

President's Message

Wayne Chamberlain

It has been another eventful first quarter albeit not quite as eventful as the first quarter of last year. On a personal note, I received some wonderful news early in January with the birth of my newest grandson in far away Calgary, Alberta. I was hoping to make it up there for the birth but with the ever increasing Covid cases and the related travel restrictions it was not safe to do so. All went well and I am so blessed to have another beautiful grandson who I hope to be able to meet and hold sometime in 2021. We have been Face-Timing often so it is great to see and talk to them but as many grandparents know these days, it is not the same as being there. The most important thing, especially now with the virus, is that everyone is safe and healthy at home and taking all the necessary precautions to stay safe.

In early January it appeared that we were going to have a relatively mild winter with not much snow and although we did not receive a Snowmageddon type snowfall it has been falling consistently with not a lot of rainfall. There has been plenty of snow down for all of the winter activities on the Avalon such as snowmobiling or sledding as I understand is the term now, snowshoeing, cross country skiing and good old fashioned sliding

down any good hills. Getting outdoors especially during these Covid-19 times has been a good opportunity for many to shake off a little cabin fever/Covid-19 isolation and get some fresh air and exercise. I am amazed when looking at Facebook how many people continued to use many of the hiking trails and I saw so many pictures of retirees and others that had hiked many of the East Coast Trail trails including hikes to the infamous Spout along the East Coast Trail. I was not as adventurous but did manage a few hikes around my neighbourhood. Despite having a snow-blower, I did a fair amount of shovelling to get a little fresh air and exercise.

It looked like we had Covid-19 well under control in early January with only a few active cases related primarily to travel but in late January there was a small cluster of 5 Things were good until the second week of February when there was a large second Covid-19 wave related to the highly infectious UK variant virus whereby active cases increased significantly. Dr. Fitzgerald asked us to hold fast and moved our Alert Level from 2 to 5 in mid February. We had a high of 434 active cases and one additional death in late February. Thankfully active cases have continued to decline once again whereby we have reduced our active cases to 2 and moved from Alert Level 4 to 2. In addition, the Provincial election was delayed as a result of the second Covid-19 wave whereby polling stations were closed and a controversial mailin-ballot was implemented. The results of the election were announced on March 29th whereby the Liberal Party was elected with a majority and the leaders of the two other parties failed to keep their seats. There could be potential challenges to the validity of the

election and we will have to stay tuned to see what transpires. Life is never dull here on the Rock and the Big Land with this added distraction of the election. Speaking of distractions and elections, we pale in comparison to the recent US election whereby the Democrats won a majority in both houses and elected a new President, Joe Biden! The news networks must be devastated with the departure of former President Trump and the controversies surrounding his term in office.

Spring has sprung and the Province is currently rolling out the Covid-19 vaccinations for those 70+ and although I am not a big fan of getting stuck with a needle I am really looking forward to registering and getting the Covid-19 vaccination when they schedule the registration for those under 70. Hopefully the vaccinations will curtail the spread of the virus and we can get back to a little closer to normal albeit never likely returning to the way it once was. It is going to take a little more time before everyone in the Province will have an opportunity to be vaccinated and accordingly we must continue to be vigilant in social distancing, wearing our masks and washing and sanitizing our hands constantly. In my opinion, another level of protection and conquering this deadly virus is the Covid Alert App which is another means to help prevent the spread of the virus and protect my family and friends. If you have the technology to do so it is pretty simple to download and I would encourage everyone to give this App serious consideration.

The Silver Lights Club activities for the most part have been suspended since the pandemic began but we have continued to provide the quarterly Newsletter thanks to our Editor, Janet Calver. Please feel free to pro-

vide Janet with an updates on how things have been going in your neck of the woods and what you have been up to in these challenging times.

On behalf of the Executive I would like to thank you for your support and wish you and your family a safe and enjoyable Spring.

Wayne Chamberlain

President

Editor's Message

Janet Calver

OK.. here we go again. After enjoying a few days of beautiful sunshine and warm temperatures, we are being blasted by a snow storm. But there is hope. The days are definitely getting longer and the sun is stronger. The garden is starting to come alive again – I saw a glimpse of that earlier on in the week – and our crows are back! Yes, "Heckle and Jeckel" are back and they are busy building their nest in our pine tree. It's amazing to watch them gather their "building material" – some twigs look to be bigger than they are. They are an inspiration!

We've been through a lot. We've had to adapt and change our way of life and we've had to learn to be flexible. Life has been like a roller-coaster this last year and it's a testimony to our strength that each of us have come through the darkest days of COVID-19 and are looking forward to the future. COVID-19 has also presented us with many opportunities — to appreciate life and those around us, to slow down and enjoy nature, to become innovative and self-reliant, to become

a more caring people, to become resilient. Let's carry what we have learned about ourselves and others forward into our future. In the meantime, let's continue to stay strong and united.

We have a great newsletter to help you throw off those winter doldrums. Even though many of our activities, events and gettogethers are cancelled or on hold for now, we look forward to that time when we can get together again for a walk, a coffee and chat!

