



# the great outdoors

Paddles up!



# Now, more than ever, we need your support

The COVID-19 pandemic has shone a light on the need to focus more effort and resources on the issues that affect Canadian seniors. By funding critical geriatric research and innovative programs for seniors, we're helping to do just that.











### **features**

20 Paddles up!

Fitness, friends and fun fuel a passion for dragon boating

- Harvesting in the wild
  - Foraging for food is a tasty activity
- **32** A life well lived

Service to others is its own reward



**On the cover** Photo, Kat Maryschuk

#### **forward**

- 5 Contributors
- **6** Letters
- 7 From the Chair
- 8 From the Editor
- 9 From the CEO

#### foundation

10 Social isolation grants

#### advocacy

**12** Elder abuse is everyone's problem

#### health matters

- 14 Smart medicine
- 16 Preserving summer's bounty
- 18 Tick prevention

#### departments

- **34** Get out of town
- 40 What's your burn rate?
- 42 Red, white and you
- 44 Summer at the cottage
- 49 Dinner on the deck
- 51 First person
- 52 Spotlight on



**Iceland Circumnavigation & Reykjavik** expedition style small ship cruising 11 Day land & cruise tour September 4 - 14, 2021

Best of Balkans - Serbia, Bosnia, Montenegro, Croatia & Slovenia 19 Day first class land tour September 9 - 27, 2021

DESCRIPTION OF THE REAL PROPERTY. Porto, Portugal, Douro river cruise, Northern Spain & Bordeaux, France 16 Day land tour September 12 - 27, 2021



Antarctica, Chile & Argentina including a 2-night hotel stay in Buenos Aires 20 Day land & cruise tour January 26 - February 14, 2021







#### **EXPO CRUISES & TOURS**

416-439-6311 \* 1-888-819-7447 413 Dundas Street East, Toronto, ON M5A 2A9 www.Expo-Cruises.com & e-mail: Info@Expo-Cruises.com



## keep in touch!

The RTOERO 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.



### renaissance

Summer 2020

Volume 19, Number 2

**Publisher RTOERO** 

Editor-in-Chief Stefanie Martin

**Executive Editor** Charlotte Empey

**Production Consultant** Sharon Carnegie, Creative Print 3 Inc.

Creative Direction Hambly & Woolley Inc.

**Translation** Spectrum Translations

Copy Editor Tina Anson Mine

Contributing Writers Pauline Anderson, Fran Berkoff, Graham Charette, Stuart Foxman, Brian Jamieson, Alison LaMantia, Dean Lisk, Lesley-Anne Scorgie, Yolande Tarnowski, Ylva Van Buuren, Doug Wallace, Martin Zibauer

#### **Board of Directors**

Chair Martha Foster, mfoster@rtoero.ca Vice-Chair Rich Prophet Directors Jacqueline Aird, Louise Guérin, Martin Higgs, William Huzar, David Kendall, Claudia Mang, Gayle Manley

Chief Executive Officer Jim Grieve

300-18 Spadina Road, Toronto, Ontario M5R 2S7

Telephone 416-962-9463 | Fax 416-962-1061
Toll-free 1-800-361-9888 | Email info@rtoero.ca
Website rtoero.ca

RTOERO is divided into 51 districts and has over 81,000 members.

Renaissance is published quarterly by the RTOERO organization in Toronto, Ontario, and provides RTOERO members with content on topics of interest to the retired education community across Canada.

ISSN 1709-2736 (Print) ISSN 2562-9751 (Online)

Views expressed in *Renaissance* are those of the writers and do not necessarily reflect the official position of RTOERO.

Advertising Marlene Mignardi Dovetail Communications Inc. mmignardi@dvtail.com

Publication of an advertisement does not constitute an endorsement by RTOERO of any product or service.

Renaissance est également disponible en français. Si vous désirez recevoir la version française de ce magazine, veuillez communiquer avec le bureau.



#### **MOVING?**

Update your mailing and email addresses by contacting the Membership Department. Email **membership@rtoero.ca** or call, toll-free, **1-800-361-9888**.



## How healthy hearing can improve your life.

Here are some important reasons why detecting hearing loss and acting on it will lead to a happier, more fulfilling life.

**You'll say yes more often:** Think of how much better you'll feel when you can embrace new opportunities — no more worry of missing out.

**No more excuses:** Sometimes you make up reasons not to join friends or family. It's hard for them to understand why, especially since all they want is to spend time with you.

**You'll feel more in control of your life:** We waste a lot of energy finding ways to cope with awkward situations. It's better to turn the awkward situation into a positive one.

**You can live in the moment:** You have the right to feel fully involved in life. Your life. It wears you down to keep saying, "Pardon? Can you repeat that?"

As a member of RTOERO you will receive the following special offers.



Additional 10% off the regular price or limited time promotional price of select hearing aids.



50 AIR MILES® Reward Miles (compared with 25 Miles for non-members) for completing a FREE hearing test.\*



Up to 2,000 AIR MILES® Reward Miles (compared with up to 1,000 Miles for nonmembers) with the purchase of select hearing aids.



Three Year Guarantee – 3 year product warranty and 3 years of complimentary products and services.

HearingLife is your partner in hearing health. Have you heard? You can test your hearing while in the comfort of your home! Visit **HearingLife.ca/OnlineTest** to test your hearing now. You can reach HearingLife at **1-888-814-3385** 

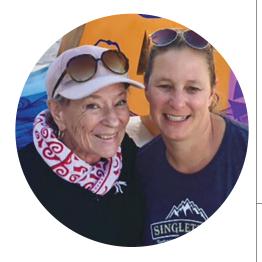
A comprehensive hearing assessment is provided to adults ages 19 and older at no cost. The results of this assessment will be communicated verbally to you. If you request a copy of the Audiological Report, a fee will apply. Child hearing tests are conducted at select locations for a fee, please contact us for more information. Some conditions may apply. Reward Mile offer is limited to adults ages 50 and over and is non-transferable. Please allow up to 45 days for the reward Miles to appear in your collector account. \*\*Trademark of AIR MILES\*\* International Trading B.V. Used under license by LoyaltyOne Inc. and Canada Hearing Ltd. Offer not valid in Quebec. 11 https://campaignforbetterhearing.ca/research/













We asked contributors Graham Charette, Yolande Tarnowski and Dean Lisk to share their favourite summer memories.

#### **GRAHAM CHARETTE**

'We were fortunate as a family to spend a few summers at Red Pine Camp, on Golden Lake near Arnprior, Ont. We sang camp songs at lunchtime, and danced with our children after supper. My nine-year-old daughter Michelle fell in love with a lifeguard. She insisted that I accompany her down to the dock. I did. My other two children, David and Shannon, kept bugging my wife, Patricia, and me for another \$5 deposit at the tuck shop. We paid. My 12-year-old son and I ended up in the finals on the paddle court and had to play the two experienced camp directors. We lost. Hurray for the joys and new experiences of camp life!"

#### **YOLANDE TARNOWSKI**

'Headed to Mexico in February 2020 — this photo illustrates a recent highlight of us chasing the sun. I met up with my daughter in Cabo San Lucas, where we boarded a sunset cruise on a catamaran that circles the famous arch."

#### **DEAN LISK**

"Following my dad along the baseball tournament circuit on weekends around northeastern Ontario. My parents would pack us into our camping-supplies-laden, midnight-blue Dodge Charger on Friday afternoons and drive to a campsite or provincial park near the ball fields. Once the tent was pitched, we would hang out with the other baseball kids — swim in lakes, explore trails, feed peanuts to squirrels and, occasionally, attend one of our dads' games, where we would play underneath paint-peeling bleachers and eat relish-covered hot dogs."

## Reader letters

The spring issue of Renaissance is a wonderful edition that helped me get through yesterday — it has a place on my coffee table so everyone can read it.

-Rosemarie Hoey (District 27 Ottawa-Carleton)

### I enjoyed all the articles on the environment in the spring issue of *Renaissance*.

-Catherine Miller (District 15 Halton)

You have done it again! I received my copy of *Renaissance* today and enjoyed reading all the information. You covered many areas where we can "go green." Thank you for all of the good advice. Keep up the great work. I am very proud to be a retired teacher and enjoy the many articles you send via mail and the internet.

-Maggie Purdy (District 17 Simcoe County)

It was interesting to read your spring "green" issue, in which you guilt-trip me for the use of my car, among other activities, yet fill the magazine with travel company ads for sea cruises and air transportation.

Proponents of green guilt often seem to forget that the chain of events is much more complicated than they would care to make out.

–Marvin Sandomirsky (District 28 Region of Durham)

**Just finished the Going Green issue of Renaissance** and have decided to go green by asking that, from now on, I receive this magazine online only via my e-mail address.

-Karen White (District 15 Halton)

Renaissance is a great-quality magazine. Bravo and congratulations to the team.

-Cléo Beaudry (District 27 Ottawa-Carleton)

#### In "Living Memories" (Winter 2020),

Betty Knox described her first year teaching, in a one-room schoolhouse in Snowden, Haliburton, Ont. — and I was in her class!

Even better, through *Renaissance*, I was able to contact Betty... and she remembered me! She said I was, and I quote, "a delightful and well-behaved little boy." (Please hold back the chuckles.) Now what more could anyone ask for?

