

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

President's Message

Wayne Chamberlain

Since the last Newsletter, the Province and many parts of Canada have had a significant reduction in daily and active Covid-19 cases and the rolling out of the Covid-19 vaccinations has been progressing well. 75% of citizens in many places have received their first Covid-19 vaccination and hopefully will receive their second dose before the end of the summer. I received my first dose in April and can't wait to get my second dose at the end of July! I am a person that hates needles of any kind but I must say that the flu and Covid-19 shots are painless - I still can't look though.

The Province and Canada will be opening up to visitors from other provinces on or before July 1st and although many have been waiting a long time to travel and see family and friends in other provinces, we still need to follow any Covid-19 restrictions or guidelines in the places we visit and also take whatever precautions that we feel safe with such as face masks, social distancing, sanitizing our hands and maintaining social distancing if required. I am hoping to travel to Alberta to meet and hold my 5 month old grandson later this summer if all goes well. I can't wait to spend some quality time with my daughter and her husband as well.

I am currently in the process of downsizing

as we have just listed our home. Although I am a bit of a pack rat or some would say a hoarder, it is amazing what you find in getting the house ready to show when either packing up, selling, or donating some things that won't be required or haven't been used in many moons. I did find some hidden gems such as an old 8 track machine with about thirty 8 tracks (which work) and some hockey and baseball cards I didn't know I had!

The Silver Lights Executive have not had any meetings since Covid-19 and have suspended most activities but we have managed to continue to provide the quarterly Newsletters thanks to our Editor, Janet, and our contributors. We are currently having exploratory discussions about resuming the walks and hikes and also the logistics of holding the monthly A&W breakfast get-togethers. Stay tuned as we will send an email if we decide to resume these or other such activities.

The summer weather has thankfully come early again this year and in my neck of the woods June has been unseasonably warm. I hope this warm weather and sunshine continues into July and August as we sure need to be able to get out into our gardens and cabins and enjoy hiking and walking and other outdoor activities.

We would love to hear from you, our members, on what you have been up to in your neck of the woods or what your plans might be in the coming months. Please send your comments to our Editor or any other member of the Executive.

On behalf of the Executive I hope you and your families have a safe and a wonderful grand summer and I would like to thank you for your support. All the best and stay safe.

Editor's Message

Janet Calver

As I write my message, the rain is falling gently and has been for most of the day. It's a blessing for gardens – and gardeners alike!

Watching our backyard and community gardens come back to life after winter is always inspiring and exciting. Gardening is a lot of work for sure especially the weeding, edging, digging, tilling and planting – not to mention rock picking – yes, rocks grow particularly well over the winter! Even with all that work, we still find the gardens fun and mentally relaxing. What better way to forget the worries of COVID-19 than digging the compost heap?

Now we still have a few worries about COVID-19, but progress is being made. As a province, we have much to be proud of. We have stood by our medical and health professionals and leaders even when things seemed to be going in the wrong direction, but “Hold Fast” has been our motto and it seems to be paying off. Yes, we are very fortunate to be living here.

We have lots of uplifting and heartening stories for you in our latest newsletter. Once again, we have our regular contributors – Susan (Scotia McLeod), Kelda (SaferMedsNL) and Lynn and Chelsea (Butler Wills and Estates) - each with an article that is timely and just full of great information for you and your friends and family. As our newsletter is distributed close to July 1st, Memorial Day, I always like to have a special piece to commemorate our Royal Newfoundland Regiment. In this newsletter, we have a special story for you, thanks to Frank Gogos, Curator of the

Royal Newfoundland Regiment Museum. I won't ruin the surprise, but suffice it to say, it's well worth reading!

You also get to meet the newest members of the 25-Year Club - congratulations – and hear about what some of your executive members have been up to. See what tentative plans are in the works for the late Summer/early Fall – we hope! Learn what's going on in Bowring Park and check out a little bit about the night sky. So much to read – you'll need a cup of tea or coffee for sure!

Thanks to everyone who helps out with our newsletter – our regular contributors, guest columnists, Hydro HR and of course the Silver Lights executive. You are very patient with me! And thanks to you, the “Silver Lighters” for your support and encouragement.

I hope you have a wonderful summer with family and friends! Stay safe and I hope to see you soon – in person!

Janet Calver, Editor.

SilverLights News

Summer Walking Tours - Tentative

It has been well over a year now since we have tried to hold any kind of activity or get-together with our members. COVID-19 is still lurking and even though the future looks hopeful right now, we all know things can “change on a dime”. Many of us will have our second vaccination shot by the middle of July. By the beginning of August, we are hopeful that we can resume some hiking/walking activities.

