



SILVER LIGHTS CLUB

NEWFOUNDLAND AND LABRADOR HYDRO
A Nalcor Energy Company

President's Message

Gerry Bowers

We have been advised that the Nalcor mail room is in financial restraint mode. The consequence for us is to limit our mailings and the size of the newsletter, hence we will email as much as possible from now on.

I'll begin with short points of interest:

1. The semi annual highway clean up in St. John's in May is done.
2. The Spring Info Day was held June 4th, and 95 attended.
3. Our Fall Social after Labour Day, organized for central Newfoundland, is almost full. Details are included in the Fall Trip – Twillingate article on page 10.
4. We have had no requests from Silver Lights members for financial assistance to offset medical travel expenses.

Read on and Regards,
Gerry Bowers

up those weeds, clean up the compost pile, go for that bike ride, clean out the junk closet – yes the list goes on and on. Now don't get me wrong – everything eventually will get done – if not this year than maybe next!

We are surrounded by technology - smart phones, ipads, iphones, ipods, talking GPS(!) – all geared towards making our lives more organized and efficient when in reality, they tend to take control of our time. I suggest that summer is the ideal opportunity to slow down and re-energize the “human battery”. You can start with this newsletter! Special thanks to Ken Ball and our other columnists – Chris Schwartz, Tom Clift and Blair Jerrett. Ken Ball is here with another great article including a one-on-one interview with Howard Oldford. Our columnists have informative articles on financial planning, real estate (home inspections), and river cruising. Thanks so much for your contributions! Meet some of our newest retirees and check out the super sudoku puzzle! There's lots of other great stories and pictures, so grab that cup of tea, settle back in your favourite chair and read on!

Take care and have a safe and wonderful summer!

Editor's Message

Janet Calver

Ah, the long lazy days of summer! If you are a procrastinator like I am, then the days are not nearly long enough. Oh yes, I have great intentions get the seedlings planted, dig

SilverLights News

Out and About with Ken Ball

I'm writing this piece during Easter Week. I have shovelled snow 4 times from Good Friday to Easter Sunday so this may reflect my mood, but I hope not.

Today I had a really good surprise. I was having a coffee at Tims when this gentleman came and sat at the next table. I knew him right away, but like always his name escaped me. I knew it was Jerry Wells's brother but the name wouldn't come. Then I had it! My friend from Bay d'Espoir days, Wallace Wells.

To say I was pleased to see him would be an understatement. Man we had a lot of catching up to do.

Wallace lives in Lower Sackville, Nova Scotia, a long way from his birthplace of Muddy Hole. But his good genes prevailed and he's still the same 'ol Wallace; down to earth and interesting as hell to yarn with.

Since he retired as maintenance supervisor in Bay d'Espoir he's been working his carpenter's trade in Nova Scotia, repairing and renovating houses.

He has had some sickness, but that has been repaired and now he's fit as a fiddle and he assures me his brother, Jerry, has recovered from his ordeal, so now we have two healthy Muddy Holers again. That's wonderful!

Wallace and I talked about the old days with Hydro and what life was like compared to what kids have today. Can you imagine

giving your 13 year old a rifle, axe and dory and sending him down the bay to cut wood or moose hunt. That was how he lived back then, and I would say that he's a much better person for it today.

We got on the topic of communications and Wallace told of the time his father was fishing on a Lunenburg schooner. Word had reached the family that the schooner had left Belleoram bound for Muddy Hole. During this period a vicious storm had come up and the schooner was overdue. There was no wireless in Muddy Hole and no connection to the outside world except by boat. The mail was delivered from Richards Harbour, a small community a few miles to the West. When the mail boat came, everyone wanted to know if he had word about his father's schooner. He had heard nothing, but assured everyone that when he returned to Richards Harbour and there was any news, he would row down off the point and wave his rubber jacket from an oar to let them know that there was good news.

They waited anxiously. The dory came around the point. An oar stood proudly in the sky and waving in the breeze was a rubber jacket. Can you imagine living through that today?

We spent a couple of hours and that passed like a minute. Wallace wanted to know about all the Hydro retirees and passed on his greetings.

This is what makes me write the stuff I do, because I really think it is important that we stay in contact.

Other Retirees I've Seen Lately

Maxine Lake

I saw Maxine at the doctor's office the other day. She must have been there for an annual check-up because she looked in fine form. We only had a few minutes to chat before she got the call. Maxine worked with Hydro in the MIS Department and I think she said they spend some time in Florida but not having copied down my notes I'm not sure, so if this is incorrect I apologize.

John Croft

I saw John the other day at Home Hardware. He looks terrific and is in the process of painting his cabin.

John is taking advantage of the season's trout fishing. He and Wayne Dawe caught their limit of trout the other day.

We discussed, as usual, the medical reports, and I must admit I came out second best compared to John.

John asked me had I seen Gerald Elliott lately because he had not heard from him for a while but I'm happy to report that although I haven't seen Gerald, I did meet his wife, Ruth, the other day and she assured me Gerald is doing fine.