Betty celebrated her 90th birthday in March and is very proud of her four children, nine grandchildren and five great-grandchildren. She still has very clear memories of her early teaching days. She recalled the name of one of my cousins, my mother and a visit to our summer resort on Canning Lake. A truly remarkable lady, she's still going strong.

Thank you so much to the team at *Renaissance* for continuing to highlight our early pioneers and their accomplishments now.

—Peter Saarimaki (District 16 City of Toronto)

#### I just read the article "Quilts for Comfort" in the spring issue of

Renaissance. The Elmira Needle Sisters Quilt Guild makes heart pillows for St. Mary's Hospital in Kitchener, Ont., for heart surgery patients. To date, we have made more than 2,500 pillows. My husband, John (District 11 Waterloo), takes about 40 pillows to the hospital every two weeks, so you can see this is a very important project. —Laney Campbell (District 11 Waterloo)

#### **WE WANT TO HEAR FROM YOU!**

We welcome your feedback, so please send your letters to renaissance@rtoero.ca.
Letters may be edited for length and clarity at the discretion of the Editor.

#### Dear Renaissance readers,

As we go to press with this beautiful summer issue, we are still in the midst of the COVID-19 pandemic. Like many magazines, the editorial team at *Renaissance* works more than six months in advance, planning the lineup, assigning and editing stories, and designing pages.

As a result, some of our features may not align with best practices, such as physical distancing, and restrictions related to COVID-19.

While these stories may seem irresponsible given official health directives, rest assured that RTOERO is following the advice of the Canadian government on all matters related to COVID-19. We encourage our *Renaissance* readers and members to do the same. Please keep this in mind as you enjoy this issue.

Take care, Stefanie Martin Editor-in-Chief

#### EXCLUSIVELY FOR RTOERO MEMBERS



#### As a benefit of RTOERO

membership, you receive a paid print or digital subscription to our award-winning Renaissance magazine. With each quarterly issue, Renaissance brings you the latest in health and wellness news and resources, inspiring stories of members who are following their passions, exciting travel experiences, book and movie recommendations and more. Live your best life in retirement – with Renaissance!

\$5 from your annual membership dues is allocated to your one-year paid subscription to *Renaissance* magazine and is non-refundable.

6 renaissance

## Reflecting on RTOERO excitement

Governance, branding, advocacy and more

by Martha Foster

Summer had special meaning for those of us who were involved in education. We had more control over our time, choosing to spend it with family, perhaps, or picking up extra courses, or simply reflecting on the year that had just finished and the year ahead.

In that spirit of reflection, I thought I would share some of the exciting events that have been happening at RTOERO.

We're still working through the governance changes that were initiated in 2018. Many are in place, but some are still making their way through the system. In fact, those initial changes helped us discover other modifications that needed to be made. So, while we're still smoothing out the wrinkles, those wrinkles are fewer and smaller.

Our branding refresh is well on its way, with very positive feedback. The new logo reflects our history in a bright, vibrant and contemporary way. The Board of Directors, now composed of nine members, is an amazing group of dedicated RTOERO members who work hard for the organization. At our meetings, which take place most months, this group carries out the business that keeps RTOERO running efficiently and smoothly. Lately, the team has been working in a changing landscape as we adopt the new governance model.

We're excited about your response to the *Chair's Newsletter*. You have provided thoughtful insights on issues, which is integral to how we do business and to moving ahead.

We're also thrilled by the response rate to our surveys. As of mid-February, when I am writing this column, more than 8,000 of you have responded to the survey asking for input into the strategic plan that will form the direction and focus for RTOERO for the next five years.

Finally, a word about our political advocacy: Many of you have commented on the more vocal and forceful direction RTOERO has taken in the political arena. In Ontario, we are grateful to everyone who supported our active teachers in the dead of winter, as they stood up for their rights and for an education system focused on what is best for our elementary and secondary students. Many of your districts used funds to support those on strike, and we thank you for that. Our meetings with affiliates and other education-based organizations have been excellent and have refreshed many of our connections.

I hope you all have a wonderful summer, however you celebrate the season — including, perhaps, carving out some personal time for your own reflection. ఈ

Happy summer! Martha



Martha Foster with members of the RTOERO board, senior staff and Political Advocacy Committee at Queen's Park on Nov. 7, 2019, for the third annual Vibrant Voices luncheon and lobby day.

## Hello from the new editor!

I'm looking forward to getting to know you all

by **Stefanie Martin** 

### Allow me to take you back to December 2019 (I know this is a summer issue, but stay with me).

Danielle Norris and I were having one of our weekly one-on-ones, moaning about the cold weather over hot coffees, reviewing deadlines and counting down the days to 2020.

"We want to get you more involved with *Renaissance*," Danielle said. I was thrilled. Working on the magazine is one of my favourite aspects of my job, and Danielle knew that. "Yes, please!" I blurted out, almost before she'd even finished her sentence.

"We're making you editor-in-chief of *Renaissance*," she replied.

To be honest, I just about fell out of my chair. I was excited, but nervous. Danielle has put countless hours into this award-winning magazine, including leading the redesign in 2018, and she is a hard act to follow. But she is a remarkable mentor — encouraging, warm and supportive — and I'm grateful for her faith (and trust) in my ability to follow in her footsteps.



When I think of summer,
I think of soaking up the sun on
a dock or enjoying a local patio.
I become nostalgic for childhood
summer vacations, whether it
was visiting family in Germany or
exploring Canada's East Coast.

So, a brief introduction: My name is Stefanie Martin. I grew up in Mississauga, Ont. I speak German. I have pet rats — yes, rats; that's not a typo. I don't like mashed potatoes. I can't watch horror movies (I'm the biggest chicken). And I love live music and vanilla lattes.

Summer — no surprise — is my favourite season.

When I think of summer, I think of soaking up the sun on a dock or enjoying a local patio. I become nostalgic for childhood summer vacations, whether it was visiting family in Germany or exploring Canada's East Coast. The one consistency of summer for me has always been spending it in good company.

In this issue of *Renaissance*, we celebrate all the activities that spell summer in Canada, from cottage trips and cross-country Canada Day parties to foraging for berries and preserving nature's bounty.

Many members told us that summer means escaping to the cottage — maybe you're reading this issue of *Renaissance* on the dock with a breathtaking view of a lake. Lucky you! We share your stories and explore the role a getaway spot plays in "Summer at the cottage" (page 44).

We're sure you celebrate Canada Day with a party, picnic or backyard fireworks, so we asked our favourite party planners for their tips on hosting the ultimate Canada Day party (page 42). Have you ever filled a canoe with ice to keep your refreshments cool? Used hockey pucks as place cards on the table? Those are two of our surefire ways to make your Canada Day party unforgettable.

We also spoke to RTOERO members about foraging for fresh food and fun (page 28). Searching for local herbs, fruits and vegetables encourages you to explore naturalized parks or wilderness areas and invites you to share the experience — and your bounty — with friends and family. If you're "foraging" at a farmers' market, we show you how to freeze your fresh summer harvest (page 16) for a mid-winter pick-me-up of flavour and colour.

In my two years at RTOERO, I've learned how generous and enthusiastic you are about sharing your stories. And I look forward to hearing your ideas and thoughts about *Renaissance*. You can reach out to me any time at renaissance@rtoero.ca. &

Here's to summer! Stefanie

renaissance

# PHOTOS, COURTESY OF JIM GRIEVE

## Summer on the road

Outdoor living from coast to coast

by Jim Grieve

The amazing thing about publication deadlines is that I am writing about my favourite season while recovering from a mid-winter snowstorm. That means you're reading this while heading out to the lake or camping up north or travelling the highways of this great country.

We are so fortunate to live in Canada, where we have the luxury of making new friends on all three of our coasts.

Many of us have limited understanding of how far our country stretches from east to west and south to north. When our two children were eight and 10, my wife, Sharon, and I packed up the van and headed out to explore the Prairies, the mountains and the beautiful West Coast and Gulf Islands. For those who have not felt our country by road or by rail, it's impossible to understand its spectacular geography and immense distances from one coast to another.

As a family, we once enjoyed dipping our toes in the cold waters of Quidi Vidi Harbour in St. John's, N.L., at the eastern Mile 1 of the Trans-Canada Highway (TCH). I've shared a photo of that remarkable harbour to whet the travel appetite of those who haven't seen it, in the hopes that they won't leave Newfoundland and Labrador at the end of their Canadian explorations list.

Wherever my family travels in Canada, water is always the attraction. Whether it is the swift-moving streams in the mountains or the long reach of Prairie rivers or rocky coasts, we seem drawn to the water's edge. My photo of the magnificent Victoria Harbour shows the spot where we dipped our toes into a second ocean and found ourselves at the western Mile 1 of the TCH. This vibrant harbour is also the gateway to some of the most exciting roadways and Gulf Island vistas you can imagine.

When we explore Canada, we traditionally follow the east-west orientation of voyageur routes and national railways. In 2020, however, we know so much more lies in our expansive

and inviting North. My third photo was taken in Iqaluit, Nunavut, on a July midnight above frozen Frobisher Bay. There was no dipping of toes on this third Canadian coast. The stark beauty of the landscape and the remarkable resilience of the Inuit peoples are our most memorable experiences.