For everyone’s safety and peace of mind, all hike/walk participants must have their two vaccinations and have completed the 14-day period after their second vaccination. We will also adhere to all Provincial protocols and regulations that are in place at the time of the hikes. For our coffee time after each hike, we will try to pick outdoor seating/patios if possible and weather permitting – we may even have a “picnic coffee/tea” in a park!

We’ve got some ideas in mind for our walks - some old favourites and some brand new “adventures” we hope you will enjoy! So stay tuned....we’ll be sending out an Email to everyone mid-to-late July with all the details!

Out-and-About with

Reg

Over the past few months we spent a fair bit of time at our cabin in Terra Nova. While

at the cabin my son, Barry, and I did a lot of exploring on our Quads and it took us a couple of trips but we drove on the Muskrat Falls transmission line from Port Blandford to Gambo Pond. It was a very interesting trip seeing the various types of structures and the actual terrain that the line had to be constructed on. The construction of the line has opened up a lot of good hunting grounds so a lot of hunting will take place during the season. Hopefully the hunters will use common sense and abide by all the regulations. On another note I caught some nice trout on the 24th May weekend (see attached photo).



Reg's Trout

Janet & Brian

As many of you know, Brian and I love the garden, especially trying out new types of plants and vegetables. Sometimes it's a complete failure and every now and then, we have a tremendous success. It's all fun. One of the great things about the garden is meeting other gardeners who are likewise enthusiastic about types of soil, proper planting techniques, new plants discovered at year-end sales, etc. Just this past week, I had the pleasure of having a chat and back-yard tour with

Diane and Ewart Locke. Diane is in charge of flowers, while Ewart manages the vegetables. Diane and Ewart are what I would call enthusiastic and experienced gardeners. I told them they could easily work at Gaze Seed! I came away from my short visit with some great tips for our own veggie bed, some Geum seed pods, a wonderful recipes for rhubarb crisp and an armful of their prized and highly sought after onions - some to be eaten and some to be planted! Wow!



Ewart's Prize Onions!

The next day, Brian and I, along with Brian's brother, Rob, and his wife, Christianne, went for a hike from Middle Cove Beach to Torbay, return. Wouldn't you know, there was Eawrt filling up a couple of bags with fresh seaweed!! He was telling us that he puts the seaweed in big buckets, fills them with water and just lets the whole thing seep, like tea. He uses this "tea" on his vegetables!

Happy Gardening!

Kim Petley & Bill Walker

Greetings to all our Silver Lights colleagues. These days and weeks and months have surely been a different way to celebrate and live out our retirement. I know it's been said

so many times, but who knew?? We hope everyone is managing through these new circumstances.

Bill and I have been out walking all the trails in and around St. John's and indeed in Central while at our cabin in the town of Terra Nova. During the winter Bill was putting on the miles cross country skiing in both Pippy and Butterpot parks.

I think we can say a saving grace for our family during the pandemic was the Facebook Portal. I'm not one for advertising a product but absolutely the best purchase(s) we all made as a family - our two daughters away and the one here - was the ability to feel like we were in close personal contact daily. That certainly made the separation less harsh - we would feel like we were actually all in the same room chatting, laughing and being together. A marathon portal session on Christmas Day was 9 hours long.

Most recently we enjoyed a long awaited visit from our eldest daughter and her (new) husband from Toronto where we were able to celebrate their marriage. Our youngest daughter graduated last month from the University of New Brunswick Saint John campus (UNBSJ) and we have a trip booked to NB in July to see her. Our first "cruise" since the pandemic. Our middle daughter is here with her husband and our two grandchildren. We have kept them in our bubble throughout the pandemic and we have enjoyed them immensely.

I (Kim) worked with Elections NL this past winter - my third election - but I can honestly say it was interesting!! Say no more . . .

Bill has picked up playing Disc Golf at the new course over on confederation hill on the parkway. He's still a duffer but enjoying the

challenge. Below is a picture of Bill at Disc Golf.



Bill Ready for Disc Golf

Since painting the interior of our home, I think our pandemic chores are done as we now prepare to enjoy the summer.

Stay safe everyone while we prepare for receiving our vaccinations.

Here is a picture of Bill all decorated for his Pokémon marathon.

25 Year Club

Congratulations to two employees who have joined the ranks of the 25-Year Club:

- David Hussey, CF(L)Co
- Thomas Lake, CF(L)Co



Bill Ready for the Pokemon Marathon

Condolences

The sympathy of the Silver Lights executive and its members is extended to the family of Wayne Howell, who passed away on June 27, 2021 at Western memorial Hospital, Corner Brook, at the age of 74. Wayne leaves behind his wife, Betty of 50 years; son, Jason (Edwina); daughter, Sue (Darren); siblings: Thelma Blanchard (Alex) and Rod Howell (Isabelle). Grandchildren Nathan and Emma Howell, Christopher and Anna Broomfield. Nieces Sheri Bellows (Matt), Sarah O'Brien (Nick) and Mike Blanchard. Predeceased by his father Cyril Howell, mother Olga Harrill and step-father Lloyd Harrill and nephew Scott Howell. The funeral service was held at First United Church, Park Street on Wednesday, June 30 at 2:00 p.m. As expressions of sympathy, donations may be made to the Janeway Children's Hospital Foundation or

the Autism Society of NL. (See Fillatre's Final Home for more information - <https://fillatre.ca>)