John and Bob Lovett were out to dinner at Allan Parsons' Church recently and from John's report, Allan is doing fine.

John was a purchasing supervisor with Materials Management in St. John's.

Job Norris

I got another surprise call the other night when Job made contact from here in St. John's. It is always so good to hear from my old friends.

We had a nice yarn and Job updated me on friends in central area.

It was nice to hear that they still have the lobster boil in Bishop's Falls and a lot of the retirees attend. These were great times and I always enjoyed them when we lived out there.

Job, Gary Brinston, Ken MacDonald, his brother, Tony, and Father Albert are going on a little poker party at a cabin in the Bay d'Espoir area. I gather the poker is not so important on this trip as the friendship. I'd love to take part in some of their yarns. Have a swalley on me boys.

Job, in his other life, was services maintenance superintendent at Churchill Falls.

Another Face From the Past



Howard Oldford

Recently I sat down with another Hydro retiree, Howard Oldford, and had a yarn

about his life as a Hydro employee. It is so great to have those sessions whereby you talk about friends and acquaintances that you have not heard of in years. Hope it will bring back some memories for you.

Ken: When did you start with Hydro or the Power Commission as it was then?

Howard: I started work in the fall of 1977.

Ken: Where did you work before you came with Hydro?

Howard: I came from Wabush Mines where I was electrical supervisor reporting to Joe Ansara.

Ken: Where did you start with Hydro?

Howard: I started in Bishop's Falls as a supervisor of diesel maintenance with PDD.

Ken: Who was your Supervisor in Bishop's?

Howard: I reported to Bob Diamond.

Ken: What areas did you and your crew cover?

Howard: We covered the NE coast from Gallants in the West and St. Brendan's in the East. The diesel plants in White Bay, Green Bay, Bonavista Bay and a plant in Millertown. The crew consisted of Rufus Baker, Gus Reid, Ron Higgins, Bill Houlihan, Ian Cassell, Jerry Murphy and Everett Pelley.

Ken: What transportation did you use to reach the remote locations?

Howard: Various means – road transport, local ferry and depending on the necessity we flew by helicopter or fixed wing during the winter months.

Ken: Who was the area manager in Bishop's Falls at that time?

Howard: Bob Whitehorne was area manager.

Ken: What diesel plants were under your jurisdiction?

Howard: We had Gallants, Sops Arm, Hampden, Change Islands, Little Bay Islands, Long Island, Fogo Island, Greenspond, St. Brendans, Millertown and Westport. We did maintenance only on diesels in Greenspond because this plant was operated by Light and Power.

Ken: During this period of travel can you remember what the per diem was?

Howard: There was no per diem back then. You paid as you went and submitted your invoices. Per diem came later.

Ken: How did your job at Hydro compare with the one in Labrador?

Howard: It was much more varied and challenging at Hydro due to the remote locations and multi trades, whereas in Wabush I had only electricians and much more equipment to do our work especially on Site. When Bob Diamond retired I accepted the position of senior supervisor of diesel generation for the central area. This included responsibility for the diesel shop and South coast along with the NE coast. My foremen were Ross Head in the diesel shop, Bren Fitzgerald for the diesel plants and Fred Dier as production supervisor. Mike Hearn was safety inspector for diesel plants. Bert Hann was supervisor for Burgeo, Ramea, Grey River and Francois. During my time with Hydro we had fully attended and semi-attended diesel plants. A fully-attended plant had

a chief operator in a supervisory position. The chief operators were, George Pittman at Sops Arm, Randolph Stride at Hampton, Lorne Brown at Fogo Island and Cyril Keeping at Ramea. Roy Norman worked with our department as a senior technologist.

Ken: Who were some of the characters you came in contact with at Hydro?

Howard: They were all characters. Morgan Hollett in the office, Rufus Baker, Everett Skinner and Lou Sibley in the field. They were all a great crew considering the work they had to do and with the conditions they faced, including travelling in the winter, it was hit or miss. For instance, flying from Gander and landing on a bog in Change Islands. This created a rough landing and you were never sure the plane would stay upright. The ferry system was also a challenge but we got it done.

Ken: Do you recall any serious incidents in your department while you worked at Hydro?

Howard: Once while the crew was working on a diesel in Fogo Island, the piston came through the side of the adjacent operating unit and sent its piston and connecting rod across the plant. Fortunately no one was hurt.

Another time, while towing a diesel generator with a tractor from the wharf in Greenspond to the diesel plant, the tractor had a longer towing rope than was needed and while making the turn off the wharf the diesel didn't make the turn

and ended up in the land wash. That created a whole new problem.

Ken: Were you involved in closing down any diesel plants?

Howard: We closed down Gallants, Sops Arm, Hampden, Long Island, Millertown, Change Islands, Fogo and Westport on the NE coast. Later on as senior superintendent we closed Burgeo, Woody Island, English Hr. and Grand LaPierre.

Ken: Where did you end your career at Hydro?

Howard: I finished up working in St. John's on the Y2K whereby we changed over the computer system from 1999 to 2000 to the J.D.Edwards Suite of Software.

