ro Magazine Vinter 2020









modern family

What's your family story?

When grandparents are caregivers









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AN OUTWARD LOOKING

NETTIE HOFFMAN'S mother was a deaconess and her father was a minister. When her parents lived in Quebec's Eastern Townships during the depression, whenever someone was ill they would drive them to the hospital in Montreal, a long, challenging journey. This is but one example of the generous, pious living that shaped Nettie.

Nettie gave because her faith led her to look outwards

Learning from lessons modelled by her family, Nettie believed that instead of practicing *"ingrown Christianity,"* our connection must extend to those beyond our immediate circles. As such, she believed that if one's family has enough and is taken care of, we must look to the needs of others.

Throughout her life Nettie "looked out." Nettie gave to the Church through life insurance. She also set up an endowed fund at the Foundation that was activated by a gift in her will when she passed away in April.

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keep in touch!

RTO/ERO's online community is fun, active and engaged. Connect with our growing group for updates on news and events near you, exclusive contests, retirement tips and more.



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Watch!

We asked contributors Pauline Anderson, Paul Devlin and Stefanie Martin what family means to them.



PAULINE ANDERSON

"For me, family means my three kids – Alana, Nicholas and Zara. I love watching them grow into

independent, charming, funny, caring adults. I spend as much time as I can with them, sharing their successes as well as their set backs (including some all-out crises!) Our annual family vacation, which of course includes our dog Jack, is the highlight of my year."

PAUL DEVLIN



"Family is forever! My family means everything to me. It means being a part of something special, and that you will love and

be loved for your entire life. Family are the ones who love you unconditionally, no matter what; and accept each other for who they are."



STEFANIE MARTIN

"Family means love, comfort, support and fun. They are the people in your life who make

you feel at ease and who you can truly rely on. To sum it up, I will refer to an expression I once heard, 'family is like fudge – mostly sweet with a few nuts'."

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Readers letters

Renaissance is superb and of great quality. I enjoy reading it. Very informative and enlightening! —*Marcel St-Arneault (District 9 Huron-Perth)*

I am so impressed with the professional quality and layout of the last two issues of *Renaissance*.

The Fall 2019 Giving Back issue is remarkable. It illustrates the essence of what many of us believe, of giving back by volunteering in our respective communities.

Thank you for clarifying with your research that substantial volunteering alleviates loneliness and reduces the risk of dementia.

Saving the planet one day at a time is a timely article with respect to climate change.

I appreciated your approach of personal motivation with your three strategies: rethinking garbage, commitment to the 3Rs and leading by example.

-Wendy Hooker (District 24 Scarborough & East York)

Wow! The Fall 2019 *Renaissance* has to be your best issue since I retired six years ago. The topics are spot on, with solid facts, and relevant to readers.

The articles referenced many organizations. Next time, can you link the organizations so a simple click gets us to the website of that particular organization?

And, I'm a little disappointed you did not give the background to Sleeping Children Around the World. I've heard Murray Dryden speak — he was inspiring.

Keep up this kind of good work.

-Mieke Foster (District 16 City of Toronto)

With respect to the paper used for *Renaissance* — I am impressed. Costs less and has a nicer texture. Please keep up

the excellent work. I can guarantee you that it won't just be me who enjoys its content!

-Susan Linden (District 9 Huron-Perth)

Great cover on the Fall issue of Renaissance! That young

girl's smile would light up a whole room! —Peter Hurlbut (District 6 Parry Sound)



TALK BACK

Join the conversation — send your comments and queries to **renaissance@rto-ero.org**. And connect with us on Facebook, YouTube and Twitter!

Be a part of Renaissance

We think of *Renaissance* as a conduit that enables members across the country to have conversations with one another. It's your stories, thoughts and ideas, after all, that make *Renaissance* an exciting and interactive read.

So be part of the conversation. Share your stories for future issues of *Renaissance*.

Summer 2020: Outdoor Living (Due: Jan. 12)

- Do you have memories of summers spent at the cottage? We'd like to hear them.
- Do you forage for food wild asparagus, mushrooms or fiddleheads? Please let us know.
- Do you help organize a Canada Day party in your neighbourhood? We'd like to know about it.

Fall 2020: Your Happy Brain (Due: April 16)

- Have you ever been to a yoga retreat? Or a silent retreat? Share your experience with us.
- What does lifelong learning mean to you? Tell us your point of view.
- Do you take your pet to visit patients at your local hospital or residents at an assisted living centre or a seniors' centre? Tell us about what you do and why it's important to you.

Please contact our writing team at **renaissance@rto-ero.org**.



JUNE SZEMAN MEMORIAL AWARD RTO/ERO members honoured for distinguished service

The June Szeman Memorial Award, created to recognize members for their leadership and exceptional service at the district level, was presented to 83 RTO/ERO members in 2018.

The June Szeman Memorial Award commemorates June's outstanding contributions to her district and the RTO/ERO community at both the local and provincial levels. June also gave generously of her time, energy and creativity to many other community organizations because committing to public service and helping others was, quite simply, just what she did. For a list of June Szeman Memorial Award winners, please visit **rto-ero.org/june-szeman-award-recipients**.

At RTO/ERO, family takes care of family

by Martha Foster

We are family



This issue of *Renaissance* focuses on the importance of family.

I come from a large family and a huge extended family, so I could weigh in on the importance, joys and frustration of family. But instead, I am going to switch gears and focus on our RTO/ERO family.

I realize that not everyone gets involved at the district or corporate level. But so many of you do, and you are the close, immediate members of the RTO/ERO family. We could not do what we do without you. The committees and work groups, including Audit, Benefits, Governance, Marketing and Communications, Member Services, Political Advocacy and Project Service to Others, work together, giving up their personal time, for the benefit of all members of our extended RTO/ERO family.

Board members take their involvement in our RTO/ERO family further with a deeper commitment of both time and concern for members and for the organization itself. Their responsibilities extend to all areas of RTO/ERO, including committees and work groups. But they're also responsible for monitoring and regulating investments, human resources, awards and all other areas of the organization. They consider the needs of members and the needs of the organization in every decision they make.







The district level is the closest unit within our RTO/ERO family, with representatives from all committees, except Audit. This ensures that at your district level, you are kept up to date on committee activities and have direct input.

District representatives are decision watchdogs, ensuring that the concerns of

each district are brought forward in the organization — and that they are heard.

Family takes care of family, and the RTO/ERO family is no different. We watch out for each other and make sure that decisions are made in the best interest of members. Enjoy this issue of *Renaissance* and know your RTO/ERO is here for you.

Families, deep freeze fixes and winter festivals

Great ways to beat the winter blahs

by Danielle Norris

I grew up with a large extended family and lived in multicultural

communities, so it's no surprise, really, that I always understood that families come in all shapes and sizes.

In this issue, *Renaissance* celebrates all sorts of Canadian families — nuclear, single-parent, blended, same-sex, childless, friends as family — and the love and respect that hold them together.

In *Modern family* (page 24), writer Stuart Foxman discovered that the meaning of family is sometimes less about blood and more about love and unbreakable bonds. Especially poignant: the story of a member who left her family in Wales and found a new one when she immigrated to Canada.

I was intrigued when I read *What's your family story*? (page 20), about one couple's search to put together the pieces of the family puzzle with unexpected results. The tips and how-tos in this story inspired me to start a family tree project with my kids. We began by talking to my paternal grandmother, who turned 101 this year, about our family history. My grandmother was eight years old when her mother passed away, and she stepped in to help raise her brothers and sisters. She married at 19 — we found a copy of her marriage certificate online and a copy of her mother's death certificate.

I'm skeptical about the genealogy sites, but that's next on the list. As a first-generation Canadian, I understand it will be difficult to trace my African roots because so much of our history is undocumented. But I'm always up for a rewarding challenge!

We aren't only talking about families in this issue, though.

One way to escape winter's deep freeze is to organize a Games Night. We show you how to keep your brain happy and active, and your social side engaged. You'll also meet a member from the Atlantic district who organizes game nights in Nova Scotia as a fun way to raise money for a good cause (page 15).

Registered dietitian Fran Berkoff invites you to heat up your cold-weather menus with good-for-you herbs and spices (page 16).

And since Canadians know how to do winter, our travel writer Doug Wallace shares his cross-country list for cold-weather fun, solo or with the family, from the Whistler Pride and Ski Festival in B.C. to the snowmobile and culinary festival in Newfoundland and Labrador (page 38).

As you know, it's member stories that make each issue of *Renaissance* a must-read. So please take a moment and look at our call for your stories on page 6.

If you have something to share let's keep the conversation going. Email me at **renaissance@rto-ero.org**.

Take care, *Danielle*



Strategic Plan 2021–2025

Planning for a better future together

by Jim Grieve



In the past four years, RTO/ERO has moved to differentiate itself as an organization with a unique mandate for education community retirees in Canada. Our strong Strategic Plan 2020, developed with the many voices of our members, focused our efforts on three significant strategic goals:

- To be the trusted voice for the broader education community
- To improve the lives of members and seniors
- To broaden our membership base

Whatever your career in education teacher, principal, support staff — what unites us as members of the education sector has always been our belief in the future and the desire to secure better futures for students, for one another and for the communities we've served.

This belief doesn't disappear when we retire. In fact, our drive to keep learning, keep connected, keep contributing and keep living our best lives gets stronger as we move into our senior years. RTO/ERO is a unique organization inspired by these values and designed to help education sector retirees be better prepared for their futures, and to be part of a community making a difference in the lives of all seniors.

We provide a foundation of health, wellness and travel benefits so you can explore your journeys with confidence. We connect you to one another as volunteers, as leaders and in support of individuals in need. And, we fund the research and drive the advocacy to advance the interests of seniors and increase their contribution to society at every age.