Everyday Life

Scotia McLeod

Susan Kielley



Introduction

Susan Kielley, Scotia McLeod, has provided us with a comprehensive checklist for seniors' wealth planning. Many of us reading this newsletter are close to the age of 65 and Susan's article from Scotia McLeod is specifically targeted for you! It's definitely worth the read! Thank-you Susan!

Wealth planning checklist for seniors



Total Wealth Planning, Scotia Capital Inc.

As you get older and start thinking more about preserving your wealth and passing it on to the next generation, taking advantage of tax, investment and estate planning strategies become increasingly important. While many of these options are available to you during your lifetime, others are more relevant after you turn 65.

The following checklist outlines some common planning considerations to think about as you enter retirement.

Tax credits and government benefits:

- ☐ **Age amount** – If you're age 65 or over, you may be able to claim a maximum amount of \$7,713 for the 2021 tax year, subject to an income threshold. Refer to [Retirement planning figures](#) for more details on the threshold.
- ☐ **Pension income amount** – You're allowed to claim up to \$2,000 if you receive an eligible pension, superannuation or annuity payments. Generally, the eligible pension depends on the type of income and/or your age. For example, RPP payments are considered "qualifying pension income" regardless of your age. But RRSPs only qualify as eligible pension income if you're at least 65 or the amounts are received as a result of your spouse's death.
- ☐ **Eligible medical expenses** – These include attendant care paid for you, your spouse and children, and can be claimed as a non-refundable tax credit. Typically, retirees no longer have employer health insurance to reimburse medical expenses incurred. The credit becomes available when the total unreimbursed eligible medical expenses exceed the annual threshold. The 2020 threshold is 3% of net income or \$2,397, whichever is less. Consider having the lower-income spouse claim all the expenses, since their income threshold is lower.
- ☐ **Old Age Security (OAS)** – OAS benefits are available to individuals who are 65 years of age or older and meet the eligibility requirements. OAS payments are income-tested and subject to clawback. If you anticipate a clawback at age 65, you can postpone receiving your OAS payments for up to five years and in turn receive a higher OAS monthly payment.
- ☐ **Canada Pension Plan (CPP)/Quebec Pension Plan (QPP)** – CPP or QPP payment amounts are based on your age and past contributions to these programs. You can start receiving CPP and QPP as early as age 60, but you will receive a reduced pension. You can also delay receiving payments until age 70 and receive an increased monthly amount.

Minimize taxes in retirement:

- ☐ **Pension income splitting** – If your spouse has a lower marginal tax rate, consider splitting eligible pension income. Under these rules, a higher-income spouse may transfer up to 50% of eligible pension income to a lower-income spouse, which reduces your household's total income tax liability. Refer to [Strategies for maximizing after-tax dollars for retirees](#) for more details.
- ☐ **Converting RRSP to RRIF** – In the year you turn 71, instead of withdrawing the entire RRSP amount, you may transfer it to a RRIF or purchase an annuity. This will defer the income needed to be reported that year and you can set smaller, periodic payments that are taxed over time. It's important to note that an RRSP may also be converted to a RRIF before age 71. Refer to [Strategies for maximizing after-tax dollars for retirees](#) for more details.
- ☐ **Spousal RRSP contributions** – If you anticipate your retirement income to be higher than your spouse's income, consider making contributions to a spousal RRSP. You can contribute to a spousal RRSP until your spouse reaches age 71 and use any unused RRSP contribution room while still qualifying for an RRSP deduction on your current year's tax return.
- ☐ **Final year RRSP contribution** – If you're turning 71 this year, still generating RRSP contribution room or have unused RRSP contribution room, consider making a final RRSP contribution before converting your RRSP to a RRIF. You will still be able to realize an RRSP deduction in your current year's tax return.
- ☐ **RRSP contributions beyond age 71** – If you're older than 71 and still generating RRSP contribution room, consider making RRSP contributions to a spousal RRSP if your spouse is younger than age 71. You still receive the tax deduction and the assets continue to grow tax-deferred until your younger spouse turns 71, when they must convert their RRSP to a RRIF.
- ☐ **TFSA contributions** – By contributing to your TFSA, any income earned in a TFSA and withdrawals made from a TFSA are tax free and do not affect your federal government income-tested benefits or your entitlement to income-tested federal tax credits. TFSAs can be used to shelter money you may not currently need. For example, if you don't need your entire minimum RRIF income, consider contributing any excess after-tax RRIF amounts to your TFSA.
- ☐ **Use younger spouse's age for RRIF withdrawals** – If you don't need your annual minimum RRIF payments immediately and your spouse is younger, consider using your spouse's age to determine your annual minimum taxable RRIF withdrawals.
- ☐ **CPP/ QPP sharing** – If you and your spouse are age 60 or older, receiving (or are eligible to receive) CPP or QPP benefits, and you will have higher income in retirement, consider sharing these pension benefits with your spouse. You can do this by making an application to Service Canada/Retraite Quebec, and they will determine the portion that may be allocated to the lower-income spouse to be taxed.