I regularly hear from RTOERO members who are active winter travellers and I understand the call to warmer winter weather. In the other seasons, though, there are few places in

the world as spectacular, affordable and inviting as Canada. The theme of this summer issue is Canada: Outdoor living coast to coast. The contributors to this issue are excellent examples of RTOERO members who are getting outdoors across Canada and loving it.

Why not share your favourite Canadian places to explore? Write to me at jgrieve@rtoero.ca. ⊗

Travel safely and be aware of wonder, Jim

Left: Victoria Harbour, Vancouver Island. Right: Quidi Vidi Harbour, St. John's, N.L. Bottom: Midnight in July in Igaluit, Nunavut.





# Social isolation grants

The review process includes RTOERO members with experience as caregivers

by Brian Jamieson

What do you get when you mix expert researchers with lay people in a grant-review process? If you're the RTOERO Foundation, the answer is broad input, great consultation and wise recommendations.

In fall 2020, the foundation will award four \$25,000 grants to support projects that are advancing knowledge about the effects of social isolation and loneliness on friend and family caregivers. The grants are supported with funds the foundation raised in 2019, thanks to generous RTOERO members and corporate sponsors.

But who decides which proposals are considered in detail? Who reviews, ranks and recommends before the board announces the grant recipients?

A powerful committee of eight carefully selected volunteer reviewers, that's who. Four were chosen from a pool of former grantees and leaders in the field, including gerontologists, geriatric researchers and program managers. The remaining four comprised donors, foundation board members and RTOERO members with experience as caregivers. The combination provided a comprehensive, scientific-yet-human approach to identifying and championing meaningful research projects donors could proudly support.

RTOERO members themselves are keen to become directly involved in the work of the grantees, says Jo-Anne Sobie, who recently retired as the RTOERO Foundation's executive director. "We encourage and support that, and our grantees find that valuable because educators are fabulous people to involve. They're articulate, knowledgeable, active and really responsive."

A past grant recipient who became a reviewer agrees. "One of the great things

that makes the RTOERO Foundation grant program unique is that it's supported by the academic community. As a researcher, I loved that they identify and care about the causes they support."

The review process blends the best of academic rigour, practical experience and personal knowledge. It involves experts who can evaluate the scientific, academic or professional work of others, and lay people who may be receiving care and have a personal perspective on the practical value of the research the foundation funds.

Sobie, with input from Dr. Paula Rochon, the RTOERO Chair in Geriatric Medicine and vice-president of research at Women's College Hospital in Toronto, work to identify the participants. Networking with researchers, knowing what's going on in the field and understanding who's doing what are all part of the process.

"We try to pick different people each time so it doesn't become stale," Sobie explains.



PHOTO, PAWPIXEL.COM

renaissance



Jo-Anne Sobie, executive director for the RTOERO Foundation, has made the difficult (and exciting) decision to retire. Sobie joined the team in 2016 as an interim transition consultant and stayed on in a senior leadership role to implement a three-year growth plan for the foundation. Her career spanned 35 years in the charitable fundraising and management field. We feel extremely fortunate that she gave the last few years of her career to the foundation, and she will be greatly missed. Sobie's plans for retirement include nursing one elderly dog, spending time on the showdog circuit with another and returning to university to take courses in international studies.

Mike Prentice, who joined the team in 2018 as director of communications, has moved into the executive director position. We are excited to welcome his unique approach, energy and passion for the cause.

"This time we brought on prior and current grantees. They know what a granting process is and have a sense of what the research is that we're looking at."

The process is enhanced by including people directly affected by the issue, Sobie says. "They understand the challenges and rewards of working with an older population and ensure on-the-ground impact of the research."

From the initial invitations that brought "expressions of interest" from across Canada to the board announcement in the fall, the panellists will have volunteered up to 12 hours each. They will review and score the initial responses to ensure that the proposed research is evidence-based, can be evaluated and is sustainable. Then they debate, defend, and rank comprehensive proposals from a smaller group of the applicants. Building consensus about final recommendations is the goal. The foundation board will make the final decision.

"It's such a rewarding role," Sobie says, "to actually look at the incredible expertise that's out there in the community, the universities and health systems. There's so much good work going on."

Beyond the anticipated value of the findings are the partnerships that evolve and the projects that sprout from seeding the research itself. In short, it's stretching the good a grant can do: inviting grantees to conduct foundation-hosted webinars for RTOERO members, for example, or involving members in reviewing materials such as videos, manuals and tool kits that emerge from the research projects.

"We're looking to establish relationships with grantees," Sobie says. "This isn't just about this particular project and when it's over, goodbye. We want to continue to work with them and share the knowledge they've gained with our members, donors and other experts." 💝



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

The RTOERO 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 RTOERO members and future generations of seniors live healthier and more connected lives.



Campaign partner



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



# Elder abuse is everyone's problem

Here's how you can help

by Ylva Van Buuren

Do you know of a senior who might be suffering from elder abuse? Research shows that one in five Canadians believes they do.

According to the World Health Organization, elder abuse is defined as "a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person." Physical abuse is the easiest to spot, but elder abuse also includes less-obvious forms, such as verbal, emotional, financial and sexual abuse, and neglect.

Elder abuse is a violation of rights and freedoms, and it is systemic, says Kathy Majowski, a registered nurse in Manitoba and the board chair of the Canadian Network for the Prevention of Elder Abuse (CNPEA). "It ties back

to ageism and not recognizing the value of our older adults and the value they provide not just to families but to society as a whole."

The abuser can be a family member, a friend or someone who provides assistance of some kind in the home or in institutional settings, explains Raeann Rideout, director of provincial partnerships and outreach at Elder Abuse Prevention Ontario.



PHOTO, LIGHTFIELD STUDIOS

What's important to remember is that you can help. Here's how.

#### Start the conversation.

Unless there's a health issue and the senior can't speak for themself, the older adult must be part of the conversation, says Majowski. Sit down with them and ask direct and/or indirect questions, such as "Do you feel safe?" You can also tell them you've noticed something and want to know if they're OK.

#### Explain what elder abuse is.

Show them what abusive behaviour looks like, says Rideout. For example, someone in a position of control may be manipulating the senior to gain access to their money, or a senior may not be allowed to have visitors or visit friends. Share helpful information, such as the *It's Not Right!* brochure at itsnotright.ca.

Help the senior feel less vulnerable. Arrange for regular home visits and telephone contact with friends, family and service providers. If the senior is dependent on someone they don't trust for groceries, for example, set them up with a grocery delivery program. If they spend a lot of time alone, connect them with

home-care visitor services.

Create a safety plan. A safety plan is an outline that an older adult can follow to feel more secure. A local shelter, police or victim services office can help tailor one to each person's specific situation. The CNPEA (visit cnpea.ca) and the federal government (visit canada.ca and search *elder abuse*) also offer resources that can connect the senior with a local organization for assistance. 🥮

"It ties back to ageism recognizir the value of our older adults and the value they provide not ist to families but to society as a whole."

Kathy Majowski

#### SIGNS OF ABUSE

- Fear, anxiety, depression or passiveness in relation to a care provider
- Sudden change in behaviour or appearance
- Unexplained physical injuries
- Poor nutrition or hygiene
- Improper use of medication
- Changes in financial situation
- Conflicts between the senior and their caregiver
- Reluctance to speak about problems
- Confusion about legal documents, such as a new will

Sources: Royal Canadian Mounted Police, Seniors' Guidebook to Safety and Security; Government of Canada

Do you know someone retiring from the education sector?

#### **RTOERO** now offers free virtual Retirement **Planning Workshops** for anyone in the education community!

#### They'll learn more about:

- · Planning for their financial future
- · Their pension
- · Health benefit needs in retirement
- · RTOERO benefit plans
- · Retirement insights from peers

For a full schedule of upcoming webinars and to register, visit: rtoero.ca/join-us/retirement-



## Smart medicine

Is artificial intelligence the future of health care?

by Pauline Anderson



A group of researchers made headlines recently when they showed that a computer-based system was more accurate than doctors at diagnosing breast cancer.

Experts designed and trained the model to analyze and classify X-ray images from thousands of women. Their study, published in *Nature*, showed that, compared to physicians, the system had 9.4 per cent fewer false negatives (where a mammogram is misread as normal, which may lead to treatment delays and poorer outcomes). It also had 5.7 per cent fewer false positives.

The study illustrates how artificial intelligence (AI), or the use of computer-based systems to analyze huge amounts of data, is changing the face of medicine. Training computers to recognize complex patterns that humans can't see promises to reduce misdiagnoses, open the door to

discovering new treatments and lower overall health-care costs.

If you have a smart watch, there's a good chance you already benefit from some sort of machine learning or other type of AI. For example, using real-time data on your heart rate, blood pressure and physical activity, the technology can alert you and your doctor to potential health issues and risks.

One of the most common uses of AI in the personal health field is the collection and analysis of data — such as what you eat, your blood glucose levels and your gut microbiome from stool samples — to provide personalized nutrition advice.

The biggest impact of AI in medicine is in improving the accuracy and speed of diagnoses. In his book *Deep Medicine:* How Artificial Intelligence Can Make Healthcare Human Again, cardiologist Eric Topol, founder and director of the Scripps Research Translational Institute

in La Jolla, Calif., discusses the great strides being made in this area.