There are no new members joining the 25-Year Club this time around, but we do get to meet our newest retirees. We take you back to April/May 1976 in our archive section and share the story of an inspiring rescue at Pistolet Bay. There are lots of wonderful pictures see who you recognize! We also have our Financial Statements from our Treasurer, Aubrey Hill, and we catch up on what some of our executive have been doing lately. (And for those who are wondering, I did figure out how to make kombucha!)

Our newsletter has some terrific articles from our contributors. We welcome back Susan Kielley from Scotia McLeod who talks about financial fraud and scams and how to recognize and avoid them and Lynn Butler and Chelsea Kennedy from Butler Wills and Estates who discuss what you can't do in your will! We are delighted to welcome a new contributor, Kelda Newport, representing Safer-MedsNL. Kelda will be bringing you some great information about how to use medications safely and wisely - something that applies to everyone! Stay tuned for all these feature articles!

Many thanks to everyone who helped make this newsletter possible: Nalcor HR, Silver Lights Executive, our contributors and of course you, our members. We could never do it without your support and understanding.

Hope to see you soon out and about!

Happy Easter!

Take care.



SilverLights News

25 Year Club

We have no employees who are joining the ranks of the 25 Year Club this quarter.

Out-and-About with ... your Executive

So, here we are, one year after the beginning of our lock-down due to COVID-19. It's been a big adjustment for sure, but never let it be said that we can't ... what's the expression?... "make lemonade out of a lemon"?

We know many of you have taken this period of time (perhaps this opportunity?) to start a new hobby or do some extra reading, maybe some house renovations or even leaning on that shovel and getting an old-fashion Newfoundland garden growing in your back yard.

I was wondering what our executive members have been up to. Here's just a sampling...

Reg

With the COVID-19 restrictions in place I had a lot of free time on my hands because I am usually volunteering most days at Habitat for Humanity.

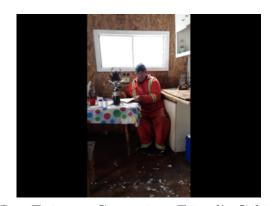
From mid-February to mid-March we had a full shutdown in this area but fortunately, and being a snowmobiler, we had a lot of snow. I and my son, Barry. who was also off from his work, spent many a day together

snowmobiling on the Avalon. On one occasion, we trailered our machines to the Goulds and skidooed out to Shoal Bay - a place my family used to go picking different types of berries. It was also the sight of a shipwreck many years ago.

On another occasion, we left Tors Cove and skidooed in to Cape Pond which was our place for hunting moose and caribou many years ago. The photo of the cabin is where we used to stay.



The Cabin at Cape Pond



Reg Enjoys a Cuppa in a Friend's Cabin

We also made a number of trips from Cochrane Pond Park to the Witless Bay Line. On each of the trips, whether short or long, the boilup was always enjoyed.



A Typical Boilup

Following the opening up of the travel off the Avalon, we both spent three days in the Terra Nova area where our cabin is located and as there was lots of snow there, we also enjoyed both the weather and the skidooing. While in Terra Nova, the night weather was great and on the second such occasion we had an outdoor fire going in our fire pit. Lo and behold who should show up but Kim Petley and Bill Walker! While sitting around the fire roasting wieners, we discussed and tried to solve all the problems of the Pandemic, the ongoing Provincial election and the problems at Soldier's Pond Terminal Station!

It will be a year to remember!

Gerry

Last summer, we bought a 100 year old house around the bay. It's only $1\ 1/2$ hour drive from town, so our kids and grandchildren can enjoy.

I have been busy supervising some renovations and demolitions.



Gerry's New Home Around the Bay

Note the chimney bricks piled up outside.



Old Bricks Removed



Renovations Underway

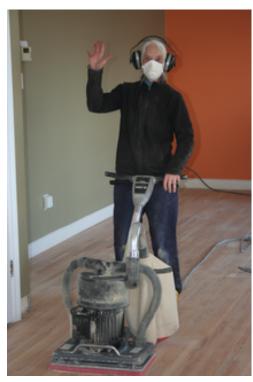


All Done!

Janet & Brian

I can't wait to get out in the garden again and start digging. While we wait for our Newfoundland "Spring", Brian and I have been busy with different past-times. We share some of them with you now through a few pictures!

Sanding and Refinishing Hardwood Floors



That's Me Sanding the Floors



Brian - My Partner in Dust



Before...



After...

Growing Tomatoes in the Winter!



Aero Garden

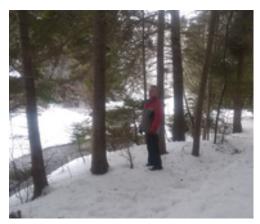


Tomatoes Still on Plants

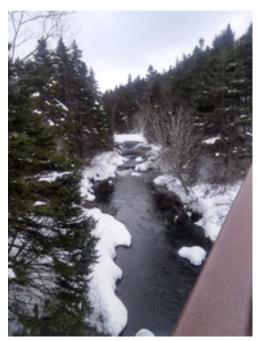


Tomatoes!