Transfer and preserve your wealth:

- ☐ **Create or update your Will** – While having a Will is important, it should be regularly reviewed for it to be effective. It's a good practice to review it at least every three years, or whenever there is a major change in your life such as having a grandchild, entering retirement, experiencing a significant health event, or facing a change in your financial situation.

- ☐ **Power of Attorney** – As part of your Will, and as you age, you may become mentally or physically unable to manage your assets. You may need to appoint a Power of Attorney for Property and a Power of Attorney for Personal Care to make decisions on your behalf. Learn more about the [different types of Power of Attorneys](#).
- ☐ **Testamentary trusts** – Consider creating a testamentary trust through your Will. With some exceptions, the tax benefits are limited over the long term, but this kind of trust can allow you to control the timing and distribution of the assets of your estate. Learn more about the [benefits of testamentary trusts](#).
- ☐ **Inter-vivos trusts** – These are trusts created during your lifetime. They can be used for income splitting with family members and offer a means to transfer assets outside your estate. If you are 65 or over, an alter ego trust or a joint partner trust (for spouses) may offer additional tax and estate planning opportunities for you and/or you and your spouse.
- ☐ **Gifting assets** – If you want to gift assets to your children or grandchildren during your lifetime, providing an outright gift may be a good option for you and your family. However, from a tax perspective, you are deemed to have disposed of the assets at fair market value and are subject to pay tax on any gains. Furthermore, if the gift is made to a minor, you should be mindful of the attribution rules that may eliminate the tax benefits associated with making the gift.
- ☐ **Gifting public securities** – Consider gifting your publicly traded securities directly to qualified registered charities. Gifts of publicly traded securities or mutual fund units are not subject to capital gains and qualify for a tax credit. These two savings make it the most tax-effective way to make a significant donation. Consider combining a sale of securities with an in-kind donation of securities to eliminate taxes at disposition.
- ☐ **Insurance solutions** – To preserve the wealth you have worked so hard to build, insurance solutions can be used to fund tax liabilities at death, while some insurance policies can protect your wealth from the effects of taxation as it grows through your lifetime. They can provide a means of estate equalization for heirs, increase the size of a planned charitable gift, or provide a guaranteed retirement income.

For more information on any of these strategies, please contact your Scotia Wealth Management relationship manager.

This article is intended as a general source of information only and should not be considered or relied upon as personal and/or specific financial, tax, legal, and investment advice. Individuals are strongly advised to speak with their own legal and tax advisors regarding their unique situations before implementing any of the strategies highlighted.

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Butler Wills and Estates

Lynn Butler & Chelsea Kennedy

**Estate Planning Questions You Should Ask
(but probably haven't thought of)**

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

When it comes to estate planning, most people are familiar with the basics – you choose an executor, decide how to distribute your estate, and name decision makers in case you lose capacity. However, there are many more questions you should ask your estate planning lawyer. The majority of clients don't think to ask these questions, but the answers can have a huge impact on your planning.

What happens to my documents if I get divorced?

For the most part, people name their spouses on their documents, including as the ex-

ecutor, beneficiary, and substitute decision maker for medical purposes. When most people get divorced, they don't want their former spouse to be making decisions for them. In Newfoundland and Labrador, getting divorced doesn't automatically revoke your will. This means that if you have named your former spouse as your executor and a beneficiary of your estate, this plan is still in place. To change this, you need to make new documents. Of course, if you pass away or lose capacity before you change your documents, the ones naming your previous spouse will still be in effect. If you've gotten married since you got divorced, your old will is revoked as soon as you get married, so your former spouse is not necessarily going to be your executor or receive anything under your will. Keep in mind that getting married doesn't revoke your Power of Attorney or Advance Healthcare Directive, so your previous spouse could still be named in those roles.

Do I get tax breaks for leaving a charitable donation in my will?