Every one of our members has spent a career serving the future through learning, caring and support. With RTO/ERO, you are now part of a supportive community that continues that work, together.

Four years of hard work invested by each of our districts, our committees, the Board of Directors and the talented and hard-working RTO/ERO staff have paid off. We have seen strong membership growth, and active and effective advocacy at all political levels, as well as outstanding efforts to bring the latest research on healthy, active aging to all of our members.

We're now looking forward to engaging members in the development of our next five-year plan. The process for developing Strategic Plan 2021–2025 is well underway, and we're looking for input from all sources: members, districts, committees, partner organizations, our Fall Forum attendees, staff and the board. With this input, a draft plan is prepared and presented for approval at the Annual Meeting on May 26, 2020.

I hope you will take the time to forward your ideas and input on the content of this next plan to your District Executive or directly to me at **jgrieve@rto-ero.org**.

Your contribution to building this plan ensures that we continually improve RTO/ERO as an organization uniquely positioned to benefit members and Canada's education community retirees.

I look forward to adding your voice to Strategic Plan 2021–2025. 🛚

foundation

7 surefire tips to staying active

Physical activity improves your health, well-being and overall quality of life, whatever your age

by Dr. Kenneth Lam

Staying active throughout your retirement is one of the most effective ways to improve your physical and mental health, and prevent frailty. For conditions including cardiovascular disease, osteoporosis and diabetes, activity can be as effective a treatment as some medications.

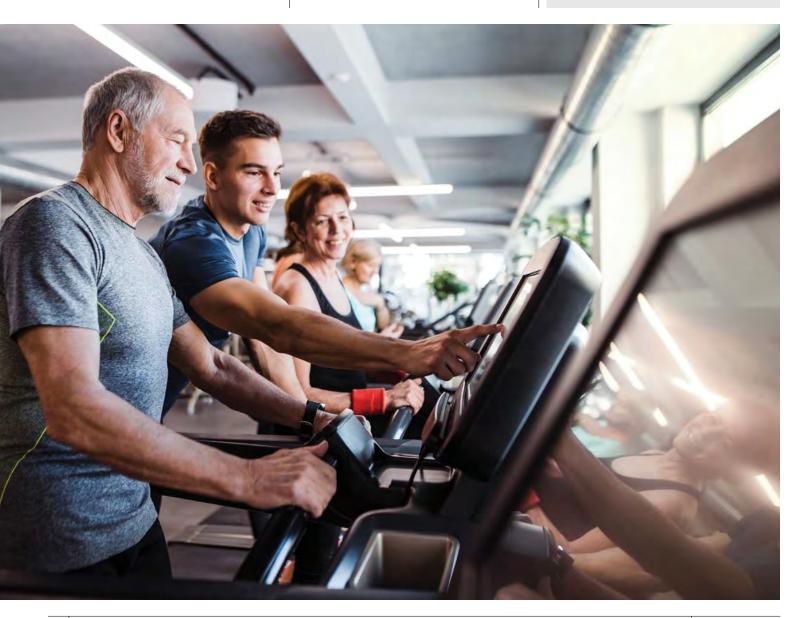
Physical activity also has a positive effect on your mental health, providing benefits that range from improving sleep to easing anxiety to combatting loneliness. It can improve your balance, prevent falls, preserve cognitive function and ultimately help you maintain your independence.

While there are many advantages to staying active during retirement, making it routine can feel like an impossible task. This can be especially hard if new changes to your body make familiar activities difficult. Your health-care provider can offer advice on appropriate limitations to your activity.

Here are seven simple ways to increase your activity level.



Dr. Kenneth Lam is a geriatric medicine resident conducting research at Women's College Research Institute under the supervision of Dr. Paula Rochon, RTO/ERO Chair in Geriatric Medicine.



Begin with your attitude

If the first thing that comes to mind when you think about physical activity is that you can't do it, it's hard to be motivated. Instead, remind yourself of the reasons you want to stay active and do some research on programs that suit your needs. For example, Women's College Hospital in Toronto offers the Wellness for Independent Seniors program to optimize the quality of life for older adults living in the community.

Make it fun and easy

Choose an activity that you enjoy so it doesn't feel like a chore. If you prefer the pool, try water aerobics. If you appreciate the quiet, opt for a yoga class or tai chi. Set a simple goal rather than an intimidating one. It's hard to commit to going to the pool every day for the next month; it's easy to say you will call the pool sometime this week to ask about opening hours and what programs they have available.

Make it a social outing

Consider inviting a friend to join you for a class or sign up for a group activity in your community. By involving others in your daily or weekly activities, you can prevent social isolation and loneliness, which can have adverse effects on your health.

Develop a routine

If you build activity into specific days and times during the week when you know you have the most energy, first thing in the morning, for example, you are more likely to stick with it.

Walk where possible

If dedicated physical activity is intimidating, but you often run errands, try walking instead of driving. Rather than using the elevator, challenge yourself to take the stairs.

Carry your groceries

If you're doing a light grocery shop, try carrying your groceries around the store rather than pushing them in a cart. If you have a short walk home, tote your groceries with you. Adding muscle- and bone-strengthening activities to your daily routine will help improve your posture and increase your balance.

Start slowly

Aim for light or moderate activities for short periods of time throughout the week. Take time to build up your strength. Be patient and celebrate the little wins.

RTO Foundation **ERO** Fondation

Your friends at the RTO/FRO Foundation wish to thank every member who supported the *Engage: End* Isolation campaign this year. The passion and generosity of our donors is what allows us to help build a better future for Canadian seniors.

The RTO/ERO Foundation is grateful to Johnson Inc. for their ongoing commitment to enhancing the quality of life for older Canadians. Johnson's support contributes to research that will help RTO/ERO members and future generations of seniors live healthier and more connected lives.



Campaign partner Sun Life

To learn more about social isolation please join the Foundation's Facebook group facebook.com/groups/endisolation



Boost your memory

Mounting research suggests you can stall memory decline as you age

by Pauline Anderson

Small bursts of exercise can still be beneficial

You don't have to run marathons to reap the brain benefits of physical activity. A mere 10 minutes of activity that increases your heart rate should do the trick.

A small study from Western University in London, Ont., showed that older adults who do even short bouts of aerobic exercise such as jogging on a treadmill for 10 minutes may boost executive function, which is the ability to organize and plan activities, and manage time.

The study included 17 older adults with an average age of 73, who completed aerobic tests at moderate, heavy and very heavy levels of intensity.

They also completed a pre- and postexercise task to measure executive function.

The study found that subjects at all exercise intensities experienced a boost in executive function. The study, published in *Brain Health*, also discovered that even subjects who did no exercise before the study reaped the benefits.

The power of pets

If you share your space with a pet, you know that no matter how bad your day has been, a cuddle makes things right.

But did you know that your furry friend offers a host of other health benefits?

A national poll on healthy aging conducted at the University of Michigan found that more than three-quarters of older pet owners believe their animals reduce their stress, and nearly as many say the pets provide a sense of purpose.

And that's not all. Sixty-four per cent of owners said their pet helps them be physically active, and 65 per cent said their pet helps connect them with others.



Pet ownership appeared to be even more beneficial for people living alone with health issues. More than 70 per cent of these older adults said their pet helps them cope with physical or emotional symptoms, and many said their animal helps take their mind off their pain.

Obesity in middle age linked to dementia risk

Controlling your weight in middle age may help keep your mind sharp.

A study published in *Neurology* found that subjects in their mid-60s who had a high body mass index (BMI) or carried most of their fat around their waist were more likely to have a thinner cortex, the part of the brain critical for cognitive functions such as perception, language and memory.

Researchers used an ongoing study of 1,289 stroke-free adults, with an average age of 64.

They looked at obesity measures, including BMI (obesity is determined as having a BMI of 30 or over) and waist measurement. They also analyzed magnetic resonance imaging markers of "brain aging", including cortical thickness.

The bottom line: Compared to having a BMI under 25, obesity and a greater waist measurement were both associated with less cortical thickness.

If you need a hearing aid, wear it

Another study presented at a recent Alzheimer's Association meeting suggests that if you need hearing aids, you should actually wear them — because wearing them may help preserve memory.

Researchers at the University of Exeter and King's College London, U.K., studied over 2,700 people aged 50 and over who had hearing loss but no problem remembering, learning new things, concentrating or making decisions that affected their everyday lives.

Some wore hearing aids, some didn't. At the end of three years, people who wore a hearing aid did better on memory and attention tests than those who didn't.



Good conversations can be one of the most rewarding elements of your volunteer and daily activities. If you're not hearing well, you could be missing a lot. Happily, as a valued member of the Retired Teachers of Ontario, you can benefit from exclusive offers with HearingLife + National Affiliated Partners. Our partnership gives you access to special discounted pricing on exceptional hearing aids and professional hearing care. Right now, RTO members can get up to 25%¹ off the regular price of hearing aids, then take an additional member discount of 10% off. That's big!



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Games night

Beat the winter blahs, make new friends and exercise your brain

by Ylva Van Buuren

One thing you can count on: Canadian winters are long and cold and often downright dreary.

Come January, hibernating till spring seems like a pretty good plan, doesn't it?

Here's a better idea. Organize a weekly Games Night!

"Games Night is an excellent activity to keep seniors engaged and exercising their brains," says Stacy Chung, Communications & Programs Specialist at the Ontario Society of Senior Citizens Organizations, who co-ordinated activity programs for several years for a community seniors' centre in Toronto. "It provides an opportunity for seniors to socialize and meet new friends, which helps combat social isolation."

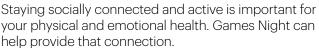
Here's how to make it happen.

• Take charge.