For example, in the field of ophthalmology, researchers have developed a deep-learning algorithm that can automatically and with great accuracy detect diabetic retinopathy, a condition affecting about one-third of people with diabetes that can lead to vision loss. Other experts have developed an algorithm that can recommend the correct treatment for more than 50 eye diseases, including glaucoma, with a 94 per cent accuracy rate.

In mental health, researchers are using avatars, facial recognition and speech patterns — even the way someone touches a keyboard — to identify people with anxiety or depression. Interestingly, people seem to be more comfortable sharing their innermost thoughts with an avatar than with a human.

AI may also help prevent suicide. Using Danish national registries, researchers developed machine-learning models to predict risk for suicide. Perhaps not surprisingly, they found that psychiatric disorders such as schizophrenia and depression were important risk factors, but, interestingly, the presence of stress disorders also emerged as predictors.

The list of AI applications in medicine seems endless. In the area of gastrointestinal disorders, doctors are using AI to quickly and efficiently diagnose potentially cancerous polyps during colonoscopies. In cardiology, the technology can automatically interpret data from echocardiograms and wearable devices, such as Holter monitors, to identify those at risk for heart-related conditions.

And in the case of breast cancer, the technology can take into account not only changes in tumour behaviour over time, but also the role of genetic mutations, which drive tumour behaviour. Along with information from imaging, doctors can use the genetic profile of tumours to select the most appropriate treatment.

AI systems are proving useful in clinical trials to separate treatment responders from non-responders, and to assess drug reactions. Recently, the technology helped predict drugs that could significantly reduce the spread of Ebola, a rare but potentially deadly virus.

On the international scene, AI can gather data from a myriad of sources, including vaccine availability and insect-control methods, to forecast disease outbreaks and help manage global pandemics. Here at home, AI promises to save the health-care system millions of dollars by optimizing care delivery, reducing medical errors and preventing unnecessary hospital visits and readmissions.

But there's still the fear of diagnostic error. Machine-learning systems are only as good as the data they're built on, and there may be negative consequences of algorithms not properly tested in clinical settings. An algorithm developed in Israel to detect abnormalities on a mammogram may not be appropriate for North American populations.

And there are a host of unanswered questions related to AI. How will the technology impact the current complex regulatory framework surrounding market approval? How will experts ensure the proper control of data acquisition and flow? And how will data privacy be protected?

Many believe that machines will never totally replace doctors because they can't reproduce human characteristics, such as common sense and instinct, that can contribute to medical decision-making. What experts like Topol are convinced AI will do, though, is free up doctors to spend more time with patients. Algorithms and other computer tools will allow doctors to get back to what they were trained for and what they do best: providing caring and individualized medicine to their patients.

# Our classified section has moved online!

Visit rtotero.ca/classified for the latest updates and to share posts online for free:



# Preserving summer's bounty

Freeze summer-ripe fruits and vegetables to enjoy all winter

by Fran Berkoff, registered dietitian



During the summer, markets brim with local produce, and vegetable gardens are at their peak. Come the darker days of winter, it's lovely to have a taste of that bounty, but preserving and canning can be a lot of work. So why not freeze your summer favourites instead?

Sure, you can buy frozen fruits and vegetables, but summer-ripe produce, picked at the height of freshness, will simply taste better. Here's how to freeze three summertime nutritional stars: berries, peppers and tomatoes.

#### **Berries**

Summer berries are so delicious, and the fresh ones from faraway places that you buy in mid-winter just don't taste the same. All berries are nutritional powerhouses, because they're low in calories and rich in vitamins, fibre and antioxidants.

Freezing berries is easy. Pick them over, removing any that aren't ripe or are damaged. Rinse in cold water and pat dry with paper towels. Strawberries can be frozen whole or sliced; keep other berries whole.

Spread out berries in a single layer on a rimmed baking sheet lined with parchment paper and freeze. When they're solid, transfer them to resealable plastic bags, pressing out as much air as possible before sealing, and pop back in the freezer.

Add them to smoothies and salads, sprinkle them on cereal or bake them into muffins, scones or cobblers. For a yummy snack, let berries thaw just long enough that you can bite through them and use them to top a cup of yogurt for a quick sundae.



#### **Peppers**

Sweet peppers are also nutritional superstars. For example, one red sweet pepper contains more than 100 per cent of your recommended daily dose of vitamin C, plus other vitamins and minerals. Peppers are also a source of particular antioxidants that help lower the risk of macular degeneration, one of the leading causes of blindness in older adults.

Peppers are expensive in the winter. Your summer stash will freeze easily, however, giving you economical, healthy, first-rate flavour boosters.

To freeze peppers, wash and dry them; remove seeds, stems and membranes; and then chop or slice. Seal the pieces in plastic storage bags and keep in the freezer. Thawed peppers aren't as crisp as fresh, but they're perfect for adding to stir-fries, sauces, omelettes, fajitas, soups or stews.

#### **Tomatoes**

Large baskets of gloriously ripe tomatoes are irresistible, but I expect you often end up buying more than you need. Good thing freezing them is a snap.

Place unpeeled whole tomatoes on a baking sheet and freeze until solid. Transfer the firm tomatoes to a resealable freezer bag so you can remove just the number you want. Add frozen tomatoes to sauces, stews and soups. As they cook, the skins will split and the tomatoes will float to the top. Remove and slip off the skins and chop the flesh into smaller pieces, if you like, before returning to the pot.

One tomato has about 25 calories and is a good source of fibre, vitamin C, potassium and folate, as well as lycopene, a plant chemical linked to a reduced risk of prostate cancer and cardiovascular disease. 🕮

#### FREEZER SALSA

This spicy tomato sauce can perk up any dish, from a juicy burger to a swordfish steak. Make up a big batch using fresh field tomatoes when they are at their flavour peak and best price. Keep salsa stocked in your freezer to add a fresh, sassy touch of summer to even your heartiest dishes in the depths of winter.

Makes about 5 cups (1.25 L).

#### **INGREDIENTS**

12 field tomatoes, about 4 lb (2 kg) 1/4 cup (50 mL) olive oil 3 tbsp (45 mL) finely chopped hot peppers 6 cloves garlic, chopped 6 green onions, thinly sliced 3 tbsp (45 mL) fresh lime or lemon juice 1/4 tsp (1 mL) each salt and pepper

#### **DIRECTIONS**

- 1 Core tomatoes; cut shallow "X" on bottoms. In batches, plunge into large pot of boiling water for 1 to 2 minutes. Remove with slotted spoon and chill in cold water. Peel and cut in half; gently squeeze out seeds and juice. Coarsely chop flesh and place in large sieve; gently press to extract as much juice as possible without mashing tomatoes. Transfer to large bowl.
- 2 In small frying pan, heat oil over low heat; add hot peppers and garlic. Cover and simmer, stirring often, for 10 to 12 minutes or until garlic is softened and flavours are blended. Stir in green onions. Add to tomatoes and stir gently. Stir in lime juice, salt and pepper.
- 3 Ladle into freezer bags or plastic containers (up to 2 cups/500 mL each) to within ½ inch (1 cm) of rim. Seal bags or cover containers with tight lids and place in freezer.

Salsa can be frozen for up to 3 months. Thaw in refrigerator and drain off excess liquid before using.

Recipe, courtesy of Foodland Ontario.

## Tick prevention

Offence is your best defence

by Ylva Van Buuren

When I ran my fingers through my hair and found a small, soft bump like a skin tag on the side of my scalp, I froze — it had to be a tick. My dog and I had recently been to the cottage in Prince Edward County, which has been identified as a top area for ticks in Ontario.

First things first — that tick had to go. A friend used a tick remover she had for her dog to pull it out, and then we stuffed the insect into a plastic bag and raced to my local Toronto Public Health office. Ten minutes later, the public health inspector showed me a close-up photo and announced, "It is a fully engorged black-legged tick, and you should see a doctor."

The black-legged tick (and the western black-legged tick in Western Canada) can carry the bacterium that causes Lyme disease — and it's the reason the disease is on the rise in Canada, says Dr. Nick Ogden, a senior research scientist in the Centre for Food-borne, Environmental and Zoonotic Infectious Diseases at the Public Health Agency of Canada.

The reported number of Lyme disease cases in people in Canada increased from 144 in 2009 to 2,025 in 2017. Statistics Canada shows that black-legged ticks have spread and settled into many parts of Ontario, Nova Scotia and Quebec. There are smaller numbers of these insects in British Columbia, Manitoba,

Alberta and New Brunswick too. For more detailed information, go to canada.ca and search *Lyme disease*.

Climate change is a driver. Ticks are coming to Canada on migrating birds, and thanks to warmer temperatures, they live longer and expand their range, says Dr. Andrew S. Peregrine, a veterinary doctor in the Department of Pathobiology of the Ontario Veterinary College at University of Guelph.

Ticks prefer long grass and low shrubs on the edges of deciduous forests, and they often hide under leaves as well. They crawl up blades of grass or short shrubs and wait for potential hosts (such as deer, small wild rodents, dogs and humans) to brush by.