Walking through Bowring Park (South Brook Trail) and around Gull Pond



Brian on Trail - Bowring Park



View from Bridge - South Brook Trail



Janet with Gull Pond in Background



Trail Around Gull Pond

Financial Reports

Every year, our Treasurer, Aubrey Hill, prepares the financial statements for the Silver Lights Club. Our Treasurer, in turn, relies upon a fellow Hydro retiree, Harold Steele, to review those statements. Harold has volunteered to help us out with this important review for many years now. This year, due to COVID-19, Harold's review is not possible, but Aubrey has provided us with the financial statements. Thank-you Aubrey. We know our Club's financial matters are in good hands with Aubrey looking after things!

Note from our Treasurer

Even though a lot of things stopped, the clock did not. I have prepared our Financial Statements for 2020. I will not seek an Audit on this, but will get it done for 2021. That will be a 2 for 1 deal.

Attached is the Balance Sheet and Income Statement for 2021.

We showed a net income of \$2,272.52 for 2020.

The only activity for the year was as follows:

- 1,000.00 grant from the Gov of NL. (Thanks to Janet. Hope we can use it this summer!)
- 480.00 from sale of laptops
- 80.00 member dues (Russel Finley)
- 717.52 Interest Income. (We have rates of 2.5% until 2023)

- 5.00 Bank Charges were our only Expenses.
- I did put down a deposit of 300.00 for our Fall Trip 2020, but that was on my card. When the trip was cancelled, I did get a refund. Nothing went through the Silver Lights account.

Aubrey Hill, Treasurer

Silver Lights Club Balance Sheet December 31, 2020 With Comparative Figures for 2019

	2020	2019
Assets:		
Cash	5,835.68	4,280.68
Accrued Interest	717.52	582.64
Investment - Term Deposits	13,757.56	13,535.08
Investment - Term Deposits	18,027.95	17,667.79
Total Assets	$3\overline{8,338.71}$	$3\overline{6,066.19}$
<u>Liabilities:</u>		
Fund Balance:		
Begining of year	36,066.19	32,811.32
Net income(loss)	$2,\!272.52$	3,254.87
End of Year	38,338.71	36066.19

Silver Lights Club Income & Disbursements Year Ended December 31, 2020 (With Comparative Figures for 2019)

	2020	2019
$\underline{\mathbf{Income}}$		
Computer Sales	480.00	6,870.00
Hydro- Reimbursement Lobby Name Tags		386.40
Membership Fees	80.00	160.00
Government of NL - Welness Grant	1,000.00	
Interest Income	717.52	<u>582.64</u>
Total Income	$2,\!277.52$	7,999.04
Disbursements		
Fall Trip (Net)		901.19
Seminars		
Meetings & Conferences		
Weekly Summer Walks		354.91
Lobby Name Tags		386.40
Christmas Float		84.72
Miscellaneous		
Bank Charges	5.00	27.50
Christmas Messages/Newsletter		423.20
Honorarium		
Christmas Executive Social		566.70
Charitable Donations	0.00	2,000.00
Total Disbursements	5.00	$4\overline{,744.17}$
Income over (under) disbursements	$2,\!272.52$	3,254.87

From the Archives

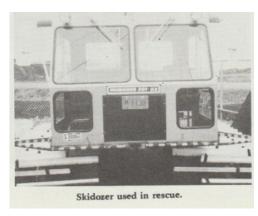
Our trip to the archives this month finds us back to April/May 1976. There was a lot going on back then. One of the stories that grabbed my attention involved two Hydro employees who were involved in a rescue in Pistolet Bay.

The story begins on Wednesday, March 17, 1976. There was a massive snowstorm that was particularly bad on the Northern Peninsula. The schools closed at noon and children who attended Harriot Curtis Collegiate got on their bus for the ride home (Cook's Harbour, Wild Bight, Boat Harbour). The bus, along with several pickup trucks, formed a convoy and they were escorted by a Department of Transportation snow plow. The going was tough and after an hour on the road the convoy was only as far as Pistolet Bay. It was then that the snow plow broke down. In the convoy there were 35 or 36 children along with at least one toddler and two babies-inarms, accompanied by four or five adults, including an elderly lady.

By mid-afternoon, there was no sign of the convoy in Cook's Harbour and the people there realized there was trouble. (Remember there were no cell phones back in the 1970's.) Several attempts were made by the people from Cook's Harbour to reach them – by truck and by skidoo. All were unsuccessful. Even the Department of Transportation had to take their equipment off the road.

The RCMP were contacted and they quickly concluded that the only vehicle that had any chance of reaching the stranded people was an all-terrain skidozer from the St. Anthony Hydro Power Plant. Arrangements were quickly made and at 9:00 pm, Calvin Di-

amond (Mechanic) and Reginald Parill (Line Foreman) along with an RCMP officer and a technician, left St. Anthony in a search-and-rescue attempt. Eight hours later – at 5:00 am - the stranded convoy was found! Everyone was safe but as you can imagine, they were cold and hungry. Calvin and Reginald had brought food and stoves which were quickly distributed. Once people had heat and food to keep them going, the rescue team proceeded on to Cook's Harbour with the smaller children and the elderly lady.