Someone has to get the show on the road, and it might as well be you. Once Games Night is in place, consider rotating the management responsibilities so others take a turn.

• Choose a location.

Many apartment and condo buildings have a games or party room you can book for the same time and day each week. Maybe your local library or community centre has a space you can reserve. Or you could hold the activity at someone's home. Experts say eight to 12 members is a manageable number to start with.



"We want people to be able to participate and feel comfortable participating in society," explains Dr. Amanda Grenier, a professor in the department of Health, Aging and Society at the University of Toronto. "What is most important is that they have meaningful relationships they feel they can count on."

Social isolation can be defined as a complete or near-complete lack of contact between an individual and society. One in five Canadians over 65 are affected by social isolation and another 30 per cent are at risk. Social isolation can contribute to anxiety and depression, poor physical health, higher rates of disease and dementia, and even suicide.

The RTO/ERO Foundation has made social isolation one of its areas of focus, raising awareness and funds to support research, education and community action to help lonely seniors across Canada.





Communicate.

The most successful activities are the ones participants ask for. Use a suggestion box in an apartment, condo or community centre to canvass potential participants. Put flyers in mailboxes or on bulletin boards, says Sheran Barker (District 10 Bruce, Grey, Dufferin) of the Ontario Senior Games Association. Collect email addresses and set up a Facebook page. Word of mouth works too — invite friends and friends of friends to a meeting to discuss Games Night.

• Make it fun.

What do people want to play? Cards (bridge, poker, pinochle, euchre, mah-jong)? Board games (Monopoly, Scrabble)? Bingo? Do Games Night members want to play the same game each time or mix things up?

• Be inclusive.

If members have health or mobility issues, be flexible with starting times and make sure the table setup is accommodating.

• Make it social.

Include refreshment and social time, advises Barker. What does the group want to enjoy? Sandwiches? Finger food? Dessert and coffee? Consider tapping a couple of members to create a Refreshment Team. Charge them with gathering member input and developing a refreshment plan including who brings what and when, and whether members will put a set amount each month in a refreshment kitty to cover the costs. **m**



PHOTO, DAVID BAKER

turn a games night into a fundraiser

Pam Baker (District 50 Atlantic) started an annual Trivia Night six years ago to raise money for a hospital and long-term care facility in Nova Scotia.

Held on the first Wednesday of every April at Porters Lake Pub and Restaurant (the pub is a sponsor), the event raises money to support Twin Oaks Hospital and the Birches Home for Special Care, both facilities located in Musquodoboit Harbour, a small community outside Halifax on the eastern shore.

Trivia Night started when Baker moved from Ontario and wanted to get involved in her new community (she lives nearby in Ship Harbour), and joined the board of Twin Oaks and the Birches.

Initially, board members stepped up to help, but Baker did most of the organizing on her own, advertising the event in local papers and putting up posters in the pub.

She made up the trivia questions (20 for the first round, 20 for the second) herself — and still does — covering a wide range of topics, including current events, history, geography, sports and other general knowledge.

It was a great success, and today, she relies on word of mouth and repeat participants, many of whom come back year after year.

This year, over 20 teams of up to six players (each paying \$50 to enter) gathered to play.

"It's fun to play," Baker says, "and it's a great stress reliever. People also feel good because they're doing something positive for the community."

The event has raised over \$10,000, and the money supports facility improvements, including new waiting room chairs, painting inside the Birches and replacing curtains, bedspreads and other furnishings.

Superfoods in your spice cabinet

Heat up your cold-weather menus with good-for-you herbs and spices

by Fran Berkoff, registered dietitian

Five nutritional superstars

Basil contains vitamin C, calcium and magnesium, and is thought to have anti-inflammatory properties. Add to a green or tomato salad, homemade salad dressing, sodium-reduced soups, and even grilled cheese sandwiches.



Cinnamon is being studied as a tool for helping lower blood sugar and improve insulin sensitivity. Add it to your morning oatmeal, sprinkle on a baked apple or yogurt or add a teaspoon or two to homemade or store-bought chili (it really works).

Cumin, naturally rich in iron, may also aid digestion and boost immunity. It tastes great in scrambled eggs, over salmon before baking, in a bean salad or in lentil soup (homemade or store bought).





Turmeric, whose active ingredient is curcumin, is being studied for its anti-inflammatory and antioxidant properties. Add to seafood broth, chicken soup, oven-roasted vegetables, scrambled eggs and egg salad. **Parsley** is more than a garnish. Like all leafy greens, it's full of vitamins, minerals and phytochemicals. It can brighten a salad and is essential in tabbouleh. It also does wonders to liven up soups, stews and dips.



Herbs and spices have been around for centuries, but the science to support their benefits, beyond boosting taste, is fairly recent. Like all foods that come from the ground, they're rich in vitamins, minerals and antioxidants that protect us against disease, reduce inflammation and promote good health and well-being.

Have you been told to lower the sodium in your diet? Do you think food doesn't taste as good as it once did? Adding these next-to-no-calorie flavour enhancers is a smart, natural way to layer in taste.

Herbs or spices?

Herbs are leaves from aromatic plants (such as basil, cilantro and parsley), and spices are the buds (like cloves), bark (cinnamon), roots (ginger) and seeds (coriander seeds).

Cooking tips

Add dried herbs and spices at the start of cooking to reconstitute them, and then add a generous sprinkle "to refresh" just before serving. It's best to add fresh herbs near the end of any preparation or cooking. Their flavour is more delicate and some, such as mint, quickly turn brown after chopping.

Be high-handed with herbs and spices. The higher you hold your hand above the food when sprinkling on both dried and fresh, the more even distribution you will get.

Buying and storing

When buying fresh herbs, choose the brightest coloured ones with crisp stalks. Buy fresh herbs close to the time you plan to use them. Wash under cool running water. Pat dry, wrap in a tea towel and store in sealed containers or plastic bags in the refrigerator. Fresh herbs can also be frozen in freezer bags.

Spices (which are almost always dried) lose much of their flavour in the first year after they have been ground, so buy them in small quantities and replace every year or two. (Do the sniff test if you're not sure how fresh they are.) For pepper and nutmeg, it makes a big difference if you grind them as you need them. When subbing dried herbs for fresh, the general rule is to use one-third as much dried as the amount of fresh herb called for.

Store both spices and dried herbs in airtight containers, in a cool, dry, dark place away from light and heat.

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Cross-Canada

health challenge

And the winner is...

by Stefanie Martin



Anna Yates (District 27 Ottawa-Carleton) ranked first both as an individual and as part of a team in the RTO/ERO wellness website Cross-Canada Health Challenge,

clocking in 661,845 steps. How did she do it? Biking, golfing, yoga, water aerobics, weights, dancing, walking and shopping!

"It's so motivating and makes you become conscientious of your activity. It's a self-challenge," she says.

With summers spent at home in Ottawa with her seven grandchildren and winters in Florida, Yates enjoys lots of opportunities for outdoor activities.

She's part of the Coastal Cruisers bike club, cycling three times a week.

"We always go fast. We always go like there is a bear chasing us!" she says. There are two octogenarians in the biking group, a reminder that age is just a number and doesn't have to limit your activity.

Weightlifting is built into her morning routine, Yates says, "to get it over and done with!" There might be a golf game in the afternoon, yoga on the beach with a friend or a water aerobics class. She was delighted to discover that shopping was included as an exercise in the challenge.

Yates has always been aware of the importance of fitness to physical and mental well-being. Her father was a recreation officer in the Air Force, and she remembers a plaque in her dad's workout room that read: "Fitness is like honour. It cannot be bestowed. It must be earned."

Earning your fitness is a personal pursuit, according to Yates. Each one of us has unique physical abilities, so it's important to play to your personal best and not someone else's.

Advice from Yates: Any activity that gets you up and out of your easy chair is a worthwhile activity.

"I'm 70," she says, "and keep active, hoping old age won't catch up to me too quickly! If you have it in mind, you can make it work."

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feature

what's your family story?

Finding the pieces of the family puzzle

by Stuart Foxman





In 1870, Alexandre Pierre Landry obtained his MD and became the first Acadian doctor in New Brunswick. One hundred and fifty years later, his great-granddaughter, Gay Kleiber, slots that information into the family history.

"I feel like I'm taking a puzzle, finding the pieces and putting them together — and the pieces come from all over," says Kleiber (District 50 Atlantic).

To put the big picture into focus, she scours municipal, provincial, church, cemetery and newspaper records. The trail for Landry, born in 1834, led Kleiber to Harvard, where she found his medical degree online. She had heard about it, but wanted the proof. "It's a passion. If I don't do the research, there will be no record for the family," says Kleiber, who lives in Wolfville, N.S.

A growing number of Canadians are searching for their ancestry. Some pour through archival material. Others use newer genealogy and DNA websites. What are they hoping to find?

"People are looking for a connection, a deep sense of where they come from," says Linda Hauley, a family history researcher in Newmarket, Ont., and member of the Association of Professional Genealogists.

Whether they're doing it for fun, curiosity or to answer nagging questions, most amateur sleuths have the same question: Where do I begin?

WHAT HAPPENS TO YOUR DNA?

Z

Can you trust consumer DNA testing? People who've submitted their DNA to multiple services often received different breakdowns of their ancestry. For a CBC *Marketplace* segment, one of the hosts and her twin sister sent samples to five services. Their results didn't precisely match in any of the tests.

The first time genealogist Linda Hauley did a DNA test, she was told she was 20 per cent Scandinavian, although no one in her family tree has that heritage. Subsequent tests had other variations. "With every new result, they're refining the algorithms," says Hauley. Don't count on 100 per cent accuracy.