Ken: How was Hydro as a company to work for?

Howard: The people at Hydro were exceptional. Because of the changes they encountered daily they had to be. Especially in the operations which included transmission and distribution, diesel generation and other service maintenance departments. As a company it was a good place to work.

Ken: What are you doing in your retirement?

Howard: Relaxing and enjoying myself. I do a little reading and spend a couple of hours a day on the computer for whatever reason. I baby-sit my grandson and keep in touch with family and friends. I enjoy my monthly breakfast gatherings of the Jerry Marks breakfast club. Here we discuss and solve all the provincial and world problems. Unlike Dave Fever,

I pick berries in the fall, not buy them. Since I've quit golf I do a bit of walking to try and stay active.

Ken: Howard ol' man we've got to cut this short cause my wife is getting her hair permed and I got to pick her up.

Old Foolishness (and Good Memories)

These are some of my fondest memories from working in Camp Boggy, Bay d'Espoir. From these profound writings you'll probably say I had a very boring and narrow existence, but on the contrary, we had great times and every day we broadened our perspective by encountering new friends and things we had never done before, and in between times we made life as enjoyable as we could. You must remember we were all in the same boat, dealing with situations that were new and a job that we had to learn from scratch. There were very few rules or guidelines; These came later. We were young and hit or miss situations didn't bother us, hell with the torpedoes, full speed ahead. I don't think I would be able to operate like that now. You were mostly all part of this pioneer experience. Hopefully I'll refresh some of your memories.

When I worked in the warehouse in Camp Boggy, Gordon Sutton worked with me. On Friday afternoons when things were slow I went into my teaching mode and had Gord participate in a spelling bee. We had some good laughs at that *project*.

Phil Malloy was also there with us and did a lot of work on the parts left as spares for the plant. Every Friday Phil would go up to the cookhouse to get any leftover meats

from lunch. Usually he came back with 3 or 4 pork chops which he would put away until he went home. The pork chops, according to Phil were for his dog.

Anyway the minute Phil left for the yard, Gord and I would find the bag of pork chops and eat them; We did leave the bones for the dog. Johnny Poulet and Jim Lee always did a good job on cooking pork chops.

There was one thing that really bothered Gord and that was when the phone rang; He was scared it might be Jimmy Hogg. Gord could rarely understand a word Jimmy said. Jimmy was a Scotsman who had only been in Newfoundland for 3 or 4 years and his accent was hard to understand unless you were used to it. Gord wasn't.

When we first started the warehouse in Camp Boggy we shared the building with the line crew. This group consisted of Jim Long (superintendent), Bob Johns (supervisor) and Frank Beaton (foreman). The crew were Albert MacDonald, Jack Dollimont, Peter Farrell and John Farrell. I spent some pleasant moments listening to those guys and the stuff they had to face on the job. This, you must remember was pretty new to all of us.

I learned to drive while working in Camp Boggy. Jerry Wells used to take me out in the Land Rover he had assigned to him as security supervisor. I can't recall but I'm sure Jerry must have put the oaths out of him whenever I got behind the wheel. He must have been a good teacher though because I passed on the first attempt.

Some of the people we dealt with in those days were Bryant Green, Ray Bradley, Max

Butler, Bob Johns, Jock Arbuckle, Tom Kendall, Jimmy Hogg, George Cox, Bill Lambert, Jim Lambert, Jerry Wells, Harold Kendall, Tom Barnes and lots of others who came to the warehouse for parts. Tom Collier and Tom Benoit used to drop by occasionally to entertain us with their stories and reminisce about life in the bay before the Power Commission. Man, we did some laughing. Lot of memories when I recall my association with this great group of people.

I recall the day the Hydro Trainee Operators walked in through Camp Boggy enroute to the plant. We all wondered who they were because they wore a different coloured safety hat that we had not seen before. It wasn't long before word reached us that they were the new plant operators.

Then there was that tragic accident when some workers from Horton Steele fell from the surge tank they were welding. I remember Jim Long came by and told us what had happened. I can't remember how many men died in that accident, I think it was 3 or 5.

There was also so much for us to learn in materials control. I remember we had a shipment of line equipment, steel and aluminium sleeves from Alcan Products. Each of the parts were numbered individually but our packing slips showed a number that we couldn't find. I mentioned this to Jim Long who put me on to Bob Johns because Bob had worked with these products in Ontario Hydro. Bob came to the warehouse, and although he wasn't certain he felt that the aluminium and steel parts with the same last numbers i.e., AD-7.05 and SD-7.05 made up an assembly number that was quoted on the

shipping document. Looking back that was a major problem but once explained to us it was simple. Since those days we have received and issued many tons of this product.

Although I only spent a year working at this warehouse in Camp Boggy I still have some friends that I met there 50 years ago.

I don't care what my 3 fans say about these articles I write. Most of you must be getting sick of reading this same kind of insignificant dribble, so why don't you help me get some good stuff out to the masses?