Skidozer



Calvin and Reginald

Later that day, the storm subsided and the snow plows were able to operate again. The bus and the remaining passengers all got home at 3:00 pm Thursday! Yes, that's twenty-seven hours after they had left St. Anthony on what would normally be an hour's drive!

Another story that caught my attention was the "Huff and Puff" Hockey Tournament. Many of you will have fond memories of this competition. In 1976, Stephenville joined the competition for the first time, joining teams from Bishop's Falls (Bruisers) and St. John's (Townies). Games were played in the Botwood Arena. Turns out, the "new team on the block" was the winner! Below is a picture of the 'Champs".



Hockey Team Winners - Stephenville

And do you remember a Hydro Club "Trouting Contest"? It took place on the 24th of May of course! Does this bring back memories?



Left to Right: Willis Laite, 1st Prize for Heaviest Trout; Keith Boone, 2nd Prize for Heaviest 1/2 dozen; Reg White, 1st Prize for Heaviest 1/4 dozen; Art Penney, Sport's Chairman.

Spring makes you dream of flowers – especially daffodils. One of the pictures in the Outlet, showed Libby Power and Joanne Piercy, preparing daffodils for the Cancer Society Annual Daffodil Campaign. Libby and Joanne prepared 230 dozen bunches for purchase!



Daffodil Campaign Helpers - Libby and Joanne

Finally, we have a picture of a Management Seminar that was held in Gander back in February 1976.



Management Seminar Gander February 1976

Top Row, L to R: Moloy Sen, John Buckingham, John Carnell, Bruce Boles, Leo Cole, John Fuller, Vince Peddle, Fred Higdon, Jim Long, Bart Kennedy, John Hobbs, Denis McCarthy.

Middle Row, L to R: Dave Fever, Noel Halfyard, Ray Bradley, George Cox, Peter Fitzgerald, Herb Woolfry, Lewis Crummey, Garland Jennings, Cyril Miffin, Neil Colwell, Allan Mullins, Guy Roy, Frank Smith, David Collett.

Seated, L to R: Len Smith, Harvey Young, Stewart Dicks, Lloyd Payne, Sam Stickland, Alan Andrews, Reginald White, Charles Bursey, Wallace Read, Wilfred Garland, Peter Linegar, David Fogwill, John Henderson

Everyday Life

Butler Wills and Estates

Lynn Butler & Chelsea Kennedy

We've had some great advice in the past from Lynn and Chelsea on the importance of having an up-to-date will. In this article they tell us what are some of the things you can't do in your will. It's a must read! Thank-you again Lynn and Chelsea!

What You Can't Do in Your Will

For the most part, you can do what you like in your will. It's a document that expresses your wishes, so it makes sense that you can put in what you want. However, there are limits to what you can include, specifically when it comes to the distribution of assets. Some of these limits are based on laws, whereas others are good advice to help make the administration of your estate go smoothly. Let's take a look at some of the restrictions on wills.

You Can't Give Away What You Don't Own

When clients hear this rule, they often think of people trying to give away things like Signal Hill, or The Rooms. It makes sense that someone who doesn't own these places couldn't give them away, but this rule applies more to personal assets, like jointly owned property. For example, say a married couple owns a house together. Both their names are on the title, and they live in the home during their marriage. When the first half of

the couple passes away, he or she cannot give away the property. This is because there is a surviving owner for the property. In this case, there are two ways the property transfers to the surviving spouse. First, the names of both spouses are on the title. The remaining spouse inherits the property as the surviving joint owner. Secondly, the property transfers to the spouse under the Family Law Act. Section 8 of this Act says that this property would qualify as a matrimonial property, and therefore would transfer to the surviving spouse. In either situation, this means that the person who passes away can't give the property to someone else in his or her will. Instead, each spouse can put in their respective will what to do with the property when the second half of the couple passes away.

Requiring Actions Against the Public Good

Sometimes people include requirements that beneficiaries must meet before they can receive their share of the estate. Usually this is something along the lines of graduating university, or reaching a certain age. However, every so often, a client wants to include a requirement that goes against the public good. These requirements can cause a gift to lapse, or even invalidate an entire portion of the will. If the requirement applies to the residue of the estate, the estate may end up being partially intestate. This kind of requirement is something that causes harm to the public good. This can be stating that the beneficiary commit an act of violence or racism, or engage in criminal activity before being eligible to receive their share of the estate. Alternatively, the testator may disinherit a beneficiary for living his or her life a certain way, such as openly living as a homosexual. For the most part, lawyers won't draft a will that says someone needs to commit a crime or do something immoral to receive their inheritance, because all wills in Canada are governed by public policy. On the other hand, if a client says they aren't in communication with one of their children, and have been estranged for many years, it is up to them to explain why. A lawyer may draft a will that excludes an adult child on the understanding that he or she isn't in the testator's life, but not the reasoning why. A person doesn't automatically have a right to inherit just because they are related. The situation is different if the beneficiary is a financial dependent, like a minor child. In this case, the right to a share of the estate is based on dependency, not the relationship.