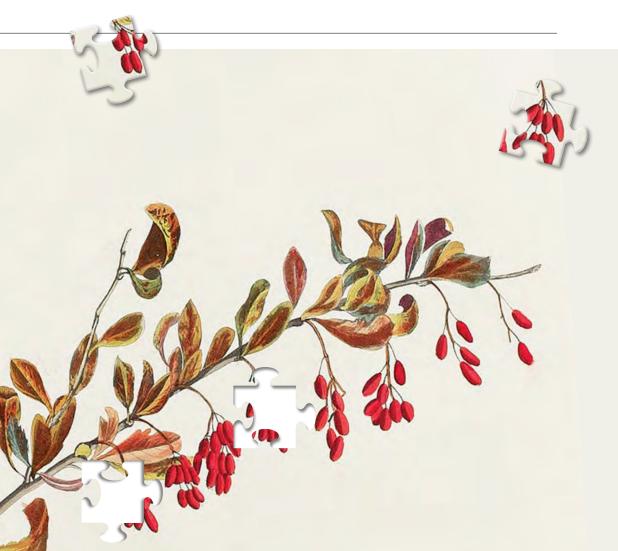
Then there's the question of who can access your DNA. In May 2019, Global *News* reported how 23andMe works with a pharmaceutical company (to create treatments based on their customers' genetic insights), and AncestryDNA shares its database with a Google subsidiary (for longevity research). Read the fine print, and see where you might be providing consent.

1

2

3





helpful resources

Library and Archives Canada (genealogy and family history page): **bac-lac.gc.ca**. You'll find research tips and tools; free databases (births, marriages, deaths, census, immigration, land, military); sources for genealogy research by topic and place; ideas on how to organize information; links to other archives in Canada and abroad (about 100 of them); and more. You can even submit genealogy questions and arrange to talk to a genealogy consultant.

Consumer ancestry and DNA sites: Popular ones include **ancestry.ca**, **23andme.com** and **myheritage.com**. The Mormon church also funds a free non-denominational site, **familysearch.org**, which it calls the world's largest family tree.

Ontario Ancestors (Ontario Genealogical Society): ogs.on.ca. Local branches can help you focus your research. Library and Archives Canada also has links to all of the provincial genealogical societies. "It's a passion. If I don't do the research, there will be no record for the family."

-Gay Kleiber

"Start with yourself and work backwards," says Tammy Tipler-Priolo, a professional genealogist in Alliston, Ont.

These early steps will be the easiest. Record your details and then those of your parents and siblings. Go back a generation, to your grandparents and their other children (your aunts and uncles). Go forward too, to children and grandchildren. Note the three basics: names, places and dates. Talk to family members — they can answer lots of questions if you just ask, and often point you in the right direction.

Where do you stop? You have to decide on a strategy. Some people want to go back as far as they can, generation by generation. Others focus on one side of the family or on a particular branch. There are also one-name studies, in which people investigate all instances of a particular surname and its variants.

Verify what you discover with documentation, including birth records, marriage records, death certificates and citizenship papers.

And check the informal documents that you or family members have tucked away, like family photos and letters.

"You can find lots of clues," says Kleiber.

There are many ways to preserve whatever you find. Chart a family tree, organize copies of key documents, create a scrapbook, write a narrative history, use genealogy software programs or set up a website for family members to add what they know or discover. Remember to cite your sources. They're your evidence and will help other family members who want to take your research forward.

To know where you're going, you have to know where you've been. Genealogy, Tipler-Priolo believes, can be a therapeutic and spiritual journey, as you find that missing piece and discover how you fit into a much larger story.



family histories and mysteries

Gay Kleiber's husband, John Thompson, was also curious about his ancestry and sent off a DNA sample to AncestryDNA.

Thompson and his three siblings were adopted, and he had no sense of where he came from. The test told him his ancestry was a mix of Scottish, Irish, Welsh, English and French.

No surprises, really. They were still to come.

In March 2018 the phone rang, and Thompson answered. A woman on the other end said she believed her husband was Thompson's son.

When Thompson was 18, his high school girlfriend had given birth to a boy, who was placed for adoption. Thompson knew of but never saw the baby, also named John, and over the years they never had contact.

The younger John now lives in B.C. and has five kids of his own. His family had urged him to do a DNA test at AncestryDNA.

He did – and it matched to Thompson's DNA.

"I was stunned," Thompson recalls. "But I couldn't have been happier to find out he turned out fantastic and has been successful. He was fortunate, like me, to be adopted into a very good family."

Eventually, Thompson and his son began communicating by email. They haven't spoken yet but are sorting out the next steps, including a visit. Thompson has already met one of John's daughters, who is at university in Halifax. He calls her "my DNA granddaughter."

About a month after John's wife called him, another DNA shoe dropped.

Again it was a phone call, this time from a half-sister who lives in Winnipeg — one of five children his birth mother had after Thompson was adopted.

Today, Thompson often gets notices from AncestryDNA about probable cousins. "You're connected to a lot more people than you ever thought, even if your life isn't as confused as mine," he says. "You can never have too much family, I think."

Kleiber is happy that Thompson has learned so much more about his family. As she continues her own searches, her husband's discoveries remind her of how we're each part of an intricate web.

"I feel great for him," says Kleiber. "It fills in some gaps. He's finding out more about himself, too. We're always trying to discover who we are." \blacksquare

modern





feature





Today the meaning of family is less about blood and more about love and unbreakable bonds

by Stuart Foxman





hen Olwen Dunets (District 23 North York)

moved from Wales to Ontario in 1949, she left behind her family and support network. The rural school she'd teach at was in Mariposa Township, 50 kilometres north of Oshawa.

The first order of business: find a place to live.

Dunets found her Canadian family – the Tremeers – whose farm was close to the school and boarded with them for the entire school year.

Dunets vividly recalls her first year in Canada. The Tremeers tried to teach her to skate ("I wasn't too successful"), introduced her to corn on the cob and sent her to school by sleigh during a blizzard.

But mostly, she remembers their kindness.

"I was very close to them," she explains. "They were part of my life. You make your own family."

Harvey Tremeer was in Grade 5 at the time and later became a teacher himself. He loved having a boarder who came from somewhere else and had a different perspective on life.

"We hadn't been far beyond our own communities," says Tremeer (District 19 Hastings and Prince Edward). "Olwen opened up the rest of the world to us."









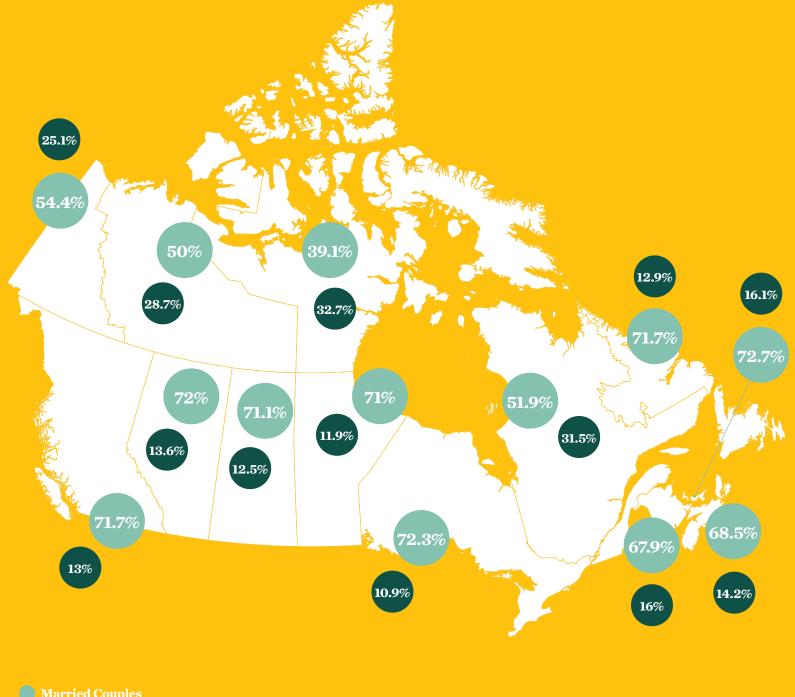
SINGLES RULE

For the first time in our history, singles are the most prevalent type of household. Single-person households make up **28.2 per cent** of all households, which is slightly more common than couples with children (**26.5 per cent**). "When you look at the modern family, it really is about those ties that bind. We're in this together."

— Nora Spinks



Canada's family picture



Common-Law Couples

Source: Statistics Canada, Census of Population, 2011





CHILDLESS COUPLES

They're growing faster than couples with at least one child, which now make up **51.1 per cent** of the population, the lowest level ever.

MULTIGENERATIONAL HOUSEHOLDS

This is the fastest-growing type,

up 37.5%



or more generations under one roof.





SHRINKING HOUSEHOLDS

On average, Canada has **2.4 people** per household. There were **14.1 million** private households in Canada in 2016, **9.5 million** (**67.7 per cent**) of which had at least one census family. For census purposes, these are married or common-law couples, with or without children; and lone-parent families.

The Tremeers kept in touch with Dunets over the decades. When Dunets celebrated her 100th birthday in January 2019, Harvey Tremeer was there, of course.

"Olwen was really treated as part of our family," Tremeer explains.

Family could be defined as a group of people related by blood and genes But when you get down to it, family is about love and unbreakable bonds.

There are marriages and common-law partnerships of the opposite and same-sex varieties. Blended families. Multigenerational households. Children being raised by grandparents. Couples living apart, by choice or circumstance. Unrelated people who live together



as non-romantic roommates. Then there are the people we think of as family, even if we don't share blood or an address.

"When you look at the modern family, it really is about those ties that bind. We're in this together," says Nora Spinks, CEO of the Ottawa-based Vanier Institute of the Family.