If you have a good yarn please contact me
My E-mail address is

kenball@nf.sympatico.ca

Team Gushue Highway Cleanup

The Team Gushue Highway is looking a lot less littered these days. On May 29, members from Silver Lights along with Gerard Piercey and his staff combined forces to clean up the sides of the highway. Reg White once again volunteered to be the Team Lead for the cleanup. The litter-busters met at Hydro Place early in the morning. After a safety talk and some general instructions, the participants were assigned an area and then they were off! If success can be measured by the number of garbage bags left on the side of the highway for pickup, then it was a tremendous success! When the cleanup crew returned to Hydro Place, they were treated to a well-deserved lunch in the cafeteria.

Taking part in the cleanup this year were:

Harold Steele, Ewart Locke, Vern Penney, Reg White, Dennis Jones, Gerard Piercey, Jabe Hunter, Gary Poole, Matthew Leonard, Scott Reynolds, Robert Baker, Jeff Williams, Steve Drew, and Mike Sweeney. We, and our environment, owe you a big "Thank-you!!



Hard at Work Picking up Litter



Clean Up Team Meet in Hydro Place Lobby



Support Van



Equipped and Ready to Go



A Well-Deserved Lunch at Hydro Place



Thanks for All Your Help!

Silver Lights Spring Information Day

June 4, 2013

The Silver Lights Spring Information Day took on a different look this year. Silver Lights executive approached Nalcor's Human Resources (HR) department to see if there was interest in holding a retirement seminar for existing employees with 25 years of service or more who are on the verge of retiring. Gerard McDonald, Vice President Human Resources, was very enthusiastic about the idea. Nalcor generously picked up the tab for the hall rental and lunch for the 95 attendees (employees and their spouses/significant others).

Although Gerard McDonald was unfortunately not able to attend the opening remarks, there were a number of great presentations including the following:

Silver Lighters Reg White and Ken Ball who kicked off the day with their own personnel experiences on the transition to retirement. (Thanks to both of you –job well done!);

An overview of the public service pension plan by Peggy Beer, HR Specialist - Compensation and Benefits;

An overview of federal income and security programs by Chafika Dominic, Citizens Services Officer Service Canada; and

A presentation on financial planning by Chris Schwartz, Investment Advisor - Scotia McLeod.

All in all, a very successful day and many thanks to all who made it possible!

Newsletter Distribution

As Gerry mentioned in his President's Message, we are trying to cut down on the cost of producing the Silver Lights newsletter. The cost, both financially and environmentally, is something we should all be conscious of. We have close to 900 members. It costs a fair chunk of change to produce a paper copy of the newsletter and then mail it out to the membership. Nalcor has been very supportive of our newsletter but we want to do our share to keep costs under control and be good environmental stewards at the same time. If you are currently receiving the newsletter in the mail, we are asking you to send us your Email address so that we can send you the newsletter electronically. Besides cutting

down on the distribution costs and reducing paper, the electronic copy will be in colour and the pictures will be much clearer. The electronic copy will be available in two formats – pdf, which can be accessed using any operating system, and epub, which can be used on any eReader. Please help us out with this and send along your Email address to Silver Lights.

25 Year Club

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

Rodney Kendall	Bay d'Espoir
David Barron	Happy Valley
Philip K. Jeans	Hydro Place
Lisa LeDrew	Bishop's Falls
Alonzo Pollard	Holyrood
Roderick Cabot	Happy Valley
Christopher Fry	Hydro Place

Upcoming Events

Safe Driving for Seniors

July 3, Hydro Place

Bill Walker has arranged for a 3 hour long seminar to be held at Hydro Place on July 3, 2013 on Safe Driving for Seniors. It is presented by the Newfoundland Safety Council

and is open to all Silver Lights members. An Email was sent to all members outlining the details. Thank-you Bill for taking this on and making all the arrangements!

Christmas Float Theme

With only 5 months to go before the Santa Claus parades begin in November, it's not too early to get your thinking caps on and come up with some ideas for a theme for the Silver Lights Christmas float. In the past few years, Silver Lights has had beautiful floats. It takes many, many hours to design, cut, build, paint, etc but it all has to start with an idea. So talk with your grandchildren and get your creative juices running. Send your ideas along to Cindy Morgan or to Silver Lights. (See contact information on back page.)

Fall Trip – Twillingate

September 4 – 6, 2013

Silver Lights is organizing a fall trip to Twillingate, September 4 – 6. Twillingate Adventure Tours offers a 2-night stay in a restored 1800's heritage home in the heart of Twillingate. The rate is \$299.00 per couple and Silver Lights is contributing \$200.00 per couple. So far, we have 8 couples coming. There is space for one more couple in the Harbourside Inn, however, there are many other accommodations in the area so we have room for lots more.

If you are interested in joining us, please send along a \$100.00 deposit to

Silver Lights by July 31, 2013. (For more information on Twillingate Adventure Tours check out this website: <http://twillingateadventuretours.com>)

Everyday Life

Scotia McLeod

Timing Retirement

The first Canadian baby boomers have hit official retirement age. Some may have retired early and later cohorts will wonder if they can follow suit. They all face the same questions: Is time on their side, or will they have to delay retirement? Will they have enough to live on?