You Can't Include Anything That is Impossible to Enforce

This is similar to the rule about public policy, but applies much more broadly. Sometimes this includes actions against the public good, like never marrying someone of a certain race, but it can also include restrictions that are, on their own, not troublesome. For example, a clause that is impossible to enforce might say that a beneficiary only inherits if he or she never gets married. enforce this, the executor would keep a close eye on the beneficiary for his or her entire life, and only pay out the share of the estate if the beneficiary never gets married. Of course, this isn't anywhere close to reasonable. These are the kinds of restrictions that people think make sense, but actually cause

the estate to take much longer than necessary. If the executor did actually follow through with this, and watched the beneficiary for a lifetime, this means the estate would be open for a lifetime. The executor couldn't wrap up the estate if a gift was still outstanding. In order to avoid this, the executor would need to apply to the court for direction. This is not only expensive and time consuming, but also avoidable. Requirements such as reaching a certain age are not considered impossible, because it is expected that a person would achieve that anyway. This changes if the age required is unreasonable, such as 150 years. In this case it would be impossible to enforce, but the usual choices of 19 years or 25 years are completely reasonable. The concept of testamentary freedom doesn't mean quite what people think it does. The general idea is that it means someone can do whatever they want; in reality, it means they can do what they want without infringing on the rights of others.

About the Contributor:

Chelsea Kennedy, BA, is the Executive Practice Coordinator at Butler Wills and Estates Consulting. She can be reached at www.butlerwillsandestates.com or by phone at 709-221-5511.

Thank-you Lynn and Chelsea!

Scotia McLeod

Susan Kielley



Susan Kielley, Scotia McLeod, has provided us with a timely article on financial fraud. Hardly a week goes by when we don't hear of someone who has been tricked by a scammer. During COVID-19, seniors in particular are more isolated from their families and loved ones and are often targets for fraudsters. Susan's article outlines some of the more common scams and passes along some hints that will help you protect your personnel information and your financial assets. It's definitely worth the read! Thank-you Susan!

How to protect yourself from financial fraud



In today's environment, financial fraud is more prevalent than ever. While financial fraud can happen to people of all ages, seniors are particularly vulnerable. In fact, fraud is the number one crime committed against older Canadians. Key reasons are that seniors may be home more often during the day to answer the door or the telephone, they may also be more trusting and may not have family or friends nearby to ask for a second opinion.

It is important to know how to keep your personal and financial information safe and secure. Learn how to recognize, reject and report common scams to help protect you and your loved ones from fraud.

Phishing

Fraudsters impersonating government agencies, banks, communication providers, or other companies, contact potential victims to lure them into providing personal or financial information, such as usernames, passwords, credit/debit card numbers, PINs, and other sensitive data that can be used to commit financial crimes.

Phishing typically occurs in the form of an email but can also come as a text message (smishing)—or fake phone call (vishing).

Extortion scams

Impersonating Canada Revenue Agency (CRA) employees, fraudsters call unwitting victims to falsely claim there are discrepancies from past tax returns and that payment is required immediately. They threaten that failure to do so will result in additional fees and/or jail time.

The CRA would never phone, email, or text you to ask for information. If you are concerned, you can always call the CRA directly at 1.800.959.8281.

Romance scams

Unscrupulous individuals will create fake profiles on dating or social networking sites to seek out potential victims and gain their trust over a period of time. Once the perpetrator has gained their confidence, they will eventually ask the victim to send them money.

Mail scams

Victims receive unsolicited mail advising they are either the beneficiary of an inheritance or they have won a prize. The fraudster states that the victim must pay upfront fees before the funds can be released.

Service scams

Imposters call and identify themselves as a representative of a well-known technology company, such as Microsoft or Windows. They claim that your computer has been hacked and must be serviced for a fee payable by credit card or money transfer. These individuals will remotely access your computer and run malicious programs, alter settings, or steal personal information.

Bank investigator scams

Consumers are contacted by phone and asked for assistance to catch a bank employee who has been stealing money. The victim is instructed to visit their bank branch and make a cash withdrawal from their account without disclosing the reason, as the teller may be involved in the scam. The victim is then directed to either place the cash in an envelope and meet the "investigator" or send the money through a wire service, such as Western Union.

Loan scams

Consumers seeking loans may stumble upon offers through advertising or websites designed to resemble legitimate lending institutions. Once the victim has provided their personal information, they are informed their loan will be deposited into their account within 24 hours of sending an upfront fee. Once the fee is received, the fraudster ends communication, and no loan money is provided.

How do I report a suspected scam?

If you or someone you know has been the victim of a scam, contact the Canadian Anti-Fraud Centre at 1.888.495.8501 or visit their website at antifraudcentre.ca.

Remember to: Recognize, Reject, Report.