The charitable organization explores how families affect, and are affected by, social, economic, environmental and cultural forces.

How does the Vanier Institute define family? It focuses on relationships and roles — what families do, not what they look like.

The definition is intentionally broad, to suit a diverse society.

Families can be any combination of two or more people (at least one of whom is an adult), who've bonded with each other over time and who demonstrate care, support and affection.

The fact that it's a relationship over time signifies that a commitment has been made. How and what form it takes isn't the point; its value and meaning are what matters.

We shouldn't be surprised that the notion of family evolves, says Patrizia Albanese, a sociology professor at Ryerson University in Toronto. Her research interests include families, social and family policies, and childhood. She says what we think of as a stereotypical nuclear family — two parents, a few kids, a single-family dwelling — is relatively new.

"We peg what's 'normal' to 1950s and 1960s families, but the post-war period is the anomalous period," says Albanese.

For instance, widespread single-parent families are hardly a recent phenomenon. In the first half of the 20th century, mortality rates and the world wars reconfigured family units. In 1921, nearly one in 10 children aged 14 and under (8.8 per cent) had experienced the death of at least one parent. In 1941, that was up to 12.2 per cent of all census families. Young widows and widowers, re-marriages, step-siblings and half-siblings were all common.

In more recent decades, single-parent families have grown for another reason: divorce. Overall, the adult children of divorce have turned out fine, says Spinks. They haven't been turned off long-term relationships. One unintended positive, she says, is that they grew up seeing mom and dad run different households, giving the children a less rigid view of gender roles.

The nature of different types of families isn't positive or negative, Spinks says. The makeups are neutral, but not the impacts. If families of any sort bring pain or exploitation, like abuse or neglect, that's obviously detrimental. If they bring comfort, sustenance and encouragement, that's beneficial.



PHOTOS, CHRIS NICHOLLS; CHARLES TABONE; JGA; NEW AFRICA; PIXEL-SHOT; VIDI STUDIO

Sources: Statistics Canada, Vanier Institute of the Family

And if you went to a school today and saw a child's family tree depicting four parents and eight grandparents? "Awesome," says Spinks. "It means you have an amazing array of adults to be your guides, your mentors, your champions, your tutors."

As a society we transform and adapt, and that includes how we view families. But what we should get from them remains constant. Family structures that nourish and link us, and that diminish isolation, are good for us as individuals and as a society. Having various types just means we can stitch together a broader fabric.

There is no single norm around family, and one size does not fit all. So consider what family means to you. When people retire, they often say that they look forward to spending more time with family. Think about who that includes and why, says Albanese. Who can you truly count on and vice versa? Where are your emotional ties? Who do you bring joy to and derive joy from? And embrace the answers.

"Family is complex, crazy-making and foundational," says Spinks. "You just have to look at it with open hearts and open minds." ■



Seventy-one per cent of Canadians aged 25 to 64 live with a partner. Of these, about 78 per cent are married and 22 per cent are common-law. Almost 40 per cent of the married couples lived common-law with their current spouse before they married.







SAME-SEX COUPLES

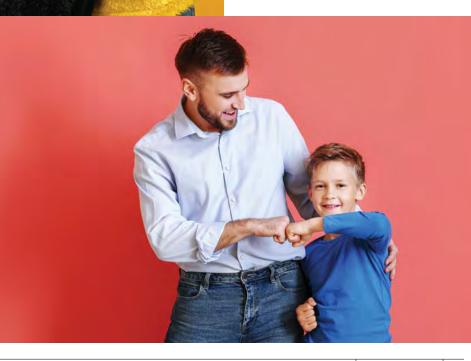
The **73,000** same-sex couples in the country represent **0.9 per cent** of Canadian couples. Two-thirds of same-sex couples are in a common-law relationship and one-third are married. **Twelve per cent** are living with children.

GRAND PLANS

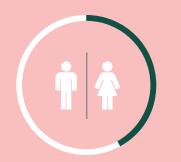


aged **45 and older** were grandparents (**down from 57 per cent in 1995**). The average age of grandparents was 68, while the average age of first-time grandparents was **51 for women** and **54 for men**.

Nearly **eight per cent** of grandparents were aged **85 and older**, up from **three per cent** in 1995.







SEPARATION AND DIVORCE

Of the **19.9 million** people aged 25 to 64 in 2017, **six per cent** were separated from a marriage or divorced, and **eight per cent** were separated from a common-law union. Of children aged 0 to 14, **19.2 per cent** live with one parent.

when grandparents are caregivers

Whether it's occasional babysitting or everyday child-care, make sure you're all on the same page

by Alison LaMantia

<mark>Cheryl Clarke and granddaughter Avi.</mark>



Martusha and Jim Doyle with three of their grandchildren during a family week at the cottage.

It's a good tired.

That's how Martusha Doyle (District 17 Simcoe County) describes how she feels after spending the day taking care of her grandchildren. She and her husband, Jim, regularly pick up and travel from their home in Barrie, Ont., to Etobicoke or London, Ont., to lend a hand, sometimes at a moment's notice.

"At the beginning of our daughter's last pregnancy, we got a call in the middle of the night. They said they needed us to come, and we did," says Doyle. "You know, I can't think of a time we haven't gone."

They have four grandchildren. There are baby Luna, born September 3, 2019, and three-year-old Evelyn in Etobicoke with their daughter, Katie, and her husband, Shane. Threeyear-old Oakley and five-year-old Lyla live in London with their son, James, and his wife, Emily.

Doyle and her husband are ready to help on PD days and when kids or the parents are sick, or to provide support if the parents want a break. They take the kids to the library or the park, or on bike rides, or spend time with them playing and reading.

Doyle, who was an educational assistant during her career, says she's surprised with herself when it comes to discipline. "I've turned into one of those grandmas who spoils," she laughs. "We do try very hard to follow the rules they've set for the kids. But the grandkids know they can get away with stuff. I'd say that they get a little more TV time with us. Their parents know this and let it go!"



"I find great joy in being with them. In our case, we have elderly parents who are going through some issues. I find that very challenging. But being with the grandkids balances that — it relieves some of the pressure. It brings happiness."

Martusha Doyle

OPPOSITE PAGE PHOTO COURTESY OF CHERYL CLARKE; TOP PHOTO COURTESY OF MARTUSHA DOYLE

"Our relationship has only gotten better — I think we're better friends and closer than we ever have been."

Cheryl Clarke

Doyle says the only downside to their arrangement is the frequent travel, but there are many benefits.

"I find great joy in being with them," she explains. "In our case, we have elderly parents who are going through some issues. I find that very challenging. But being with the grandkids balances that — it relieves some of the pressure. It brings happiness."

Plus, she values the bond they're developing with the children. "I think getting to know our grandchildren and them getting to know us — that's the most beneficial part of this. We're not strangers to them," she says.

Doyle says it's also strengthened their relationships with their kids and their spouses, although she feels they've always had good communication and supportive relationships with their grown children.

Both Doyle and her husband retired just over three years ago, freeing them up to help at the perfect time. "I feel very fortunate that we're able to do this. Because pretty soon, the kids are going to have lives of their own. We're very lucky that we're getting to know them now."

Like Doyle, Cheryl Clarke (District 46 Muskoka) finds great joy in spending time with her grandchildren. Developing close bonds with the grandkids was one of the reasons she approached her daughter Rhoni, and her partner, Dave, about living together.

She offered to sell her home north of Elliot Lake, Ont., and help cover the costs of their first home in Port Sydney, Ont., provided it had a separate apartment space for her. She'd be there to support them as they launched their businesses and built their family and, in turn, would always have a place to live.

"It was a win, win, win. The place up north was too much for me by myself. So, I could relieve that stress," Clarke explains. "I could be close to my grandchildren. And my daughter would have the opportunity to get started with her business. The idea that I'd provide child care was always part of it."

Clarke's daughter is a potter (clarkeceramics.com).



She and her partner built an oversized garage on their property and turned two bays into a heated studio space. They created a child-care area within the studio when their first child, Avienda (Avi), was born almost three years ago.

They now have a second child, David, who is nearly one. Clarke takes care of the kids daily while their parents work. But thanks to the flexibility in her daughter's schedule, Clarke still takes time for herself, like a regular golf day. And she makes sure to get to bed early — she says taking care of the kids is just as tiring as teaching was.

Clarke says she's happy to follow her daughter's lead when it comes to child care. "She'll say, 'Mom, this is what we do', and she'll ask me to do the same thing. I say, 'Sure, no problem."

Rhoni encourages freedom in craft activities, for example, promoting a spread-that-paint-all-over your-hands approach, before putting them on the paper.

"I tended to direct Avi more at first," Clarke says, "but now I am way more comfortable with letting her 'paint outside the lines' ... within reason! The same is true with physical activities. I am more cautious, protective. I don't want the kids to get hurt on my watch. Rhoni and Dave say don't worry. I say, they aren't my kids — I'm being careful."

Their early conversations about how it could work and ongoing communication have prevented conflicts and brought them closer together. "Our relationship has only gotten better — I think we're better friends and closer than we ever have been," says Clarke. "I don't overstep, or I try not to overstep — and we're very open about that. If there's something that's bothering me, I'll let her know, and she and Dave will too."

According to child psychologist Maaike Canrinus (**barriekidspsych.com**), open communication is the key to setting up a successful child-care arrangement.



"Providing child care is a big deal, especially providing regular care. There can be a ton of benefits, but things can also go wrong. The potential strain on your relationships with your kids is a possibility."

Canrinus encourages grandparents to talk about expectations, from how much time you're needed to what types of activities you'll do to how you'll approach discipline. Set some specific ground rules, she advises, that you will all stick to. Providing regular care may also call for rethinking your parenting style, especially if you're used to just enjoying and indulging your grandkids. You're taking on a part-time parenting role, and that may mean relearning some skills, like discipline.