Considering the tax implications on your estate is a necessary part of planning. Your executor is responsible for filing your final income tax return, and returns for every year that your estate is in progress. Most people want to maximize their tax return, by using deductions, credits, or a mix of both. When you leave a gift to a registered charity, your executor can receive a tax credit to be used on your final income tax return. This credit can be used to reduce the amount of tax paid once the amount owing has been calculated. The standard tax limitations for charitable giving don't apply to donations that are made in a

will. This means that if a donation is large enough, it could balance out all of the tax owing for the year a person passed away, and possibly any amounts owing from the previous year. There are some rules about what kind of organization the recipient needs to be in order for tax credits to be calculated. For example, registered charities, the United Nations, and registered Canadian amateur athletic associations are all considered qualified donees for the purpose of generating tax credits.

How can I make sure my pets are taken care of?

This might be obvious, but pets can't inherit. A lot of our clients are animal lovers, and we know that pets become family. Unfortunately, a fair number of animals are surrendered to shelters when their owners pass away. There are a few different options you can include in your will to ensure your pet is taken care of. First, include a clause in your will that says what to do with your pet. Ask your family and close friends if there is anyone who could take the pet in after your passing. If so, include this in your will. If your pet came from a breeder, check the contract you signed with the breeder to see if it says that the animal is to be returned to them if there is no one else who is able to care for it. Second, you can leave a sum of money to the person who will be taking in your pet. Animals can be expensive, with ongoing payments for food and vet bills. Many of our clients like to leave a specific dollar amount to the person who would be taking care of their pet, on the condition that the funds are used for the ongoing care of the pet and not

for euthanasia.

About the Contributor:

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The Caribou Memorial at Gallipoli



Every year, I try to do a special piece to commemorate and reflect on July 1 and the role Newfoundland Regiment played in World War I. Most of us in this Province have traditionally taken the time on July 1st to remember all those who gave their lives to protect the ones they left behind in their towns and settlements. Their stories are heartbreaking and inspiring at the same time.

A couple of years ago, we were fortunate to have a tour of the Royal Newfoundland Regiment Museum and Frank Gogos was our guide. He was terrific and he certainly made our time at the Museum a memorable event. During our time there, Frank explained about the Trail of the Caribou and how he was quite involved in trying to get the sixth and final monument built in Gallipoli. Well, that sixth monument is now a reality.

I got in touch with Frank and asked him if he would be willing to put together the story of the Caribou Memorial at Gallipoli for our newsletter and he graciously said "Yes". I was thrilled to say the least!

It's a great story and everyone in this Province can take pride in the work that Frank and his team accomplished. After 100+ years, and seemingly insurmountable obstacles the Newfoundland Caribou has finally found its place in Sulva Bay. Many thanks to Frank for making this project a reality and for sharing this story - along with some fabulous pictures - with us!

Frank Gogos is the Curator, Royal Newfoundland Regiment Museum

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The Trail of the Caribou

The road to finish the Trail of the Caribou has been a long journey involving many people, in many organizations and multiple levels of government, both in Canada and Turkey.

The term Trail of the Caribou was first

coined in 1917 by Major Thomas Nangle, the unflappable, hugely patriotic and popular Roman Catholic priest who argued with the St. John's Catholic hierarchy in 1916 to join the Royal Newfoundland Regiment as its Padre.

At the end of the war Nangle was tapped to become the Newfoundland's Director of Graves Registrations and Enquiries. His job brought him in contact with many notable movers and shakers in commemorations, most notably Rudyard Kipling and Douglas Haig. In this role he pushed the Newfoundland Government to raise national memorials as he observed other nations doing the same.

As a part of the commemoration effort Newfoundland's Prime Minister Sir Richard Squires appointed Nangle to represent Newfoundland's interests on the Battle Exploits Committee that was struck in Great Britain to bring order to anticipated chaos of multiple organizations, military units and Dominions seeking to erect memorials to their fallen.

In short order Nangle convinced the committee to allow Newfoundland to erect six national memorials identified by Nangle as important areas for commemoration. While he had already been working with local land owners to secure ground at Beaumont-Hamel it was confirmed in the final recommendations from the committee along with sites in Manières, Monchy le Preux, Gueudecourt in France, Keiberg Ridge in Belgium and Caribou Hill in Gallipoli, Turkey.

Nangle chose a proposal by British Sculptor Basil Gotto (the same artist behind the Fighting Newfoundlander) that featured a bronze statue of a bellowing caribou on a rocky outcrop to represent the people of New-

foundland in these memorials. The caribou was not only considered the national symbol of Newfoundland at that time, but it was also the symbol of the Royal Newfoundland Regiment who wore the caribou hat badge proudly. The statue was based on a photograph taken by S.H. Parsons, a famous Newfoundland photographer, titled *Monarch of the Topsails*.