Quick tips to prevent financial fraud

DOs	DON'Ts
Shred and dispose of all personal and financial documents; receipts, credit card offers, bills etc	Never provide personal or banking or other account information unless you initiated the call
Keep personal and financial documents, wallets and purses locked safely	Never click on any links received from a suspicious sender
Sign up for alerts through your financial institution such as Scotiabank InfoAlerts through Scotia OnLine or Scotia Mobile Banking	Never respond to any request offering a percentage of a fortune or fees to claim prizes
Always review your banking and other statements for irregularities. Go paperless by signing up for online statements	Never respond to companies offering guaranteed loans or pay upfront fees

This publication has been prepared by The Bank of Nova Scotia Trust Company and is intended as a general source of information only and should not be considered or relied upon as personal and/or specific financial, tax, pension, legal or investment advice. We are not tax or legal advisors and individuals should consult with their own tax and legal advisors before taking any action based upon the information contained in this publication. Opinions contained in this publication are our own as of the date hereof and are subject to change without notice. While care and attention has been taken to ensure the accuracy and reliability of the material in this publication, neither The Bank of Nova Scotia Trust Company, nor any of its affiliates make any representations or warranties, express or implied, as to the accuracy or completeness of such material and disclaim any liability resulting from any direct or consequential loss arising from any use of this publication or the information contained herein. This publication may not be reproduced in whole or in part without the prior express consent of The Bank of Nova Scotia Trust Company.

Copyright 2021 The Bank of Nova Scotia Trust Company. All rights reserved.

¹https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/fraud-scams.html

[®] Registered trademark of The Bank of Nova Scotia, used under licence. Scotia Wealth Management[®] consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank[®]); The Bank of Nova Scotia Trust Company (Scotiatrust[®]); Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod[®], a division of Scotia Capital Inc. Estate and trust services are provided by The Bank of Nova Scotia Trust Company. Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of Scotia Capital Inc. Scotia Capital

About the Contributor:

Susan Kielley is an Investment Associate with ScotiaMcLeod, a division of Scotia Capital Inc. Susan can be reached at (709)-576-1323, Toll Free at 1-800-563-1514 or by Email at susan.kielley@scotiawealth.com

International Space Station

I don't know if you were lucky enough to see the International Space Station (ISS) fly overhead last week, but I was! I caught sight of it on a couple of different nights and it was so exciting to watch it wing its way across the night sky. That led me to check out the NASA website and sure enough, there is a wealth of information on the ISS.

Several times a week, Mission Control at NASA's Johnson Space Centre in Houston, TX, determines sighting opportunities for over 6,700 locations worldwide. The ISS is visible with the naked eye. It is the third brightest object in the night sky and easy to spot if you know when to look up. It looks like a fast-moving plane only much higher and travelling thousands of miles an hour faster! The space station is visible for a long distance around each of the listed locations. St. John's happens to be one of the sites. The other sites in Newfoundland and Labrador include: Goose Bay, Trout River, Corner Brook, Baie Verte, Grand Falls-Windsor, and Hant's Harbour. Check out the website below to find your closest location and the time the ISS will be visible. Then hope for a clear night! https://spotthestation. nasa.gov/sightings/index.cfm

If you would like to find out more great information on what work they do on the ISS, check out this website: https://www.nasa.gov/mission_pages/station/research/index.html

It talks about the latest space station science highlights. At any given time on board the space station, a large array of different experiments are underway within a wide range of disciplines. Poke around the website. There's lots to see and learn.

There are tons of pictures, articles, podcasts, E-books, newsletters – all yours for the exploring. There's even a 2021 calendar you can download! Check it out!



Health & Wellness

SaferMedsNL

Kelda Newport



This is our first article from Kelda Newport, Project Coordinator for SaferMedsNL. For many of us, taking daily medications is a reality. Over the next year or so, Kelda will be delving into the appropriate use of medications and how we can all benefit from using them properly. In this article Kelda introduces you to the SaferMedsNL organization and explains just what they're all about. It's a great article – and she even gives you some "homework"! Enjoy the read! Thankyou Kelda!

Spring is in the air. The days are getting longer and the snow is melting. It's a time for optimism, and I am sure many of us are welcoming Spring 2021 with eagerness and hopefulness. I'm Kelda Newport, a pharmacist and the project coordinator for Safer-MedsNL, a program working to raise awareness around the safe and effective use of medications. I hope to put some extra Spring into your health this year by sharing how Safer-MedsNL is promoting the appropriate use of medications in Newfoundland and Labrador (NL), the messages we are spreading far and wide across the province, and what you can do to improve how you or your loved ones use medications.

Medications are often necessary to maintain health or to improve symptoms. For example, people take medications, like acetaminophen or ibuprofen, to relieve symptoms such as pain or fever. We also use medication to manage chronic conditions such as diabetes, high blood pressure, lung problems, and arthritis. Medications help control those conditions and may prolong life expectancy, slow down disease progression, and prevent disease complications.