Canrinus says approaches to parenting have shifted from the more authoritarian style of the '80s and '90s to a positive discipline approach, so grandparents may notice a change in how their grown children parent.

Let's say a child is not allowed to have something they want, Canrinus explains, and they have a tantrum.

The old-school approach would likely be punitive — saying go to your room (time out) or this isn't acceptable (you can't watch TV tonight).

A more modern, positive parenting approach would include trying to understand what's driving the behaviour (are they tired? hungry?), helping the child calm down (take a deep breath) and empathizing or validating their feelings: It's really hard when you want something and are told no. I can see why you're upset, since you expected to be allowed to do X and found out that won't be possible today."

Once the child and caregiver are calm and everyone's brains are able to think logically again, some problem solving can happen — how could we do that better next time?

Providing child care isn't for everyone. And you might need to figure out how to say no to a request.

"If you're going to come back with a firm no, be kind in your response and reiterate your love for the grandkids and how much you enjoy spending time with them. But be clear," Canrinus says. "You may also be able to look for the middle ground — perhaps you can do Fridays or babysit once a month."

Here are eight conversation points to discuss with your grown children before agreeing to provide regular child care for your grandkids.

ctivities will kids?

Where will you be taking care of their kids — your home or theirs? What are the expectations around routines and meals?

What will you do if you disagree about something?

How often you are needec and for how long?



How will you handle your vacations or sick days?

6

What are your approaches to discipline?

How will you maintain an



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travel

Cross-country winter festivals

Nobody does winter better than Canadians, so get outside and enjoy one of these snowy shindigs

by Doug Wallace

It's safe to say that Canadians know how to do winter right because we've had so much practice. From skiing to snowmobiling, when life hands you winter, coast to coast, you simply make it entertaining.





WHISTLER, B.C. Whistler Pride & Ski Festival

• **In a nutshell:** One of the biggest queer-focused ski weeks in the world welcomes international visitors to Whistler Blackcomb from Jan.26 to Feb. 2, 2020.

Highlights: This weeklong party includes superb skiing and snowboarding (of course), a charity ski race, a parade, a free daily aprèsski festival, a couple of afternoon tea dances, a dining-out program, films, comedy and many, many parties.



Travel note: You don't have to be gay to get in on this fun. Diversity is the name of the game here, and the festival's terrific vibe hooks in people from all walks of life. **whistlerpride.com**



SASKATOON Nutrien WinterShines

In a nutshell: Saskatchewan's premier winter festival celebrates the season with outdoor fun and food from Jan. 25 to Feb. 2, 2020, at the Saskatoon Farmers' Market and Market Square.

Highlights: Enjoy ice sculpture exhibits, a snow maze, a 20-foot-high ice castle, snow and ice carving, skating, sleigh rides, bonfires, food tastings, not one but two soup cook-offs, a dress-up cupcake show and more, indoors and out. Igloo Fest, with music and events inside a heated igloo, runs throughout the nine days.

Travel note: The WinterShines app helps you keep track of the myriad events and programs. **nutrienwintershines.ca**



WINNIPEG Festival du Voyageur

• **In a nutshell:** The second largest winter festival in Canada takes over Whittier Park in the neighbourhood of Saint Boniface from Feb. 14 to 23, 2020. It celebrates the history and culture of the 18th-century French fur traders.

Highlights: This winter wonderland is a mix of ice sculptures, live music and traditional French-Canadian food, plus fiddling, jigging, an international snow sculpture symposium and even a beard-growing contest.

Travel note: Try the Caribou, a red wine and whisky concoction, sweetened with maple syrup to taste and served hot or cold with lemon and cinnamon. **heho.ca**

travellers' checklist

Whether you are preparing for a winter festival adventure, a cross-border shopping weekend or a winter in the sunny south, careful planning is key to ensuring your trip is a success. There are many things you can do before you leave home to help prepare for worry-free travel.

Here are some suggestions from the experts at Johnson Insurance:

- □ Stop the newspapers and arrange mail pick up.
- □ Arrange snow shovelling or lawn mowing.
- □ Install timers to turn lights on and off at specific times.
- □ Inform your credit card company of your travel dates and destination(s) so they will expect charges.
- □ Record phone numbers for reporting lost or stolen credit and debit cards. Keep them somewhere other than your purse or wallet.
- □ Set up an email account that you can use around the world.
- Give someone a house key for emergency access.
- Give family your travel information (flight information, hotel location and phone number) in case of an emergency.
- □ Leave curtains and blinds in a normal position.
- Place a solid object in the track of patio doors and sliding windows to prevent them from opening.
- □ Unplug unnecessary appliances.
- Update luggage tags with your name, destination address and phone number (not the address of your vacant home).
- Keep medications (in their original containers) and your house and car keys in your carry-on luggage.
- □ Take all information you will need to report a claim (car, home and travel health plan).
- □ If you're travelling outside Canada, ensure your passport is valid beyond your return date. Keep a copy of the identification page separate from your passport or with family and friends.
- □ Allow sufficient time to obtain any necessary travel visas.
- □ Visit travel.gc.ca for information about local safety and security conditions, areas to avoid, entry and exit requirements and possible health hazards.

By planning ahead, you will be better prepared in an emergency, whether it occurs where you are on vacation or back at your home.





OTTAWA Winterlude

In a nutshell: Highlighting Canada's cultural, artistic and culinary diversity, this festival focuses on unique winter experiences, taking over downtown Ottawa-Gatineau from Jan. 31 to Feb. 17, 2020.

Highlights: Along with celebrating the 50th season of the Rideau Canal Skateway, Winterlude features a giant winter playground at Jacque-Cartier Park, the Ice Dragon Boat Festival and a skate-ski-run triathlon at Dow's Lake, WinterPride festivities on Sparks Street, an international ice-carving competition at ByWard Market, a Brewfest, a stew-making cook-off and a bed race.

Travel note: Pop in to tour the temporary chambers of the House of Commons and Senate, starting at the new Visitor Welcome Centre between the West Block and Centre Block. ottawatourism.ca/ottawa-insider/ winterlude







QUEBEC Carnaval de Québec

In a nutshell: The largest winter festival in the world, dating to 1894, blends outdoor activities, cultural heritage, music, food and sports in Quebec City from Feb. 7 to 16, 2020.

Highlights: The entire city dresses up warmly and heads outside for folk traditions like ice-sculpting and axe-throwing, a canoe race on ice and even winter wrestling. A giant parade pulls out all the stops, as does an outdoor electronic dance music event.
Bonhomme de neige, with his trademark high kicks, is king of the festivities.



Travel note: Get VIP packages for special access and perks for a few events, including the parade and canoe race. **carnaval.qc.ca**



BRACEBRIDGE, ONT. Bracebridge Fire and Ice Festival



In a nutshell: This fifth-annual event heats up and chills out visitors to downtown Bracebridge on Jan. 25.

Highlights: The "fire" component includes performances by fire artists and a spectacular fireworks display, plus firepits placed throughout downtown for warming up. For the "ice" side of things, Bracebridge takes advantage of its hilly downtown, trucking in 50 loads of snow to create a massive tube run right on the main street. Enjoy ice-sculpture carvings, a ball hockey tournament, a children's igloo activity centre, live music and a Crokicurl game.

Travel note: Muskoka has a network of snowmobile trails that totals more than 1,600 kilometres. Check out the various snowmobile rentals and tour operators online before you go. **fireandicebracebridge.com**



EXPLOITS VALLEY, N.L. Mid-Winter Bivver

In a nutshell: Newfoundland and Labrador's ninth-annual snowmobile and culinary festival in the Exploits Valley region of Central Newfoundland promises taste sensations from award-winning chefs and guided trail rides over two days in mid-February.

Highlights: Friday's Fun Run is a guided snowmobile trail ride into the back country and Hodge's Hills with a gourmet lunch. Saturday's Trail Mix Snowmobile Ride takes in a few communities across 150 kilometres, culminating in a five-course Forager's Feast and dance.



Travel note: "Bivver" is both a sound and a movement, a cross between brrr and quiver. **midwinterbivver.com**

OHIP changes to out-of-country coverage

In Ontario, the Ontario Health Insurance Plan (OHIP) currently provides limited coverage for residents travelling outside Canada. OHIP provides the following coverage:

- Physician services the lesser of the actual amount a physician bills for services and the rate that would be paid to an Ontario physician for the same services if performed in Ontario
 Emergency outpatient services —
- the lesser of the amount the hospital bills and \$50 Canadian per day
- Emergency inpatient services up to \$400 Canadian per day for an operating room, coronary care unit, intensive care unit or pediatric special care unit, as well as up to \$200 per day for lower levels of care

The above coverage, which represents approximately four per cent of the total cost of out of country emergency medical bills, is ending Dec. 31, 2019. Effective Jan. 1, 2020, OHIP will no longer provide coverage to Ontario residents travelling outside Canada. Most private travel insurance plans will cover these costs for eligible claims. While these additional costs will have an impact on travel insurance plans, it is expected that the additional costs will not be catastrophic, as they represent such a small amount of the total claim cost.

RTO/ERO's Extended Health Care plan includes travel insurance. The above services, previously covered by OHIP, are eligible for reimbursement under RTO/ERO's travel insurance. Please refer to your RTO/ERO Insurance Booklet for details of your travel insurance.

It is important to note that these changes do not affect your OHIP coverage when travelling outside Ontario within Canada. These changes apply to out of Canada travel only. lifestyle

Hockey night in Aurora

Keeping fit and having fun

by Paul Devlin

You might not realize that many RTO/ERO members are still active

hockey players. District 34 York Region has a number of women and men all over the age of 55 (many over 60 and some in their 70s) who get out at least once a week to share their love for Canada's game.