It depends on the definition of enough. Boomers have been hit hard by market turmoil – the dotcom bust in 2001, the financial crisis of 2007-2008 and the recent sovereign debt crisis. That has put to the test the notion, popularized in the 1990s, that over the long term stocks outperform bonds. In fact they haven't. The question is - what do you do in a market like this? Do you choose to be in a volatile market, or do you say "No, I'm happy with 2% GICs."?

But bonds haven't done so well either—not for prospective retirees looking to fund retirement. It is a very different game today than back in the early 1990s when interest rates were still able to offer you 8% in an insurance company guaranteed investment account that could go out, theoretically, as far as 35 years. In today's environment this is rarely possible.

Retirement timing doesn't depend solely on assets amassed in RRSPs. There are tax-supported benefits, namely Old Age Security. The Canada/Quebec Pension Plan is available at age 65 – with reduced benefits for

those who take it as early as age 60, and higher benefits for those who delay. Still, these two plans represent an income replacement rate that maxes out at about 38% of the average wage of \$47,000.

CPP/OAS will provide a modest income which needs to be supplemented with private savings and pensions – your company plan, a deferred profit-sharing plan or a group/self-directed RRSP. If you are lucky enough to have a defined benefit pension you will be able to provide a projection so you will have an idea of what that will provide.

Older boomers are more likely to have pensions than younger workers are – or bits of pensions. You either worked for a company and have a pension and a few RSPs or you have moved around a fair bit, like many of us do, and worked five to seven years for each company. In that case, you might have a series of locked in retirement plans and LIFs, so it's a matter of consolidating and sorting through these to see what's the best way to go.

What's crucial here is figuring out at what age you can start drawing your pension or locked in account.

You have to ask yourself, "Can I take an early retirement? If so, will my pension be reduced and by how much? Does my pension have survivor and/or death benefits? Is my pension protected against inflation? If so, is it partially or fully protected? Would we consider downsizing our real estate to provide additional retirement funds?"

But there is a more fundamental question: how does the balance sheet look against the income statement. Here is where you calcu-

late expenses, income and savings. Once you have run the numbers you can get some idea of what is possible. If you are short of your target you will have to make some big decisions on delaying retirement, investing more aggressively and/or cutting expenses.

It may mean working a little longer, perhaps part-time, perhaps even in a different field. And it's not just financial necessity that propels that decision. Some people will not be making the kind of money they were making before, but they're all making a few dollars and have a quality of life in retirement that's better than just sitting at home.

Which leads to another question: are you ready, psychologically, for retirement? Many aren't. Since retirement is such an emotional decision, you should also consider whether you are actually prepared to give up your working lives and the sense of purpose and identity that goes along with it.

Everyone has a different set of circumstances. Be sure to review yours and prepare a plan that is best suited to you and your family to provide the retirement lifestyle you require and desire.

Article revised from Advisor.ca (May 21, 2013)

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Let's Talk Real Estate

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Home Inspections

The topic I have chosen for this edition is home inspections. Personally, I always suggest to my clients who are purchasing a home to always employ the services of a home inspector. The amount it costs far outweighs the possible expenses that could be incurred with deficiencies that went undetected when the purchaser viewed the property.

Many people misunderstand the purpose of a home inspection. The purpose of a home inspection, according to the Newfoundland and Labrador Association of Realtors Home Inspection Report Addendum "is solely for the purpose of determining if the current condition of the property's structures, mechanical, electrical, and life safety items are defective." In other words, it is to determine if there is a current condition that is of a major concern. Some of the typical items that would be included are areas of the house that were not constructed to the current municipal, provincial, or national building codes. Floor joists or roof trusses that are not properly supported, mold or mildew conditions, water penetration in the foundation, walls, or roof, electrical wiring and breaker panels that cannot support the demands of a typical household, leaking or blocked pipes, insufficient clean-outs, air flow in the attic, founda-

tion cracks, having more than wire attached to a single breaker or fuse, and roof shingles that are in poor condition are more of the most common legitimate deficiencies that occur.

Although home inspectors often point out items that are nearing the end of their practical life, such as roof shingles that are close to 25 years old or water boilers that are more than 5 years old, as long as these items are not currently deficient, then they do not meet the requirements for legitimate deficiencies in a home inspection, and cannot be expected to be replaced by the vendor. It is up to the purchaser to determine how old the shingles are or how old a hot water boiler is before deciding what price they plan to offer for the property.

Cosmetic issues such as holes in walls, cracks in windows, cracks in plaster joints, or anything that was clearly visible when the house was viewed by the would-be purchaser, do not qualify as deficiencies. If you want something corrected that you saw during a viewing, be sure to have your realtor ask to have that written in as part of the purchase agreement. Do not leave it to the inspector to point out.