However, as we get older, we get more chronic diseases, and we tend to take more medications. Medications have many benefits, but "more is not always better". Taking too many medications can sometimes cause more harm than good. The use of multiple medications increases the risk of falls and fractures, hospitalizations, memory problems and drug interactions. Furthermore, as we get older, medications affect us differently, and the benefits and harms of medication may change. What was once a benefit at one point in time may not be of benefit now.

Did you know?

- 80% of older adults in NL (age 65 and over) take 5 or more different prescription medications. This is among the highest of Canadian provinces.
- 40% of older adults (age 65 and over) take 10 or more prescription medications? This is among the highest of Canadian provinces.

However, it's not always the number of medications we take that can be cause for concern. An estimated one in four older adults in Canada takes at least one medication that is considered potentially harmfuliii. A potentially harmful medication is a medication where the potential risks outweigh the potential benefits, and/or a safer alternative treatment exists that is equally or more effective. Older adults are hospitalized 5X more often than people under the age of 65 because of harmful medication effects.

SaferMedsNL is a group of healthcare providers, community partners, researchers, and policymakers working together to improve how we use medications across NL. We're working to raise awareness with the public, healthcare providers, and policymakers about medications that may be unnecessary or inappropriate and we're sharing knowledge and tools to help facilitate conversations between patients and their healthcare providers about medications that may no longer be of benefit or that may cause harm.

Deprescribing is part of the solution. Deprescribing means reducing or stopping medications that may not be beneficial or may be causing harm. Deprescribing must always be done as a team where a shared decision is made between you and your doctor, nurse or pharmacist. A decision to make changes to medications is very individualized and depends on individual circumstances. Don't stop your medications without speaking to a healthcare professional.

When you are prescribed a medication, there should always be a plan to know when the medication should be re-evaluated to see if continued treatment is needed because the medication is providing benefit or if it can be reduced or stopped. SaferMedsNL is raising awareness at a public level, encouraging

people to ask, "Do I still need to be taking this medication?" and suggesting people talk to their pharmacist, doctor, or nurse practitioner to ensure a medication is still providing benefit. Five questions to ask your doctor, nurse or pharmacist about your medications:

- 1. Why am I taking this medication?
- 2. What are the potential benefits and harms of this medication?
- 3. Can it cause harm if taken for longer than needed?
- 4. Can I stop or reduce the dose of this medication?
- 5. Who do I follow up with and when?

Do you feel motivated and inspired to ensure all your medications are of benefit to you? Can you think of something you can do in the next two weeks to improve your medication use?

Here are some ideas:

- Inform yourself about your medications and why you are taking them.
- Make a special appointment with your doctor, pharmacist or nurse to have your medications reviewed.
- Engage in a discussion with your doctor, pharmacist or nurse about deprescribing options and alternate therapies.
- Spread the word about deprescribing to friends and family, advocacy groups and policymakers.

- Visit SaferMedsNL.ca for more information on the appropriate use of medications. Remember to never make changes to your medications without first speaking to your primary healthcare provider.
- Follow us on Twitter @SaferMedsNL and Facebook @SaferMedsNL for more information on the safe and effective use of medications. Share our posts to help spread our message!

Stay tuned for future newsletters where the focus will be on the appropriate use of specific medication classes such as Proton Pump Inhibitors (PPIs), a stomach medication often used for heartburn and reflux, and sleeping pills.

In the meantime, let's welcome Spring and let the sun shine in.

Sending warm wishes for brighter and sunnier days to come. Stay safe and Happy Easter!

About the Contributor:

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

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

Thanks to Lloyd Hobbs

For over two years now, Lloyd Hobbs has contributed to our Silver Lights newsletter by providing us with super informative articles on safe driving. Lloyd's many years of working for Safety NL gave him a unique insight on the best safety practises for driving on our roadways. We could always count on Lloyd to provide an informative, well written and often witty article on driving safety. He provided numerous topics covering everything from "Rules of the Road" to "Car Accidents" . Who could forget his article about "RE-SPECT"? I was singing along with Aretha Franklin for weeks! And every time I go to Galway, I think of Lloyd's article on roundabouts!

We are going to miss Lloyd but we understand his desire to take things a bit easier and enjoy life with his family and friends.

Thank-you Lloyd on behalf of Silver Lights for all of your fabulous articles over the years. We have enjoyed every one of them and have learned so much. We wish you and family many healthy and happy days ahead!

NALCOR News

Retirees

The Silver Lights Executive would like to congratulate all our new retirees (those who retired from January through March 2021) and wish them a happy and healthy retirement! We hope to see you at some of our Clubsponsored events in the near future. Please stay in touch!

Fred Sheppard

Fred was hired on February 18, 1991 as a Utility Worker. He assumed the position of Heavy Equipment Operator on April 1, 2008 and took an early retirement from that position effective January 7, 2012.

Darrin Hicks

Darrin was hired as a Station Operator on May 15, 1989. He was promoted to Hydro Plant Operator on April 27, 1998. Darrin was appointed Lead Hydro Plant Operator on September 14, 2011. Eight years later, on January 28, 2019, Darrin accepted the position of Supervisor, Plant Operations, and then assumed the position of Senior Supervisor, Operations on September 9, 2019. Darrin retired early from this position effective February 28, 2021.