The Johnson Insurance Geriatrics skate fast, they skate backward, they pass crisply and they are aggressive — though they don't check! At least, they don't check intentionally. Contact sometimes can't be helped when the body doesn't respond as quickly as it once did.

In 1984, a group of teachers started playing each Wednesday at the Aurora Community Centre. Thirty-five years later, the core group is still enthusiastically lacing up their skates. Most of the players are members of District 34, although there are some young teachers filling out the ranks.

The Geriatrics is actually two teams, each with 12 players, that play each other. They do enter tournaments but not as often as they once did, because of grandparent duties.

While each team plays to win, it's really about having fun. No one officially keeps score, but the goalies always seem to know how many pucks went into the net.

The chance to join the Geriatrics doesn't happen often.

"We turn people away every year," says Brian Knuff. "We only let 24 people in on a regular basis. This allows for two full lines per team, and everyone gets just enough ice time. Only when a player feels they can no longer keep up or moves away, do we bring in someone new. The turnover is very low — we have at least one guy who has been playing since the beginning."

Many of the players were involved in competitive hockey as youngsters, but when they began their teaching careers, they were looking for a non-competitive way to remain active in a sport they loved. The teammates have become lifelong friends, supporting one another through tough times and happy occasions.

But it's not just a love for the sport that keeps these rink rats coming back to the ice.

Maintaining friendships and making new friends after retirement isn't easy, but the chance to participate in this weekly activity gives players an opportunity to meet people their age who share a common interest.

"I also enjoy associating with some of the guys who are a bit younger," says Don MacKinnon, 67.

Ernie Polsoni, 77, continues to play after undergoing quadruple bypass surgery years ago.

"I love getting out and being active," Polsoni explains. "I'm not very good, but we have all levels of skill among the players. We have fun and get along really well."

> If you're interested in joining a league, check your local arenas for a 55-plus league. If you want to start an RTO/ ERO team:

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- Find a local rink with daytime ice (it is much cheaper).
- Place an ad in the district newsletter to gauge interest.
- Contact your local seniors' association or seniors' centre to line up other interested players if you need to fill out the team.

PHOTO COURTESY OF PAUL DEVLIN





We Need <u>You</u> in the Fight for Public Education

Parents, teachers and others have been speaking out in response to sweeping cuts to public education by the Ford Conservative Government. Together, we are fighting to make sure that all Ontario students get the education they deserve. Ontario has one of the best public education systems in the world. We want to make sure it stays that way. Join the growing movement to protect public education by signing up at BuildingBetterSchools.ca/RTO.

Sign up at BuildingBetterSchools.ca/RTO



A living inheritance

Why leaving your assets to your heirs early makes sense

by Lesley-Anne Scorgie

You may not know this, but Canada has no gift tax.

That's why many families choose to "gift" money to their heirs in the present, rather than leaving it in a will. Not only does it shrink the tax liability, but it's also joyful to see that money put to great use by younger family members who could use a helping hand for their education, buying their first home and the like.

That said, gifting an inheritance in life requires proper financial planning. The tax rules around gifting assets are complicated, so talk to an experienced estate planner. You want to ensure the sum doesn't compromise your financial security in retirement. In the same conversation, ask about the specific tax consequences of various types of gifts so that there are no surprises.

Gifts of money are non-taxable for both you, the giver, and the recipient. The caveat here is that if it's intended for a down payment for a home, you'll likely need to provide the recipient with a letter to say there are no strings attached to the gift. This provides assurance to their mortgage lender that you're not going to ask for the money back at a later date.

Taxable gifts include real estate and farms, investments that generate revenue, RRSPs and non-registered investments.

If you've been thinking of gifting the family cottage or other real estate to your children, you'll face a capital gains tax. It works like this: If the market value is higher than what the property was purchased for, the difference is called a capital gain, and taxes must be paid on 50 per cent of that difference. Tax rates change, so check the Canada Revenue Agency website (canada.ca/en/ revenue-agency) for the most current tax rate information.

More often than not, it actually makes sense to sell the property at its current market value. Otherwise, when it is eventually resold, the capital gain will be calculated based on the original purchase price. The exception would be if the real estate becomes the child's principal residence. Farms are a little different and have special tax considerations that allow families to transfer the farm to the children but defer the capital gains taxes.

Investments that generate revenue left to a spouse or a child who is a minor may have the attribution rules apply. This means income earned on the investment will be taxed. And, not surprisingly, any withdrawals from your RRSPs are taxable to you in the year that you take that money. RRSPs are tax sheltered tools until such time as the money is withdrawn, usually during retirement. Non-registered investments sold to provide gifts to your family can generate a capital gain and are subject to the capital gains tax.

As you create your gifting strategy, consider focusing on the highest impact gifts at the right time. These include RESPs (this money will be amplified by the Canadian Education Savings Grant), a sizable down payment for a home of over 20 per cent (this helps your heirs avoid hefty mortgage insurance fees) and an income top-up when your children take parental leave to rear their own kids (this prevents unnecessary debt that many young families accumulate because of a drastically reduced income).





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Soup's $\mathbf{O}\mathbf{n}$

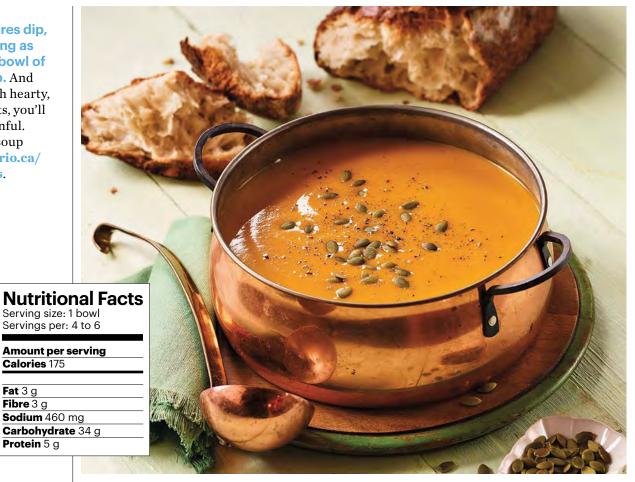
Tuck into these four hearty soups and chase away winter's chill

recipes and photos courtesy of Foodland Ontario

When temperatures dip, there's just nothing as comforting as a bowl of homemade soup. And when it's filled with hearty, healthy ingredients, you'll savour every spoonful.

For more great soup recipes, visit ontario.ca/ foodland/recipes.

> Fat 3 g Fibre 3 g



Squash & Apple Soup with Maple Syrup

Leaving the garlic cloves whole gives a more delicate flavour to this winter warmer. For a decadent touch, stir in a little heavy cream when reheating.

PREPARATION TIME: 25 mins COOKING TIME: 35 mins

INGREDIENTS (Serves 4 to 6)

- 2 onions, chopped
- 1 tbsp (15 mL) butter
- 5 cups (1.25 L) peeled and cubed butternut squash
- 2 apples, peeled, cored and cubed
- 2 cloves garlic
- 4 cups (1 L) sodium-reduced chicken or vegetable broth
- 1 tsp (5 mL) chopped fresh thyme leaves
- 1 tsp (5 mL) salt
- ¹/₄ tsp (1 mL) pepper
- 3 tbsp (45 mL) maple syrup
- ½ tsp (2 mL) ground nutmeg
- pumpkin seeds

DIRECTIONS

- In large pot, cook onions in butter over medium heat until softened, about 5 minutes. Add squash, apples, garlic, broth, 1 cup (250 mL) water, thyme, salt and pepper; bring to boil Reduce heat cover and simmer for about 20 minutes or until squash is tender.
- Let cool slightly.
- In batches, purée soup in blender until smooth. Return to pot and stir in maple syrup and nutmeg.
- Reheat soup until hot. Serve garnished with pumpkin seeds.

Parsnip, Apple & Brie Soup

Parsnips, apples and Brie: the perfect trio for a smooth, delicious soup that's so easy to make!

PREPARATION TIME: 15 mins **COOKING TIME:** 30 mins

INGREDIENTS (Serves 5)

- 1 tbsp (15 mL) butter
- 1 onion, chopped
- 4 cups (1 L) peeled and chopped parsnips
- 2 apples, peeled and quartered
- 4 cups (1 L) sodium-reduced chicken or vegetable broth
- 4 oz (125 g) Brie cheese, cubed
- salt and pepper
- 1 red apple, diced (optional)

DIRECTIONS

- In large saucepan, melt butter over mediumhigh heat. Stir in onion; cook, stirring often, for 2 minutes or until starting to soften.
- Add parsnips, apples and broth; bring to a boil. Reduce heat; cover and simmer for about 15 minutes or until tender.
- In a blender or food processor, in batches, purée soup until smooth; return to saucepan.
- Stir in cheese; heat over medium-low heat, stirring occasionally, just until cheese melts.
- Season to taste with salt and pepper. Serve garnished with diced red apple, if desired.

TIP: If soup thickens upon standing, add more broth and reheat gently.



Rind vs No Rind?

The debate continues. The rind on Brie is edible and adds texture and taste. But if you sit on the no rind side, it's easy to trim if you refrigerate it first. If the Brie is on a cheese tray, put a piece on your plate and separate it there rather than scooping it out of the middle.