While construction commenced on the five memorials in western Europe, things were a little less receptive in Turkey. The country was occupied by British and French forces and the Ottoman Empire had all but collapsed. The local hero of the Gallipoli Campaign, Mustafa Kemal (Later to be known as Atatürk) was waging a guerrilla campaign to oust the occupiers and do away with the last remnants of the Ottoman Empire. Nangle felt it was no longer viable to erect a monument in Gallipoli until the situation became more tolerable. By 1923 the situation in Turkey had settled down, but Nangle, now fully engaged in building memorials in France, Belgium and the UK, tapped to write the official Regimental History (which he never finished), intervened in saving the National War Memorial in St. John's, Newfoundland, along with his continued effort to identify Newfoundland soldiers and rebury them, let the idea of erecting a memorial in Gallipoli fall by the wayside. In June 1925, the Newfoundland War Memorial Park at Beaumont-Hamel was finally unveiled, and as far as Nangle was concerned, the Trail of the Caribou was complete. Nangle was preparing for a new chapter in his life and was eager to move on.

After 1925, Nangle had removed himself to the farthest reaches of the world and reset-

tled on a farm outside Que Que, Rhodesia (known today as Zimbabwe). There he disappeared, and was not heard of again until 40 years later when he was invited to attend the 50th anniversary of Beaumont Hamel in 1966. So too did the notion of ever erecting a memorial to Newfoundland's fallen in Gallipoli.

Fast forward to the early 2000's when the Royal Newfoundland Regiment Regimental Advisory Council (RAC) took up the cause to finish the Trail and the push to erect a monument in Turkey began in earnest. Over the 12 plus years it took to make it happen many people came and went involving the RAC, the Government of Newfoundland and Labrador, Governments of Canada and Turkey. In 2018, the Turkish government finally gave permission to erect a monument in Suvla Bay, something rarely allowed until now.

In January 2020, the RAC issued a request for proposals to build the last of the First World War Caribou memorials in Turkey. The successful bidder was InnovativeNL Engineering and Project Management, a local engineering firm, in partnership with a Turkish foundry and a landscape company to build the new park. This was new territory for the company, but not the project manager who had been involved in building Newfoundland memorials for a decade prior. Although, this build would present some very unique challenges. The day the proposal was submitted, March 13th, was the first day that it was evident that Covid-19 was about to shut down the world.

Despite the world shutting down, InnovativeNL were able to carry on and complete the build thanks to having a Newfoundland ex-pat living in Turkey acting as superinten-

dent of the build to oversee the construction.

Construction began in the fall of 2020 involving contractors in the United States, Canada, and Turkey. Communicating was a unique experience using multiple software communication tools including Zoom, Facebook, WhatsApp and emails compounded by a 6.5 hour time difference and not to mention language barriers that often required using translators during site visits and Google Translate in a pinch.

On April 13, 2021 the bronze caribou was trucked to the newly finished Newfoundland War Memorial Park in Suvla Bay for installation. The location of the park is directly across the street from the Commonwealth War Graves Commission's Hill 10 Cemetery, containing eight graves of soldiers of the Royal Newfoundland Regiment, including the first to die on active service in Gallipoli, Private Hugh McWhirter.

The erection of the Caribou on its rocky plinth marked the completion of the First World War Trail of the Caribou having taken more than 100 years to complete.



Credit: The Veteran, 1921







Health & Wellness

SaferMedsNL

Kelda Newport



We are delighted to have Kelda Newport, Project Coordinator for SaferMedsNL, back with us for our June newsletter. How many of you suffer from, or know someone who suffers from, heartburn and acid reflux? If you do, then Kelda's article is definitely for you as she talks about Proton Pump Inhibitors. This is a very informative read. Thank-you Kelda!

Are you or someone you care for taking a Proton Pump Inhibitor, a medication often used for heartburn and acid reflux? Not sure? Keep reading to find out more about these commonly used medications!

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

For this newsletter, Proton Pump Inhibitors are in the spotlight.

What are Proton Pump Inhibitors?

Proton Pump Inhibitors, most commonly called "PPIs", reduce the production of acid in the stomach. They are commonly prescribed to treat stomach problems such as heartburn, reflux and ulcers, and can also be used to prevent ulcers in people at high risk.

Acid reflux, commonly known as heartburn, occurs when the muscles of the lower esophagus don't work as well as they should causing food and acid from the stomach to flow back into your esophagus. There are different things that people can do to help control acid reflux and related symptoms. Managing acid reflux may involve lifestyle changes, over the counter medications, such as antacids, and for some people, PPIs may be needed.

Examples of PPIs:

- Dexlansoprazole (Dexilant)
- Esomeprazole (Nexium, Nexium 24HR)
- Lansoprazole (Prevacid)
- Omeprazole (Losec, Olex OTC)
- Pantoprazole (Pantoloc, Tecta)
- Rabeprazole (Pariet)

Research suggests that some people continue to take their PPI longer than necessary. For this reason, people should talk to their healthcare provider to find out how long they should be taking a PPI, and if they can safely stop them.