Geoff Young

Geoff was hired as Legal Counsel on January 9, 1989. He was promoted to General Counsel & Corporate Secretary on September 1, 2016 and was appointed Assistant Corporate Secretary on November 18, 2019. Geoff took an early retirement from this position effective January 8, 2021.



Dean Tucker

Dean was hired as a Programmer Analyst on January 9, 1989. He was promoted to a Systems Analyst on March 4, 2013 and went on to become an Architectural Analyst on September 2, 2013. Dean was promoted to Team Lead, Corporate Systems on January 16, 2017, moving on to Team Lead, IS on November 18, 2019. Dean took an early retirement from this position effective January 4, 2021.



Wanda Russell

Wanda was hired on March 17, 1987 as an Accounts Payable Officer. She was promoted to an Accounting Clerk III on March 20, 1998 and on April 28, 2018, she assumed the position of Accountant. Wanda took an early retirement from this position effective January 31, 2021.



Nancy Walsh

Nancy was hired on May 1, 1989 as a Water Safety Instructor. She assumed the position of Aquatics Facilities Attendant on October 21, 2014 and took an early retirement from this position effective February 26, 2021.



Fred Flynn

Fred was hired on January 1, 1997 as a Mechanical Maintenance A Millwright and held that position until February 26, 2021 when he took an early retirement.



John Rose

John was hired on February 13, 1989 as a Technologist – Inspections and Controls. He was promoted to the position of Technologist – Environment on February 28, 2006 and took an early retirement from that position effective March 31, 2021.



Dave Pollard

Dave was hired on November 16, 1987 as a Senior Station Operator. He worked his way up the ranks assuming the position of Thermal Plant Operator Training IV on January 10, 2000 and then to Thermal Plant Operator Training V on January 10, 2001. On January 10, 2003 Dave was promoted to Thermal Operator and retired (early retirement) effective March 31, 2021.



Leveson Kearley

Leveson was hired on January 7, 1991 as a Technologist – Civil. On May 7, 2007, he assumed the position of Asset Specialist - Hydro. On September 26, 2011, Leveson was promoted to Manager, Work Execution Lines and Stations and then Manger of Hydro Generation on June 24, 2013. On November 18, 2019, Leveson was promoted to Senior Manager, Production and took an early retirement from this position effective March 31, 2021.



John Wall

John was hired April 27, 1981 as a Supervisor, Mechanical Maintenance. On January 25, 1999, he assumed the position of Planner – Thermal and took and early retirement from this position effective March 31, 2021.

The Lighter Side

Clothes Line Philosophy – Newfoundland Style

With the great spring-like weather we have enjoyed over the past few days, a lot of people, myself included, get the urge to shovel out a path to the clothes-line and get it back into service. But did you know that in Newfoundland anyway, that how you hang your clothes on the clothes line is very telling? Well, according to the Government of Newfoundland and Labrador anyway! One of those beautiful tourism advertisements that have made their way to the Internet gives this insight into the meaning behind how you hang clothes out on the line. If you get the chance to watch the You Tube video, do so... it's like a breath of Spring air!!https: //youtu.be/bXj6fwIynn8

Here are just some of the findings:

- If you hang a tea towel with just 1 pin, that means "come in for a cup of tea".
- If you hang a tea towel with 2 pins, that means "come for tea but bring your own milk".
- If the cuffs of a white shirt are hung facing the ground, then whoever hung them is "as crooked as sin".
- If the cuffs of a white shirt are hung facing the sky, then whoever hung them is "having a grand old time".
- If there's nothing but towels on the line, then call a plumber.

- If there's nothing but unmentionables, on the line then don't call at all.
- When the line is wrapped around the top of the pole twice in a counter-clockwise direction, it means supper is on boil.
- If there's nothing but odd socks on the line, it means the youngsters have everyone drove.
- And if there's not a stitch of clothes on the line whatsoever, well it's a pretty good day indeed!



Contacting the Silver Lights Club

The Silver Lights Office is located on the second level of Hydro Place. Our telephone number is 709-737-1378. You can also contact the Executive directly:

President Wayne Chamberlain 738-1837
Vice President Bill Day 579-5597
Director at Large Darlene Hancock 709-290-3668
Treasurer Aubrey Hill 726-8306
Ex Officio Reg White 368-5200
Ex Officio Dennis Jones 368-2351
Past President Gerry Bowers 722-6471
Silver Lights Editor Janet Calver 745-1343
Silver Lights Fax: 737-1231
Silver Lights Email: silverlights@nlh.nl.ca

Membership Fees

We remind any of you who have not paid your Silver Lights Club Membership fees that we have converted to a one-time lifetime membership of \$80, less any fees paid previously. Please send your cheque care of the Secretary or the Treasurer Silver Lights at the mailing address found under the Contacts section in the newsletter.

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

Club Service and Support

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