PHOTO, PATRICK HENDRY

renaissance

Dr. Christine Navarro, associate medical officer of health at Toronto Public Health, says that between 35 and 40 per cent of black-legged ticks carry Lyme disease bacteria. Offence is your best defence. These are the strategies she suggests to stay safe.



Wear light-coloured long-sleeved shirts so you can spot a tick travelling with you. Use closed-toe footwear, and tuck shirts into pants and pants into socks.



Use a bug spray or lotion containing DEET or icaridin (and follow product guidelines for application). Health Canada offers a list of insect repellents on their website (visit canada.ca and search insect repellents). Some natural products, such as citronella oil and soybean oil, are effective but may be used by only certain age groups.



Spray your clothes with DEET too, or buy clothes treated with tick repellent. In Canada, clothing that has been impregnated with the insecticide permethrin is available for adults but has not yet been approved for use by children.



Stick to well-worn paths in woods and fields. Studies suggest there's a lower risk of encountering a tick in those places.



Check your clothing for ticks right after your walk.



Put your clothes into a hot dryer. There is evidence that heat kills ticks.



Take a shower and check for ticks, especially in your groin, armpits and scalp, which are all warm, moist places these insects love.



If your home backs onto a wooded area, make the property less hospitable to ticks by mowing the lawn regularly, removing leaf litter from the edges and keeping shrubs trimmed. 🕏

#### my good news

I started a three-week round of antibiotics the same day I found the tick and I'm Lyme disease-free.



#### **PROTECT YOUR PETS**

Dogs and cats can get Lyme disease too, says Dr. Katie Clow, an assistant professor in the Department of Population Medicine of the Ontario Veterinary College at University of Guelph. Talk to your vet about the tick control product that's best suited to your dog and/or outdoor cat. Oral and topical products typically kill ticks in less than 24 hours. Check your pet after it has been outside and remove any ticks. If you miss an attached black-legged tick, it will fall off the animal when fully engorged and then likely die because it needs high humidity to survive.

# paddles



# 



#### Fitness, friends and fun fuel a passion for dragon boating

by Alison LaMantia

photos, courtesy of Jan Walker and Ann McAulay

#### COVID-19 REMINDER

As we go to press, we are still in the midst of the COVID-19 pandemic. The editorial team works more than six months in advance, planning the lineup, assigning and editing stories, and designing pages. As a result, some features may not reflect health guidelines and restrictions related to COVID-19. Please keep this in mind as you enjoy this issue.

ometimes life changes, and the course you end up on isn't the one you had planned.

Jan Walker (District 28 Region of Durham) was diagnosed with breast cancer 16 years ago. Following treatment, she committed to a new course: to get her strength back.

Walker heard about the Pink Sensations, a dragon boat team for breast cancer survivors at the Pickering Dragon Boat Club in Pickering, Ont., and decided to check it out. "It's like a support group on the water because you've all shared that same experience. You might not have anything else in common, but you have that in common, and that's a big part of who you become," says Walker.

"I remember someone saying to me, 'Oh, you shouldn't paddle with a breast cancer group; you should just get on with your life," she adds. "But this is part of my life — it's what we call a new normal." That new normal helped Walker discover a passion for dragon boating and triggered a series of adventures and friendships that might never have happened otherwise.

Dragon boating originated in China more than 2,000 years ago. It involves a long, canoe-like boat, usually with 20 paddlers, a drummer and a steerperson. Paddlers sit facing forward, two to a bench. They paddle in unison on one side of their bodies using paddles that aren't fixed to the boat. Competitive dragon boating is relatively new — it became a modern international sport in the 1970s and has been growing in popularity ever since.

Some of its popularity may be thanks to the participation of breast cancer survivors, an international movement that was created by Dr. Don McKenzie, professor of kinesiology and director of the Division of Sports Medicine at the University of British Columbia. McKenzie researched how dragon boating could improve women's wellness and post-treatment quality of life.

Walker experienced both outcomes thanks to her involvement with the Pink Sensations, and she loved the sport so much that, after seven years with the crew, she decided to turn competitive. She upped her training regimen and joined the competitive side of the Pickering Dragon Boat Club. She now paddles with the Senior C crew. "Last year, I think I paddled five days a week, morning and evening. Usually, we're on the water for about an hour and a half," she explains.

Normally, the paddling season starts in mid-April, when the crew heads south to Florida for early training. They're back on Canadian waters at the end of April through mid-October. During the off-season, the crew trains in the gym, on a paddling machine that's like a rowing machine, and with weights and yoga.

#### **DRUMMER**

The person who sets a crew's timing by rhythmically pounding a drum or calling stroke rates. The drummer sits in the bow and is usually lightweight.

#### **PACERS**

The front six paddlers set the pace and should have long paddling strokes, because the rest of the boat needs something visual to follow. If the pacers have short, choppy strokes, the rest of the boat will too.

#### **ENGINE ROOM**

The middle eight seats, or the "engine room," are usually reserved for heavier, stronger paddlers. In the middle of a race, the engine room dictates the pace and the stroke rate of the remaining crew. If the engine room paddlers can twist and reach properly, the stroke rate won't be too fast. But if the engine room starts shortening their strokes, the pace will be too rapid.

#### **ROCKETS**

The back six paddlers should be the strongest people in the boat. It is not uncommon for a novice crew to set up a boat with weaker paddlers in this position, which can get the whole crew out of stroke. (For an intermediate or advanced crew, this would be a missed opportunity.) The six hindmost paddlers initiate series, or sequences of more powerful strokes, which advance the boat. Their pace in a series ripples toward the front of the boat.

#### **STEERSPERSON**

The person located at the stern of the boat responsible for steering and giving the crew commands; preferably someone with sailing or boating experience.



And their training pays off. Walker's crew holds the national title in the Senior C category and has won many international races as well.

"We raced in Hungary in 2019. We had lots of age categories racing there," she says. "I was on three crews: Senior B women 50+. Senior C women 60+ and Senior C mixed. We were at the podium so many times, and we won so many races. It was just so exciting. Typically, our competition is other Canadians and Aussies, and the United States is stepping up."

Walker's crew had been gearing up for another international competition, the Club Crew World Championships in Aix-les-Bains, France, at the end of August, but, unfortunately, the event has been postponed due to the COVID-19 pandemic. These competitions are called regattas, and Walker says they can be intense. "They're usually five days, and the coach wants to have us on the water four days before that and books every training slot they can get."









### from dragon boating to outrigger canoeing

Jan Walker (left), Ann McAulay (right) and many others involved in dragon boating have taken up outrigger canoeing as a way to cross-train. In an outrigger canoe, you paddle on both sides, unlike dragon boating. The watercrafts include lateral support floats.

Outrigger canoeing is another chance for fitness, friendship and travel. Walker and McAulay have gone to Europe, where they stay in villas and paddle up and down the coasts of different countries, including Croatia, Hungary and Greece.

"We aren't racing. We get together, have a good time, eat good meals and drink some wine – you typically don't do as much of that when you're racing," says Walker.



Races range from 200 metres to two kilometres. The drummer on the boat keeps a beat for the paddlers, but Walker says it's more about having an awareness of your teammates. "It's synchronicity — I don't even hear the drum. You're looking ahead of you to make sure your paddle is going in at the same time and coming out at the same time. When you're in a race, there's drumming all around you," says Walker.

It's important that the weight on the boat is balanced too. Walker sits in the "engine room," or the middle of the boat, where the power comes from. Lighterweight paddlers are usually stationed at the front and back of the boat. Walker says the coaches might adjust the seating before the race, depending on conditions — the details matter.

Even though dragon boating has evolved from its ceremonial roots, the regattas often include a nod to the sport's history. "Pretty much at every regatta — let's say the national ones — they always start with some traditional Chinese dancing and the dragon. And it's finished by dotting the eye of the dragon," says Walker.

It's also common to see breast cancer survivor crews at regattas — there's usually a category and a special ceremony. "Typically, all the breast cancer survivor boats would go out on the water and join up and hold on to one another's boats. Each of the survivors is given a carnation, and the carnation is thrown into the water," says Walker.

She says the sport has enriched her life. "I have a lot of good friends, and most of my social events happen with those friends or at the club. "Sometimes I think, 'I've been doing this now for 15 seasons.' That's a long time, and it costs a fair bit of money, but then I wonder, 'What would I do without it?'"

One of those good friends is Ann McAulay (District 16 City of Toronto). Even though they're both members of RTOERO, Walker and McAulay didn't meet through working in education — they met dragon boating.

McAulay also paddles with the Senior C crew at the Pickering Dragon Boat Club and joined the sport in 2012, thanks to the encouragement of her younger daughter, a dragon boater herself.

"2012 was a recreational year for me in terms of learning, and I decided I liked it," she says. "The fall of 2012, I decided to go competitive. And the reason I did is that it gives you a goal."

Like Walker, McAulay has a full training schedule, including working with a personal trainer during the off-season. She says her fitness level is one of the unexpected benefits of being involved. "Who would have thought, at my age, that I'd be as fit as I am? My younger daughter says I'm the fittest person in the house."

McAulay says her mental fitness is strong too, thanks, in part, to her involvement in dragon boating: "It builds confidence — it's just a really positive experience in my estimation. You have to be able to take criticism positively, but you grow from it."

