Operator and Control Room Operator

Mar 9, 1987 Moved to Bay d'Espoir accepting position of System Operator in the Energy Management Section

Aug 20, 1990 Transferred to St. John's to work in ECC as System Operator

Mar 1, 2001 Accepted position of Shift Supervisor ECC

May 31, 2012 Retired

John Mallam



As a work term student, John worked with an independent contractor as a Jr. Mechanical Inspector at Churchill Falls.

May 1975 Began with company as Junior Engineer Mechanical in PDD Design and Construction

Oct 3, 1977 Transferred from Operations to Projects; assigned to Bay d'Espoir for commissioning, then through to Holyrood

Jun 1, 1979 Formally assigned to position of Construction Engineer (Mechanical)

Apr 1, 1980 Appointed to Mechanical Design Engineer with Engineering and Construction Division; Later assumed responsibilities of Sr. Mechanical Engineer

Mar 27, 2006 Named the VP, of Engineering Services

Oct 1, 2010 Took on new role as Lead Mechanical Engineer role with LCP (Lower Churchill Project)

May 31, 2010 Retired

Vernon Oldford



May 4, 1981 Hired as Apprentice Lineman in Springdale (rotated through Whitbourne and Happy Valley)

Sep 24, 1984 Upon successful completion of Apprenticeship Training, moved into role of Lineman 'A' with Power Distribution District (PDD) in Happy Valley

Sep 16, 1988 Transferred to Central Area PDD in Springdale

May 31, 2012 Retired

Dean Roberts

Aug 29, 1988 Hired as Office Supervisor with Hydro Generation in Bay d'Espoir

Jan 4, 1999 Appointed to Support Services Administrator - Hydro in Bay d'Espoir
April 9, 2001 Took an 18-month secondment to Liaison Officer for Granite Canal Project
May 31, 2012 Retired

Winston Hughes



Aug 21, 1978 Hired as Meter Reader/Collector in Flower's Cove area
1987-2012 Remained committed to company for 34 years and availed of training opportunities.
May 31, 2012 Retired

Ern Barbour



Jun 16, 1982 Hired as Metering Technician II with P.D.D. Operating Service at Holyrood Generating Station
Sep 13, 1982 Transferred to P&C Central in Bishop's Falls
Jun 16, 1985 Advanced to Technologist
Apr 28, 1983 Relocated from Bishop's Falls P&C to Whitbourne P&C
Jan 2, 1991 Promoted to 'Revenue Metering Supervisor' located in St. John's
May 31, 2012 Retired

Harold Lee

Jun 3, 1985 Hired with Operations in Bay d'Espoir; Spent time as Utility Worker and General Maintenance
May 15, 1989 Hired in permanent position of General Maintenance 'A'
Apr 1, 2007 Reclassified to Carpenter
May 31, 2012 Retired

Wayne Hoskins

Dec 13, 1976 Hired as Distribution Technician in Happy Valley
Dec 13, 1980 Progressed to Distribution Technologist
Dec 13, 1982 Became a Senior Technologist
Jul 4, 2005 Took on role of Planner in TRO Labrador- Happy Valley
May 31, 2012 Retired

Randy Pearcey



Dec 19,1988 Hired as Driver Clerk with
Transportation

Stepped up to take on additional tasks over
career with Transportation

Jun 30,2012 Retired

Jeremiah (Jerry) Kearley



Oct 2,1989 Hired as Security Guard with
Hydro Generation in Bay d'Espoir

Oct 28,1996 Took on role of Water System
Attendant with Hydro Gen

Jun 30,2012 Retired

Smiles & Laughter

Smiles and Laughter

I've often wondered if you had to live life over, could you start out as a senior and gradually get younger! Just imagine, you would start off with all the wisdom that comes from years of life's experiences and then as the years go by you become a kid again carefree, healthy, loads of energy and not a care in the world! Sounds good to me. Well, as crazy as this sounds, it seems there was at least one other person who had similar thoughts Woody Allen! Read on!

My Next Life by Woody Allen

In my next life I want to live backwards. You start out dead and get that out of the way.

Then you wake up in an old people's home feeling better every day.

You get kicked out for being too healthy, you collect your pension, and then when you start work, you get a gold watch and a party on your first day.

You work for forty years until you're young enough to enjoy your retirement.

You party, drink alcohol, and are generally promiscuous, then you are ready for high school.

You then go to primary school, you become a kid, you play. You have no responsibilities, you become a baby until you are born. And then you spend your last 9 months floating in luxurious spa like conditions with central

heating and room service on tap, larger quarters every day, and then voila!

You finish off as an orgasm!

I rest my case

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