Inspectors will often point out items in older homes that would be required under current building codes. However, if they were not required by the building code of the era that the house was built in, then they are not required to be brought up to the current code. For example, current code requires ground fault plugs in kitchens and bathrooms, however they are not required in homes that were built before that became a requirement and

do not constitute deficiencies in a home inspection.

Many consumers assume that if a major item comes up in a home inspection, they then have the right to walk from the deal. However, the vendor of the house has the right to correct the deficiency in a professional manner in order to keep the deal alive. In fact, the vendor has the right to view the home inspection results to verify that the work is required. Another option is that the vendor and the purchaser may come to a financial arrangement to compensate for the deficiency as long as both parties are agreeable. Home inspections are not designed nor meant to be a method for purchasers to negotiate a lower selling price.

Once the deficiencies have been identified, and an agreement has been worked out between the vendor and the purchaser, all the items should be put in an amendment and signed by both parties. At this point the same amendment should delete the home inspection clause. This verifies that both parties are in agreement and prevents purchasers from demanding extra items after the agreement has been made. Purchasers have the right to have a post inspection follow up by the home inspector to determine that the agreed upon deficiencies have been indeed corrected. This is at the purchasers expense.

Recently, Canadian Mortgage and Housing Corporation came out with evidence that some stucco applied previously to 1976, may contain asbestos. If you purchase a home that would have been built in 1976 or earlier and it has stucco on the ceilings or walls, it is advisable to request the owner to have it tested

for asbestos as part of your offer. Levels of one percent are acceptable, however anything over that, is considered a risk. Actually, although stucco may contain asbestos, it is generally harmless unless it is disturbed. Painting over it, or applying new sheetrock over it may not cause you problems, but removing it and disposing of it should be done by professionals. You may be okay with purchasing the home and leaving it as it is. At some point in time you may decide to sell your home, and this may cause problems for you in the resale market.

Some older homes have 60 amp electrical service. This is not acceptable to insurance companies. Bear in mind, changing or upgrading an electrical service requires a permit and to obtain such a permit often requires that you also upgrade any electrical issues in the house. This can be an expensive proposition.

A very common electrical issue that is discovered in home inspections is double tapping. This expression refers to a single electrical breaker in your panel having more than one electrical wire attached to it. Each wire should have its own separate breaker. This is not an expensive fix, often it is less than \$200.

Cracks in foundations are found frequently in homes. These are usually not of a structural nature but may be a concern for water penetration. Not all cracks allow water penetration. In the event that water penetration may occur, there are companies who professionally seal these cracks with a sealant that is force pumped in the crack so that it fills the thickness of the concrete wall and pre-

vents any water from entering.

Home inspections usually cost in the range of about \$500 for homes up to 3000 square feet with an increase of about \$25 for every 500 square feet above 3000 square feet. There are several home inspection companies in the phone book and most I have dealt with provide good professional service.

If you have any questions concerning real estate, feel free to email me or phone me. I am only too happy to help you. If there is a topic you would like for me to cover in a future article, again just let me know.

River Cruising is All the Rage

LeGrow's Travel has the experts to get you on your way.



Rhine River Cruise

“River cruising through the ancient waterways of Europe – now that’s what I call a vacation,” says Heidi Pound, Manager, LeGrow’s Travel, Atlantic Place, St. John’s. Paris, Vienna, Luxembourg...Because so

many European cities and towns were constructed along waterways, they were literally made to be accessible by river. Unlike traditional, large cruise ships, which are too large to navigate these areas, flat-bottomed river cruise ships are uniquely designed to access every nook and cranny along the might rivers of Europe.

“Imagine watching the scenery glide by through the wall-to-ceiling windows and French balcony of your gracious stateroom,” says Heidi. The Rhine, the Danube, or the Rhone, or even China’s Yangtze River are popular river cruise hot spots. River cruising means sailing directly to the heart of every destination and docking in the middle of town. “What a joy not having to place your baggage outside your door every morning by 7 a.m”, says Heidi. “And there are great inclusions – including shore excursions and wine with meals. It takes all the decision-making out of your hands. I can’t recommend it enough.”

River cruising means spending less time getting there – and more time being there. Most river ships accommodate between 150 and 300 guests. The onboard service is incredible, and guests enjoy local wines and cuisine.

And it’s not just Europe. More and more destinations are being added all the time. Here are just a few: Spain, Portugal, Russia, Vietnam, Cambodia, Africa, Egypt, Galapagos Islands, and China. Some of the most popular itineraries include stops in: Budapest, Amsterdam, and Prague.

Contact your local LeGrow’s Travel office for more details, or visit: www.legrowstravel.ca

legrowstravel.ca

Events Around the Province

Alexander Bay Days Festival

Central

Glovertown

Alexander Bay Days is a family oriented, multi-activity festival held annually during the last weekend of July.

Jul 25 - 28, 2013

(709) 533 9176 bart@nf.sympatico.ca

www.glovertown.net/residents/recreation/fesitvals-events.aspx

Ann Harvey Days Festival

Western

Isle aux Morts

A celebration of the heroism of Ann Harvey’s Family and their Newfoundland dog Hairy-man.