Should I continue taking a PPI for more than 12 weeks?

For most people, PPIs should be used for less than 12 weeks. However, your primary healthcare provider may recommend that you take them for longer than 12 weeks if you:

- Take medications that irritate the stomach, such as anti-inflammatory medications (for example ibuprofen or corticosteroids)

- Have had a major stomach bleed

Or if you have been diagnosed with:

- Barrett's esophagus
- Severe esophagitis
- Zollinger-Ellison syndrome

PPIs are usually well tolerated when taken the right way for the right amount of time. However, treatment can go on for longer than is needed. Choosing Wisely Canada advises that taking a low dose PPI for less than a year is probably safe, but **taking a PPI for a year or longer has been linked to:**

- A higher risk of breaking your hip
- Low levels of Vitamin B12 and magnesium
- Pneumonia
- An intestinal infection with the bacteria *Clostridium difficile*, which can lead to severe diarrhea

In addition, PPIs may cause or contribute to side effects such as headache, nausea, diarrhea, rash and interactions with other medications.

To find out more about the benefits or harms of reflux medications read our patient brochure.

Take this brochure to your doctor, nurse or pharmacist to ensure the benefits of taking a PPI outweigh the potential for harm in your situation. **Remember to never make changes to your medications, including PPIs, without first speaking to your primary healthcare provider.**

Are there lifestyle changes that can help manage acid reflux and heartburn?

You can reduce acid reflux without using a PPI by making these simple changes to your diet and lifestyle.

Watch what you eat as many foods can cause heartburn and these may differ from person to person. Foods that you may need to avoid because they commonly trigger acid reflux and heartburn include:

- Alcohol, coffee
- Fried, fatty or junk food
- Citrus fruits
- Food with lots of tomatoes
- Onions and garlic
- Spicy food

Other lifestyle tips to control acid reflux and prevent heartburn:

- Eat smaller meals
- Avoid alcoholic beverages
- Stop smoking. Studies show that smoking increases your risk of heartburn and acid reflux.

- Maintain a healthy weight. Excess weight can increase your risk of heartburn or acid reflux.
- Avoid eating just before bed or lying down. If you suffer from heartburn while sleeping, try raising your head off your bed by 6-8 inches or try using extra pillows.
- Avoid wearing tight clothes. The added pressure from tight-fitting clothes or belts that constrict your abdomen can make heartburn worse

Should I make an appointment to speak with my primary prescriber or pharmacist?

Make an appointment to speak to your doctor, pharmacist or nurse if you:

- No longer have heartburn or have infrequent symptoms but are still taking a PPI
- Have been taking your PPI for longer than 12 weeks
- Do not have a reason to continue your PPI long-term (see the list of reasons above)

Five questions to ask your doctor, nurse or pharmacist about your medications, including PPIs:

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?

Remember to never make changes to your medications, including PPIs, without first speaking to your primary healthcare provider.

As always, I'd like to end with sharing some ideas of how we can ensure all of our medications are of benefit to us and what you can do to help us share our messages far and wide.

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 alternate therapies that are safe and as effective.

Spread the word about improving the use of medications to friends and family, advocacy groups and policymakers.

Visit SaferMedsNL.ca for more information on the appropriate use of medications.

Follow us on Twitter @SaferMedsNL and Facebook @SaferMedsNL for more information on the safe and effective use of medications. Share our posts to spread our message!

I hope everyone enjoys the Summer months and please stay tuned for the Fall 2021 newsletter where the spotlight will turn to how to get a good night's sleep without relying on sleeping pills!!

About the Contributor:

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Labyrinths

One of our favourite places to walk is in Bowring Park, so when we heard a news item on the radio a couple of weeks ago about the building of a labyrinth in the Park, we immediately sat up and listened. The City of St. John's has approved a request from the Bowring Park Foundation to support the construction of a labyrinth in the location known as the 'Squires Property' in the west end of the park. Located close to the South Brook Trail, this new amenity will be part of the Grand Concourse Trail network. The city's press release went on to say that "*As a society, we have collectively acknowledged that mental health is as important as physical health to an individual's overall well-being,... the labyrinth is the Foundation's first project geared specifically towards the rejuvenation of the mental health of park patrons and is a particularly timely project in light of the significant challenges to mental health that have been caused by the impacts of Covid-19.*"

Off to the Internet I go to learn more about labyrinths. According to WIKI, the term labyrinth is often synonymous with the term maze, however the two are not the same at all. A maze refers to a complex branching puzzle with choices of direction and choices of

path – and yes, you can get lost in a maze! A labyrinth on the other hand, is a single path to a centre and back and presents no navigational challenge. I found a couple of pictures of labyrinths - a Classical and a Chartres - maybe the new labyrinth at Bowring Park will look like one of these!