McAulay acknowledges there are challenges involved. Like any athlete using muscles repetitively, there's the risk of injury. She tore her rotator cuff a couple of seasons ago and had to switch the side of her body she paddles on. That was tough.

24 renaissance





#### **DRAGON BOATING Q&A**

#### DO YOU BRING YOUR BOAT TO THE REGATTAS?

"We don't bring the boat. It's the responsibility of whoever is hosting the regatta to provide the boats. And all the crews use boats by the same manufacturer," says Walker.

#### DO YOU WEAR LIFE JACKETS?

"We wear life jackets when we're paddling, particularly at the beginning of the season, along with neoprene. At some point, it's [up to] your discretion whether you wear a fanny-pack life preserver or a full life jacket," says McAulay.

#### DO YOU NEED TO KNOW HOW TO SWIM TO DO THE SPORT?

"Some people don't know how to swim," says McAulay.

#### DO YOU NEED TO BE FIT TO GET STARTED?

"I wasn't," says Walker. "You're going to work on that. Some body builds are probably better suited to paddling – it's probably good to have some core strength. And those who do will excel. We're on the water a lot. You have a lot of opportunities to work on getting strong."

#### ARE YOU GUARANTEED TO BE ON A CREW AT A REGATTA?

"We are invited to be in the boats, but we do have to test a couple of times a year to be part of the crew. Clubs have a recreational component as well as a competitive component most of us who are on the competitive side are on at least one crew, which makes it fun when you go away," says Walker.







She and Walker both say the sport can cause your body to get out of alignment because you're paddling on one side. They see specialists, from massage therapists to physiotherapists to chiropractors. Walker's RTOERO benefits cover the costs, but McAulay spends more. And there are the travel costs too.

But there are expenses for many things we pursue in life, and it's hard to put a price tag on the overall impact dragon boating has had on both women — from post-treatment recovery for Walker to improved confidence, strength, mindset, camaraderie and adventure for them both. "No matter what your age — high school, university, retirement — it doesn't matter. Find yourself a club," says McAulay. "Go and present yourself and say, 'I'm interested.' And try it. You might like it. If you don't try it, you won't know."

"If you want to go competitive, you have to be prepared to invest money and time," she adds. "Recreational is different. You don't spend the same amount of time training, but there are still regattas. There's still camaraderie."

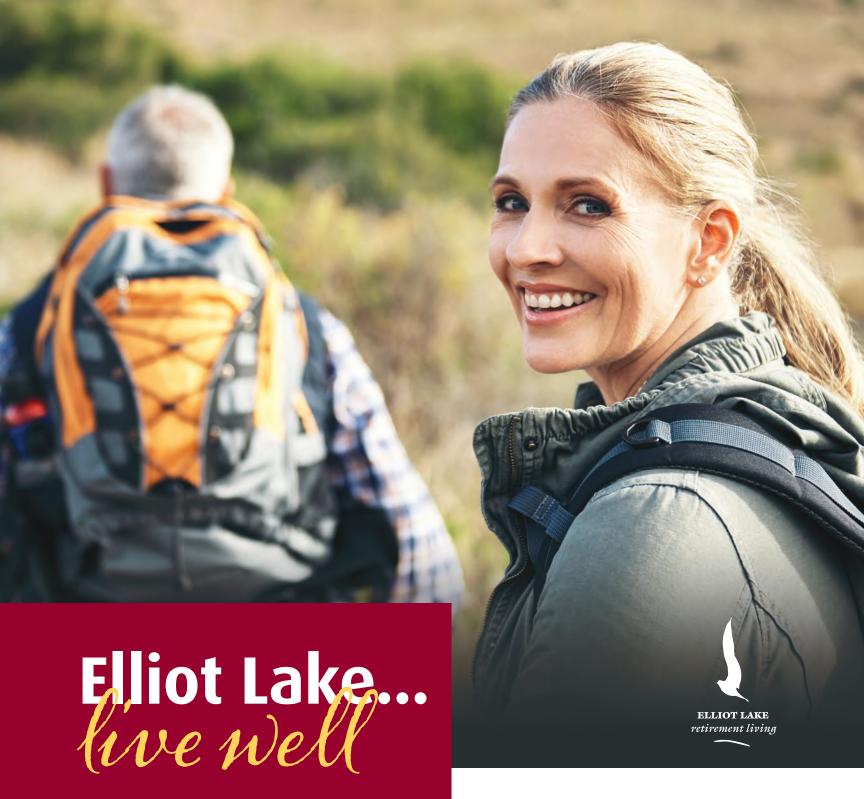
Neither Walker nor McAulay have plans to stop competing. And McAulay says the International Dragon Boat Federation recently acknowledged the Senior D division, which is 70-plus, so they could still have years of competitive paddling ahead of them.



#### how to find a canoe club

Search dragon boat clubs in Canada on the internet and, chances are, you'll find one in your neighbourhood. "You could also Google canoe clubs," says McAulay. "You may find a canoe club that also includes dragon boats."

The first breast cancer dragon boat team was called Abreast in a Boat and was formed in 1996 by Dr. Don McKenzie, the Canadian physician and researcher who investigated the benefits of dragon boating for breast cancer survivors. The concept has grown into an international movement supported by the International Breast Cancer Paddlers' Commission.



Live in a retirement community where you can have the active lifestyle you want, affordably!

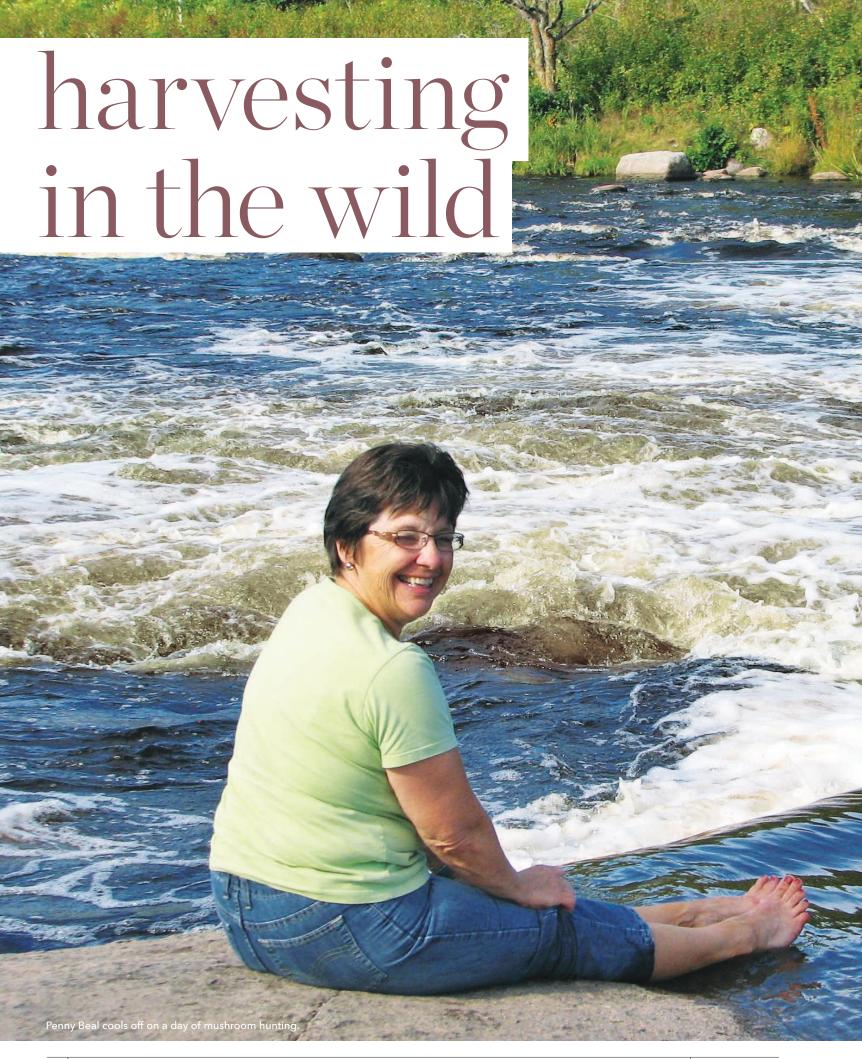
Apartments from \$545/month Townhomes from \$800/month Homes from \$885/month

#### Book Your Discovery Tour One Free Night

at the Hampton Inn Elliot Lake and enjoy a tour of the city and our properties.

(Second night \$50.00 + taxes)

1.800.461.4663 retireelliotlake.com



28 renaissance



Terry Knight foraging miner's lettuce in Wyoming.



n her late 20s, Terry Knight (District 34 York Region) spent 28 days backpacking in the mountains of Wyoming, walking through meadows full of a pale pink wildflower called spring beauty. Each plant, she says, was "two or maybe three inches from flower to roots. Just a small thing."

The young shoots of spring beauty — nicknamed miner's lettuce during the California Gold Rush — make a delicious salad, which was a very welcome break from the dehydrated meals the campers carried in. "Oh my gosh," remembers Knight, "they were so green and crunchy, instead of dry. To have fresh food was lovely."