Jul 26 - 29, 2013

(709) 698 3441

blanfordbillard@yahoo.ca

www.isleauxmorts.ca

Annual Farm Field Day

Avalon

St. John’s

The event will feature research displays and free tractor rides. Free parking and free admission. Rain or Shine. 10am -5pm.

August 9, 2013
(709) 772 0461
lesley.cowan@agr.gc.ca

Annual Harbour Grace Regatta

Avalon
Harbour Grace
Enjoy a day at the races! Including games,
food, entertainment and more.
Jul 27, 2013
(709) 596 6753

Bakeapple Folk Festival

Labrador
Forteau
Local culture & talent, nightly entertain-
ment, crafts, displays local foods, family
entertainment & folk festival.
Aug 9 - 11, 2013
(709) 931 2097
dnkflynn@hotmail.com

Bird Island Puffin Festival

Eastern
Elliston
An eight day event featuring live local enter-
tainment, traditional meals served from the
kitchen, and moose burgers.
Jul 14 - 21, 2013
(709) 468 7080
rootcellars@persona.ca
www.rootcellars.com

Boat Building Workshop

Avalon
Winterton
Looking for a great workshop for traditional
wooden boat construction? Join us at our
upcoming workshops.
Jul 6 - Aug 24, 2013
(709) 583 2044
jenn.woodenboatmuseum@gmail.com
www.woodenboatnl.com

Brigus Blueberry Festival

Avalon
Brigus
A fun-filled weekend for all ages. Folk fes-
tival, cash bar, parade, pie eating contest,
Missed Pageant, craft tables, baked goods,
traditional food, moose burgers, games of
chance, adult dances. 3-foot blueberry pie
on display. Fireworks Sunday night. Newfie
night, and Ecumenical Service.
Aug 8 - 11, 2013
(709) 528 3201
byronrodway@personainternet.com
www.brigus.net

Craft and Trade Show

Central
Springdale
It's a show visitors and exhibitors shouldn't
miss. This year there will be over 85 booths
and an estimated 4000 people in attendance.
Sep 12 - 13, 2013
(709) 673 3439
townoffice.springdale@nf.aibn.com
www.townofspringdale.ca

The Gathering Fire-Food-Music

Central

Burlington

Join Shaun Majumder and guest chefs and musicians as they explore the worlds of food and music.

Aug 23 - 25, 2013

(709) 1 416 803 2697

thegatheringburlington@gmail.com

www.thegatheringburlington.tumblr.com

The Roy Babstock Beaches Accordion Festival

Central

Eastport

Accordion celebration beginners / advanced workshops, five concerts local / provincial players / groups, gospel show, buskers.

Jul 12 - 21, 2013

(709) 677 2360

ephs@nf.aibn.com

www.beachesheritagecentre.ca

Great Labrador Canoe Race

Labrador

Happy Valley-Goose Bay

Great Labrador Canoe Race will showcase Labrador's trapping heritage and the importance of the canoe for accessing the wonders of interior Labrador.

Aug 24, 2013

(709) 896 7777

info@labradorcanoerace.com

www.labradorcanoerace.com

Tuckamore Festival: Chamber Music in Newfoundland and Labrador

Avalon

St. John's

Atlantic Canada's foremost chamber music event for professional and emerging artists. The Festival features performances and outreach events by world-renowned performers and young artists each August.

Aug 5 - 18, 2013

(709) 330 4599

info@tuckamorefestival.ca

www.

tuckamorefestival.ca

Gros Morne Theatre Festival

Western

Cow Head

6 - play repertory theatre festival of comedy, drama, dinner theatre and evenings of Newfoundland music and recitations.

May 30-Sept. 13, 2014

May 31 - Sep 15, 2013

Toll Free: (877) 243 2899

tnl@theatrenewfoundland.com

theatrenewfoundland.com

www.

Winterset in Summer Literary Festival

Central

Eastport

Listen to and meet authors, song writers and film makers from across Newfoundland, Labrador and Canada, August 9 - 11 at the Beaches Heritage Centre, Eastport.

Aug 9 - 11, 2013

(709) 677 2360

info@wintersetinsummer.ca
www.wintersetinsummer.ca

Writers at Woody Point

Western
Woody Point

The tenth year of our festival features readings by authors from Newfoundland & Labrador and elsewhere, plus great musical entertainment, in the intimate setting of the century – old Woody Point Heritage Theatre.