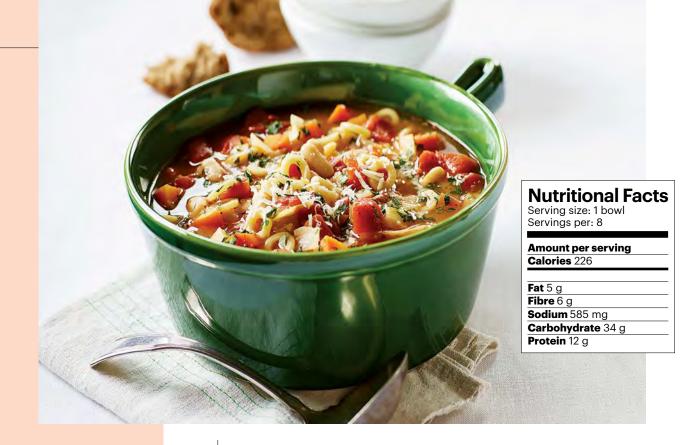
Nutritional Facts

Serving size: 1 bowl Servings per: 5

Amount per serving Calories 210

Fat 8 g
Fibre 5 g
Sodium 495 mg
Carbohydrate 30 g
Protein 6 g





Minestrone, a traditional Italian soup, can be as versatile as your imagination. The more vegetables, beans and herbs you add, the richer the nutrition and the richer the flavour!

Mighty Minestrone

A big pot of soup is warm and comforting. Beans and pasta combine to make complete protein, making this dish ideal for vegetarians. If you like a little heat, add a pinch of red chili flakes.

PREPARATION TIME: 15 mins **COOKING TIME:** 35 to 40 mins

INGREDIENTS (Serves 8)

- 1 tbsp (15 mL) olive oil
- 1 onion, chopped
- 2 each carrots and parsnips, diced
- 1 clove garlic, minced
- 1 tsp (5 mL) dried basil
- ½ tsp (2 mL) dried thyme leaves
- pepper
- 1 can (796 mL) diced tomatoes
- 6 cups (1.5 L) sodium-reduced chicken or vegetable broth
- 2 cups (500 mL) shredded green cabbage
- 1 can (540 mL) white kidney or romano beans, drained and well rinsed
- ½ cup (125 mL) elbow macaroni or other small shaped pasta
- 3 tbsp (45 mL) chopped fresh parsley
- salt
- ½ cup (125 mL) freshly grated Parmesan cheese

DIRECTIONS

- In large pot, heat oil over medium heat. Add onion, carrots and parsnips; cook, stirring occasionally, until softened, about 5 minutes.
 Stir in garlic, basil, thyme and a pinch of pepper. Add tomatoes and broth; cover and bring to boil. Reduce heat and simmer for 15 minutes.
- Add cabbage, beans and pasta; return to boil. Reduce heat and simmer for 10 to 15 minutes, until pasta is tender. Stir in parsley; season with salt and more pepper to taste. Serve with Parmesan cheese.

TIP: If making ahead, soup will thicken as it sits. Add water or stock until desired consistency. Use vegetable broth in place of chicken broth for a vegetarian meal.

Baked Onion Soup with Ale 'n' Cheddar

Onion soup has justifiably become one of the bestloved cold-weather warmer-uppers. Here's a superb version — onions give sweetness, the beer gives a heartiness and depth of flavour so it doesn't have to be simmered for hours, and the creamy Cheddar topping gives a special dressed-up finish.

Nutritional Facts Serving size: 1 bowl Servings per: 6

Amount per serving Calories 310

Fat 17 g
Fibre 2 g
Sodium 1,120 mg
Carbohydrate 22 g
Protein 15 g

BAKING TIME: 15 mins **PREPARATION TIME:** 20 mins **COOKING TIME:** 30 mins

INGREDIENTS (Serves 6)

- 4 onions
- 2 tbsp (25 mL) butter
- 1 cup (250 mL) beer
- ¾ tsp (3 mL) dried thyme leaves
- ½ tsp (2 mL) each granulated sugar and Worcestershire sauce
- 4 cups (1 L) low-sodium beef broth
- salt and pepper
- 12 slices baguette
- 1½ cups (375 mL) grated old Cheddar cheese
- ¼ cup (75 mL) grated Parmesan cheese
- ¼ cup (75 mL) sour cream

DIRECTIONS

- Slice onions into about ¼-inch (6 mm) thick rings.
- In large wide saucepan, melt butter over medium heat; cook onions, separating into rings and stirring frequently, until starting to turn golden brown, about 10 minutes.
- Add beer, thyme, sugar and Worcestershire sauce; increase heat to medium-high and bring to boil, uncovered, stirring often, until liquid is reduced by half, about 5 minutes.
- Stir in beef broth. Bring to boil, reduce heat; cover and simmer for 5 to 10 minutes to develop flavours. Season to taste with salt and pepper. (Recipe can be prepared to this point and refrigerated for up to 4 days. Heat before serving).
- Place bread on baking sheet and toast lightly.
- Meanwhile, in a small bowl, stir together Cheddar cheese, Parmesan cheese and sour cream.
- Ladle soup into 6 heatproof soup bowls or individual casserole dishes, leaving space for toasts; place on baking sheet.
- Spread cheese mixture over toasts; float 2 pieces on each bowl of soup. Bake in 450°F (230°C) oven until cheese is golden and soup bubbles, about 13 minutes. Serve immediately.



health benefits of onions

Onions do more than just add flavour to meals. They provide some vitamin C, folate, calcium and potassium along with minimal calories. While adding delicious taste, they also reduce the need for added salt in many foods.

Along with leeks, chives and garlic, onions are members of the allium family. They are rich in sulphur-containing compounds that have been shown to have diseasefighting properties.

Onions are rich in antioxidants and plant compounds that neutralize harmful free radicals, fight disease, reduce inflammation and boost immunity. Chronic inflammation has been linked to a higher risk of many diseases, including heart disease, some cancers, diabetes and dementia. Onions richer in colour, such as red onions, are higher in antioxidants.

Prebiotics are nondigestible food components that are food for "good" bacteria called probiotics. In other words, they help the good bacteria in your gut grow and thrive. They are found in a wide range of foods including onions, garlic and leeks.

Lesson learned

Create a classroom that values kindness and laughter

by Betty Knox





Kawartha Lakes)

After reading Living Memories in the summer edition of Renaissance, memories of my first year as a teacher crowded my mind.

In 1948, at age 18, I ventured out to teach in the wilds of Haliburton County, Ont., with no qualifications whatsoever – just grade 13. I was an only child and had scarcely ever been away from home overnight.

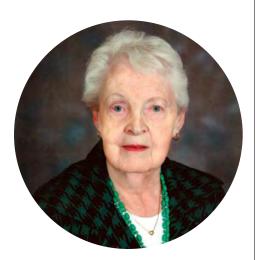
I was boarding in a farm home with a strange family – quite an event for me, never mind my first morning at school.

I walked a mile or so on a country road to the white schoolhouse at S. S. #1 Snowdon Township. There I was greeted by three young boys from Finland who spoke very little English except to say "goot morning." They had come to Canada to live with their grandparents and start a new life, and I quickly realized that my role as their first teacher here was a very important one.

Five other children attended Snowdon, and I must say, they were of considerable help to me as we welcomed the newcomers to their new school.

As was usual in those days, there were no books or supplies of any kind. I, with the help of my five English-speaking pupils and their kindly manners, attempted to teach our newcomers to read using only a health chart with pictures and the chalkboard.

"Sneezing," "coughing," "sleeping" and "playing" were some of the first words in their new vocabulary. Then each student and I added the verbs and adjectives until the Finnish boys could make sentences.



I watched with delight as the boys were welcomed on the playground at recess and were taught our Canadian games while they taught us some of theirs.

News of our little student population travelled to Minden, and during my first week, the school inspector visited us. I think he appreciated the enormity of the task that lay ahead of me, but the only advice he offered was, "Don't rush things. This will take considerable time."

When winter came, the Finnish boys skied to school. Haliburton County lent itself to skiing with an abundance of hills, some of which were right in the schoolyard. When the weather was too cold and blustery to play outdoors, we taught them to play cards.

When spring arrived and the inspector visited us again, he seemed very pleased that all three were reading from the readers intended for their grades. And I know for sure that they understood every word because when he questioned them, they answered correctly.

I followed the progress of those boys for a number of years and am happy that they were given a warm welcome and were able to fit into the different roles that they were offered in Haliburton County.

This was the best possible teaching position for the beginning of my career. The warm and caring attitudes demonstrated by the local students to both me and our newcomers taught me the importance of atmosphere in the learning process.

I never forgot my Haliburton class, and I tried always to make sure that kindness and laughter were a part of my classroom environment.



"I never forgot my Haliburton class, and I tried always to make sure that kindness and laughter were a part of my classroom environment."

Winter flicks

We asked: Which movies say winter to you?

Some movies are just winter-worthy classics.

Your favourite might be holiday themed. Or it might be the one you hunker down with on a frosty Sunday afternoon. When we asked you on Facebook to tell us your fave winter-themed movie, here is what some of you had to say.

Doctor Zhivago

—Tom Di Chiazza (District 34 York Region) "I watched it twice when it first came out in theatres and have seen it a couple of times since on TV. The score is unforgettable."

Up

—Carla Matos (District 37 Oxford) "My winter feel-good movie. It takes away the blahs!"

It's a Wonderful Life

—Beth Pye (District 20 Frontenac, Lennox & Addington)

Snowpiercer

-Catherine Hudson (District 2 Thunder Bay)

The Holiday

—Francine Gaudette (District 4 Sudbury, Manitoulin)

Home Alone

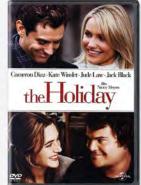
—Anita Minov (District 14 Niagara) "I love to watch this with my nine-year-old granddaughter. It's pretty hard to beat for pure entertainment."

The Polar Express

—Lynn Opre (District 39 Peel)

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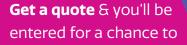


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