Classical or Cretan Design



The Chartres Design

Many labyrinths have been constructed recently in churches, hospitals, and parks. There is actually one we found on our

last Silver Lights' Fall Trip when we visited Steady Brook! These are often used for contemplation; walking among the turnings, one loses track of direction and of the outside world, and thus quiets the mind. There is even a Labyrinth Society (<https://labyrinthsociety.org>) that provides a locator for modern labyrinths all over the world.

So it will be fun to watch the construction of this labyrinth as we walk through the Park this summer. I can't wait to try it out! Stay tuned!

NALCOR News

Retirees

Due to unforeseen circumstances, the retirees for this quarter, April through June, are not available at this time. We apologize and hope to have them for you in our next newsletter.

Retirees – Corrections

In the March 2021 Newsletter, we mistakenly paired two retiring employees with the wrong pictures. We apologize for the error. In these COVID-19 times, when people are working from home, it is not always easy to gather information remotely and mistakes do happen. Thanks for your patience and understanding!

Best wishes to John and Nancy on their retirement!

Nancy Walsh

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

(No Picture on File)

John James 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 an early retirement from this position effective March 31, 2021.

The Lighter Side

Moon Names

Just a couple of weeks ago, we had a full moon and a number of people referred to it as the “Strawberry Moon”. That got me thinking about the other names for each full moon that occurs during the year.

Everyone marvels at a full moon – especially on a clear night. Every month, the moon goes through its phases – new moon, first quarter, full moon and last quarter. The cycle is usually every 29.5 days or so and over thousands of years, many people and civilizations have used the phases of the moon to help them plan when to hunt, plant, harvest, etc. (Even we don’t usually plant our seedlings until after the full moon in June!) It’s no surprise then that the different full moons have been named based on different activities and traditions.

Here is a list of the Moon names thanks to an article from National Geographic. See the link for more information.

January: Wolf Moon

Native Americans and medieval Europeans named January’s full moon after the howling of hungry wolves lamenting the midwinter paucity of food. Other names for this month’s full moon include old moon and ice moon.

February: Snow Moon

The typically cold, snowy weather of February in North America earned its full moon the name snow moon. Other common names include storm moon and hunger moon.

March: Worm Moon

Native Americans called this last full moon of winter the worm moon after the worm trails that would appear in the newly thawed ground. Other names include chaste moon, death moon, crust moon (a reference to snow that would become crusty as it thawed during the day and froze at night), and sap moon, after the tapping of the maple trees.

April: Pink Moon

Northern Native Americans call April’s full moon the pink moon after a species of early blooming wildflower. In other cultures, this moon is called the sprouting grass moon, the egg moon, and the fish moon.

May: Flower Moon

May’s abundant blooms give its full moon the name flower moon in many cultures. Other names include the hare moon, the corn planting moon, and the milk moon.

June: Strawberry Moon

In North America, the harvesting of strawberries in June gives that month’s full moon its name. Europeans have dubbed it the rose moon, while other cultures named it the hot moon for the beginning of the summer heat.

July: Buck Moon

Male deer, which shed their antlers every year, begin to regrow them in July, hence the Native American name for July’s full moon. Other names include thunder moon, for the month’s many summer storms, and hay moon, after the July hay harvest.

August: Sturgeon Moon

North American fishing tribes called Au-

gust's full moon the sturgeon moon since the species was abundant during this month. It's also been called the green corn moon, the grain moon, and the red moon for the reddish hue it often takes on in the summer haze.

September: Harvest Moon

The most familiar named moon, September's harvest moon refers to the time of year after the autumn equinox when crops are gathered. It also refers to the moon's particularly bright appearance and early rise, which lets farmers continue harvesting into the night. Other names include the corn moon and the barley moon.

October: Hunter's Moon

The first moon after the harvest moon is the hunter's moon, so named as the preferred month to hunt summer-fattened deer and fox unable to hide in now bare fields. Like the harvest moon, the hunter's moon is also particularly bright and long in the sky, giving hunters the opportunity to stalk prey at night. Other names include the travel moon and the dying grass moon.

November: Beaver Moon

There is disagreement over the origin of November's beaver moon name. Some say it comes from Native Americans setting beaver traps during this month, while others say the name comes from the heavy activity of beavers building their winter dams. Another name is the frost moon.

December: Cold Moon

The coming of winter earned December's full moon the name cold moon. Other names include the long night moon and

the oak moon.

The Blue Moon

Each year, the moon completes its final cycle about 11 days before Earth finishes its orbit around the sun. These days add up, and every two and a half years or so, there is an extra full moon, called a blue moon. The origin of the term is uncertain, and its precise definition has changed over the years. The term is commonly used today to describe the second full moon of a calendar month.

Cartoons

And finally, three little cartoons that should make you smile...





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

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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.