For many, foraging for edible plants and mushrooms provides a seasonal treat, a reminder that the best food experiences are ephemeral. Every spring Dave Dykeman (District 41 Elgin) looks for wild onions along stream banks near Aylmer, Ont., because he loves to cook. "When I grew up," he explains, "we had two spices: salt and pepper. Wild onions add a unique flavour — a cross between garlic and onions."

Dykeman is careful to avoid the poison ivy that emerges just after the onions, cautious about ticks and especially mindful of an informal forager's code of conduct. He only takes a very few onions from any one clump. Even so, some experts worry about overharvesting. Wild onions, ramps and other members of the allium family are slow-growing, says herbalist Karen Stephenson, and in such demand in high-end restaurants that unscrupulous pickers sometimes clear entire patches.

Look for these common edibles in your backyard, suggests herbalist Tamara Segal; they're so foragerfriendly, you might stop calling them weeds.

#### LAMB'S QUARTERS

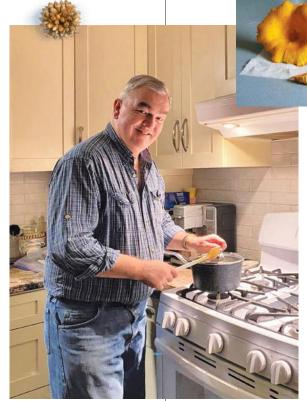
High in vitamin C and trace minerals, and "so nutritionally dense, it's a powerhouse," says Segal. Related to quinoa and spinach, lamb's quarters are delicious raw or cooked in all the ways you'd use spinach.

#### CHICKWEED

Grows in part shade and prefers cultivated soil. Raw chickweed has a light, fresh flavour, says Segal. "I put whole bunches in salads for potlucks. People always want to know what the delicious green stuff is."

#### **PURSLANE**

In the portulaca family, it prefers dry, sunny conditions. Segal uses it in tomato salads; it's a succulent, so it doesn't get soggy like other greens. It's also one of the best plant sources, she says, of essential omega-3 and omega-6 fatty acids.





renaissance

Stephenson, who leads outdoor classes in edible and medicinal wild plants and blogs on her website, **ediblewildfood.com**, promotes sustainable foraging. "Just pick one leaf from each plant," she says, unless it's a plant like lamb's quarters, which reproduces so easily there's no risk of overharvesting. Her interest in wild foods started when she was a teenager in Markham, Ont., watching her neighbours pick another edible weed: dandelions.

Labrador tea is another slow-growing plant, one Knight learned to recognize when a friend picked a few leaves and brewed some tea for her. "Most of my foraging knowledge has come from people showing me," she says. It sticks better when "you're in the experience,

not just reading about the experience." She saw the same effect while teaching outdoor education in Kitchener, Ont.: Foraging gave "the kids more of a connection with the natural world; a bit less fear and a bit more knowledge."

Along with friends and teachers who share their know-how, all foragers, especially those learning the basics, should have a good field guide, says Stephenson. She recommends Andy MacKinnon's *Edible and Medicinal Plants of Canada*. Field guides help you practise positive identification, another tenet of foraging: Before eating any wild food, know exactly what it is. Tamara Segal, a herbalist and plant educator in Prince Edward County, Ont., points to the carrot family. It's easy to recognize that

LEFT PHOTO, DAVE DYKEMAN. RIGHT PHOTO, PENNY ALKINS BEAL; ILLUSTRATION, TWILIGHTMOON

30

"Most of my foraging knowledge has come from people showing me. It sticks better when you're in the experience, not just reading about the experience."

Terry Knight (District 34 York Region)



a plant is in this family, but positively identifying a species within the family is both harder and more important. "Although we do have wild carrots that are delicious," she says, "there are some deadly toxic cousins in that family."

Positive identification is equally essential with mushrooms. Since a careless mistake can be fatal, many mushroom hunters stick to one or two edible species that they know so well they can identify them reliably, distinguishing them from any look-alikes. Pickers also know when their favourites appear and exactly what environment they grow in.

Penny Alkins Beal (District 26 Kenora), a lifelong mushroom picker, follows this approach. She looks for morels in the

spring and chanterelles in the summer, near her home in Kenora, Ont. "These are the really identifiable ones," she says. "Morels have little divots on the caps. They're ugly but delicious, especially fried in butter with a little salt." Funnel-shaped chanterelles are yellow-orange with a distinctive apricot scent. They're more abundant than morels in her corner of northwestern Ontario but equally coveted. Beal is happy to let her friends know when the mushrooms appear and what to look for, and she'll happily share some of her harvest. That's all part of the code. There's a limit, however, to the forager's generosity. "I'm not telling where I found them," she says. Her tone is friendly yet firm. 39



### prospecting for blueberries

When I retired some 20 years ago, I rediscovered prospecting, an old passion of mine. My prospecting partner Greg Brumpton (also a former teacher) and I have explored hundreds of cutover areas, which often yield berries a couple of years into forest regeneration. We revisit these locales in July and August to do our picking.

While it is more difficult to pick berries the old-fashioned way, by hand, than with a special blueberry rake, fewer leaves and green berries end up in the pail, and we don't need special equipment to winnow that chaff from the berries. My only equipment is a special hollow plastic seat that doubles as a berry container. I sit on it and scoop berries into its open mouth. My wife purchased it for me from a local Finnish shop. On uneven ground, though, I have been upended a few times and had to get up without losing any berries or my dignity.

My son, who still teaches, has also been my constant companion on these expeditions. He worries about his father's age but is similarly obsessed with finding The Great Blueberry Patch. We haven't passed our passion on to my grandchildren; they are happy to eat the pies or the smoothies, but have no interest in helping collect the fruit at least not yet!

The Thunder Bay area offers many wonderful opportunities for local foraging. Over the years I have picked saskatoon berries. chokecherries and hazelnuts. Others gather dandelions, mushrooms, pin cherries, raspberries and wild strawberries. My favourite will always be the blueberry.

-Sid Seeley (District 2 Thunder Bay)



Service to others is its own reward

by Yolande Tarnowski

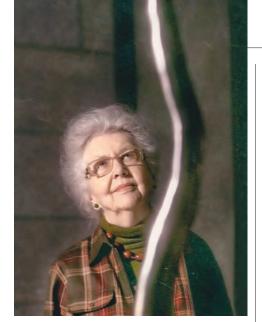
**Jean Duce Palmer (District 27** Ottawa-Carleton) has spent a lifetime dedicating her talent and her time in service to others around the world.

Palmer was born in Cardston, Alta., in 1923. She entered teacher training at Calgary Normal School in 1941, after which she studied playwriting at the Banff School of Fine Arts, as it was called then.

In 1942, she taught in a one-room school in rural Alberta while the "real teacher" was off fighting the war in Europe. "There was a [water] pump," Palmer told Patrick Langston in an interview for the Ottawa Citizen in 2016. "ramshackle barn for the horses, a coal stove that was maintained by the students and that was like a character in our lives mittens were hung there, we huddled around it in the cold. I lived with a student's family in a farmhouse five miles away. This was part of Alberta history."

Airman's Forty-Eight, a play Palmer wrote while she was at the Banff School. was performed often in wartime Alberta when, pre-television, communities had to make their own entertainment.

Immediately following the war, Monte, Palmer's husband, enrolled in the pre-med program at the University of Alberta, graduating in medicine in 1952. The couple lived in student housing in Edmonton with their two young daughters, Susan and Patricia. To add to the family income, Palmer began writing radio plays for Alberta School Broadcasts. This prized collection has recently been acquired by the Provincial Archives of Alberta.



A National Gallery docent, Palmer stands before a maquette of Roxy Paine's controversial One Hundred Foot Line.

"My early forays in education — the one-room school in wartime and writing school broadcasts — began with a sense of adventure, seizing an opportunity," Palmer says. "They provided challenges, but enormous learning opportunities for me. Teaching in a German-speaking community when we were at war with Germany made me rethink my own patriotic fervour and realize that these music-loving farm families were not the enemy."

In 1952, Dr. Palmer became medical attaché at the High Commission of Canada in London, England. Palmer continued writing scripts for a year before enrolling in an art history course at the University of London. As well, she joined the board of the Canadian Universities Society, organizing events for Canadian students studying in England.

While her husband was posted to the High Commission in Kenya, Palmer organized evening programs at the National Museum of Kenya. She also spearheaded an exhibition called "Portraits of the People of Kenya" by Joy Adamson. Palmer also taught art at the International School of Kenya.

"Adjusting to a new culture is easier if you plunge in," Palmer explains. "Join a group or a committee. Volunteer. Make sure your group is not just expatriates like yourself, but people of the host country. If you see a need, give your time and resources. Teaching experience is a huge resource. In Kenya, I joined the Kenya Museum Society, the Bird Watchers' Society and the East Africa Women's League, and served on committees. I was on the board of the International School of Kenya."

"Adjusting to a new culture is easier if you plunge in," Palmer explains. "Join a group or a committee. Volunteer. Make sure your group is not just expatriates like yourself, but people of the host country."



Palmer overlooking the Duomo in Florence, Italy, March 2019.

Back in Canada, Palmer joined the board of Heritage Ottawa in 1990, serving two terms on the local advisory committee for architectural conservation. For this work, she was later awarded an Ontario Heritage Foundation certificate and pin from Ottawa Mayor Jim Watson. Palmer was also awarded the Queen's Golden Jubilee Medal in 2000.