Aug 14 - 18, 2013

(709) 458 3388

noel.gary@gmail.com

www.writersatwoodypoint.com

Sudoku Solution:

7	1	3	8	5	2	9	6	4
8	2	5	9	4	6	7	1	3
4	9	6	1	3	7	2	5	8
3	5	2	6	8	9	4	7	1
6	4	9	7	1	3	5	8	2
1	7	8	4	2	5	3	9	6
9	3	1	2	7	8	6	4	5
2	6	4	5	9	1	8	3	7
5	8	7	3	6	4	1	2	9

Health & Wellness

Caregivers Out of Isolation Program (Part II)

Last month we looked at some of the issues from the care-receiver's perspective and some useful coping mechanisms you could use when caring for a partner. In this newsletter, we take a short excerpt from the Caregiver Guide (complete) March 2013-1. See the following link for more information <http://www.seniorsresource.ca/caregivers/about.htm>

Reflections for Care-givers

Whether new to the role of caregiving or not, as a caregiver you are giving lots of time and energy to another person. It is important for you to maintain balance and perspective, and remember to :

- accept help that is offered to you by others,
- acknowledge or talk about the joys and challenges of caregiving,
- express difficult feelings to a friend or professional; don't let feelings "bottle up" inside,
- protect your individuality, and make a life for yourself that will sustain you when your care-receiver no longer needs your full-time help,
- accept appreciation and emotional support for your decision to be a caregiver,
- accept consideration, affection, forgiveness and acceptance for what you achieve as a caregiver,
- recognize when the work load or stress is too much (and have a back-up plan),
- seek help from others and take time for yourself, even if your care-receiver does not want you to,
- take care of your health, spirit and relationships,
- take pride in what you accomplish and applaud the courage it has sometimes taken to meet the needs of your relative, partner or friend.

NALCOR News

Retirees

Sincere Apology to Our Retirees

Due to unforeseen circumstances, Human Resources was not able to provide us with pictures or bios for all retirees for last quarter. We do have the names and bios of some of our retirees and we are pleased to share this information with you. For those retirees who are not mentioned below, we apologize and we will endeavor to have your name and bios included in the Fall newsletter.

The Silver Lights executive wishes all our new retirees the very best in your retirement!

Jim Haynes

Sep 1976 - Hired as Engineer WT student
May 16, 1977 - Hired as Engineer in University Grad Development Program
1979 - Became Planning Engineer
1982 - Became Transmission Planning Engineer
1987 - Manager, Transmission Planning
1989 - Transferred to CF(L)Co as Operations Manager
Nov 1996 - Appointed to GM CF(L)Co
Sep 27, 1999 - Transferred back to St. Johns – Director Production
May 23, 2001 - Appointed to VP, Production
Oct 3, 2005 - Became VP, Regulated Operations
Apr 14, 2013 - Retired

Jim Wheeler

Jul 11, 1978 - Hired as Technician with P&C Section within Operations in Bishop's Falls
Apr 30, 1979 - Relocated to Whitbourne
Apr 7, 1980 - Relocated back to Bishop's Falls
Apr 30, 1999 - Promoted to Technical Services Supervisor – Central Area
Mar 1, 2004 - Asset Specialist – Generation and Terminals
Apr 30, 2013 - Retired

Terry Humphries

Aug 24, 1987 - Hired as Accounting Clerk II
Sep 19, 1988 - Appointed to Accounting Clerk III with General Ledger
Sep 25, 1990 - Appointed to Accountant in General Ledger
Nov 23, 1990 - Appointed to Statistics Analyst
Apr 30, 2013 - Retired

Bernard Rideout

Aug 16, 1976 - Hired as Lineman Apprentice
Jun 23, 1980 - Appointed to position of Lineman in Happy Valley
Mar 30, 1981 - Transfer to Sops Arm as Lineman A
Aug 26, 1985 - Appointed to Lineman 'A' in Operations Division, Central Area, Transmission Section in Bishop's Falls
Aug 18, 2008 - Promoted to Line Supervisor with TRO Central in Bishop's Falls
Apr 30, 2013 - Retired

Dave Hynes

1993 - Appointed to Carpenter

Jun 30, 2013 - Retired

Nov 7, 1979 - Hired as Office Services Clerk
with Finance and Administration Division

Jun 24, 1985 - Appointed to Sr. Office Services Clerk with Administration Department

Apr 30, 2013 - Retired

Adelor Lavers

Nov 23, 1987 - Hired as Customer Services Clerk for P.D.D Operations, West Area

Mar 5, 2001 - Reclassified to Distribution Field Representative (DFR)

Jun 30, 2013 - Retired

David Hancock

Aug 4, 1977 - Hired as Accounting Clerk I within Operations Department

Oct 30, 1979 - Appointed to Accounting Clerk II

Feb 19, 1981 - Became Accounting Clerk III

Jul 6, 1987 - Promoted to Financial Accountant within Operating Reports and Budgets Section of Controller's Department

Jun 3, 1996 - Took on position of Account

Jun 30, 2013 - Retired

Victor Penney

Sep 1, 1980 - Hired as Carpenter in CF

- Returned on a Temporary basis each year

Nov 28, 1983 - Took on position of Janitor

Feb 23, 1984 - Appointed as Utilityman

Mar 19, 1984 - Appointed to Serviceman Carpenter

The Lighter Side

Puzzle: For something a little different, try this Sudoku puzzle!

7		3	8					
	2						1	3
4								
			6	8		4		1
		9	7			5		
			4		5	3		6
						6		
			5		1			
5	8			6				

Solution is on page 19

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 Cindy Morgan 744-3700
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

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.