Since 2005, Palmer has been a docent at the National Gallery of Canada and lectures on works in the collections. Her lifelong partner passed away in 2012, but, at the age of 91, Palmer pushed ahead and was appointed writer-in-residence at the Banff Centre for Arts and Creativity, where she wrote a semi-autobiographical one-person play called *Miss Bruce's War* based on her wartime diary.

Rewritten as a full-cast play in 2016, *Miss Bruce's War* was staged at the 2016 Ottawa Fringe Festival, with two sold-out performances and much media acclaim. It was nominated for a Capital Critics Circle Award.

Despite her contributions to arts and culture at home and abroad, Palmer believes her greatest accomplishment is her four children. "The answer is not the one I'd have given when young," she says. "I have been fortunate in the opportunities that life has offered, but I didn't see at the time what these opportunities were providing for our children: travel, education, cultural riches and a broad outlook. My grown children are productive, interesting, cultivated, caring and involved human beings, and I am very proud of them." "

## Get out of town

Your summertime sojourn can take you across the country, across the ocean or to picture-postcard points in between

by **Doug Wallace** 



#### **United Kingdom road trip**

North Wales

A swing through the natural environment of the top half of Wales makes for an excellent summer tour. The 160-plus kilometres of coastline of the Llyn Peninsula, the hills of Snowdonia, the banks of the Menai Strait and the resort towns along the north coast overflow with hiking, cycling, boating, paddling, climbing, golfing and more. Secret falls and hidden ponds turn peaceful walks into little adventures. Glistening lakes spring up out of nowhere just around the bend in the road. There's something about the simple beauty of the Welsh rolling farmland that can put anyone's mind at ease. Plan on a few incredible food journeys too: The country inns give you the taste of the land, while the passion of the local people and innkeepers washes over you. visitwales.com





# **Rocky Mountain retreat**

Whistler

It's not just for skiing anymore. Whistler Blackcomb has actually been a summer wonderland for years, luring guests looking for active adventure and alpine wellness via canoeing, kayaking and stand-up paddleboarding, plus cycling along the 35-kilometre Valley Trail that connects all of Whistler's neighbourhoods, lakes and parks. On the hills themselves, you'll find more hiking and biking, exhilarating ATV adventures and sightseeing on the Peak 2 Peak Gondola. The new Cloudraker Skybridge gets your head in the clouds 2,000 metres above sea level. Visitors can also connect with culture at the Audain Art Museum and Squamish Lil'wat Cultural Centre, then wind down at Scandinave Spa — or in their chalet hot tub. whistler.com





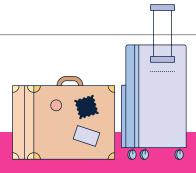






4

6



# pack your suitcase like a pro

Packing properly needn't be an eat-the-frog exercise. Just follow these easy steps and snap – the job's a game.

Start early. The sooner you begin packing, the more time you'll have to edit your suitcase to perfection, with absolutely everything you need and not a molecule more. Packing lists work: Start one on your phone and add to it as you go.

Scope out the laundry situation. Will there be a washer and dryer at your Airbnb or a laundromat around the corner? This can significantly reduce the number of things you need to pack.

Mix and match. Everything in your suitcase needs to go together – break it down into one general colour palette. Prop this up with versatile neutrals that can be embellished with a carefully considered selection of accessories.

**Just bring one.** One jacket, one suit, one skirt, one pair of blue jeans, one pair of khakis, one swimsuit and so on. If you're not going to wear something at least twice, leave it at home.

Pare down the shoes. One dressy, one casual, one sandal, one runner. Maybe add a hiking or trail shoe if your plans are active. Don't forget flip-flops for the pool and the spa.

**Cut toiletries in half.** Pack products that do double duty – think moisturizer with SPF, shampoo with conditioner or scented body lotion. Make sure everything else is travel-sized.

**Keep outerwear simple.** A zip-up for the plane and morning hikes, an unstructured blazer, maybe a cardigan, a pashmina and you're done.

# **Quebec rural route**

## Charlevoix

Eastern Quebec is still a hidden gem, despite having been a summer destination for 200 years. This resort region northeast of Quebec City delivers incredible food, a relaxed vibe and postcard scenery, all anchored to Baie-St-Paul. This little town is noted for its quaint inns, microbreweries and agritourism, plus an abundance of art galleries. The Musée d'art contemporain is the home base of the International Symposium of Contemporary Art, a hallmark of the region's arts heritage. Quebec charm continues 40 minutes up the road in La Malbaie, once the playground of wealthy Americans (including President William Howard Taft), where visitors have been learning to fish since the early 1800s - long before Canada was even a country. tourisme-charlevoix.com/en





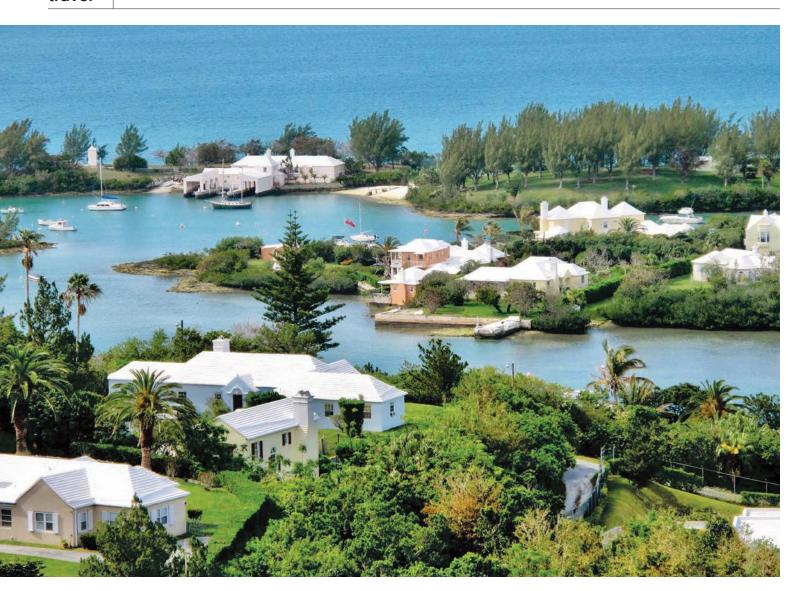
FOP PHOTO, PAUL LEMEUNI. BOTTOM PHOTO, JULIEN ROBITAILLE











# **North Atlantic sun spot**

Bermuda

This connect-the-dot maze of 181 islands in the North Atlantic Ocean has a temperate climate, so summer is the perfect time to visit. Bermuda is one of the wealthiest islands in the world, with no income tax, no unemployment and no guns. The coral walls and white roofs mimic the sand and clouds, framing the lush landscape and winding narrow roads. Eco-adventure thrives throughout multiple nature reserves, like Cooper's Island and Blue Hole Park. Yacht racing draws an international summer crowd of sailors, and the more than 300 shipwrecks lure scuba divers. Left-hand drive and roundabouts remind visitors of Bermuda's British roots, as does the fairly buttoned-down vibe, a residual of the colonial past — all tennis whites and drinks trolleys.



gotobermuda.com 💝





# travel claim tips

Sometimes a holiday doesn't turn out to be the stress-free getaway you'd planned. The airline loses your luggage. You come down with food poisoning. But there are steps you can take to help resolve your claim quickly and reduce the pressure in an already tense situation.

Before you go, read your travel insurance policy. Be sure you understand what is and isn't covered, how to file a claim and what the term pre-existing condition means. Please refer to your RTOERO Insurance Plans Booklet 2020, page 59, for complete details regarding the pre-existing medical condition exclusion and a smooth trip.

If you aren't sure about any details of your plan, call your service administrator, Johnson Inc., and ask to have them explained.

- Be aware of any medical changes before you leave on your trip. Understand the pre-existing medical condition exclusion in the Insurance Plans Booklet and how it applies to you. You may consider delaying your departure, as you don't want to be travelling with a condition that your insurance won't cover.
- Carry your RTOERO Benefits Card in your wallet. Make sure you know where to find it at all times while on your trip. It may be helpful to make a copy for your travelling companions so they have this information too.
- Add Global Excel Management Inc. (GEM)'s emergency contact numbers to your mobile devices. Many people travel with their cellphones and tablets, and you can add GEM's information to the Contacts app. (Hint: Put it on your home screen so it's easy to find in an emergency.)
- Keep all of your receipts, tickets and documentation. Don't throw anything away. You may want to have a folder or dedicated suitcase pocket to store these in. You can even take pictures of them on your smartphone as backup.
- Call GEM immediately. Whether it's a broken leg, a bad cold or lost luggage, GEM is available anytime something happens that
- Follow the instructions. GEM will advise you on how to submit your claim. Adhering to their directions will help speed up the claims process and ensure you don't miss any steps that may delay your payment.

If you have any questions about your RTOERO Travel Plan, contact the insurer's authorized service administrator, Johnson Inc., and they will be happy to assist you and ensure you understand your coverage. Call them at 1-877-406-9007 or visit rtoero.johnson.ca.

# What's your burn rate?

It's all about money in and money out

by Lesley-Anne Scorgie

Do you know your burn rate? You should. It's the amount of money you spend on essentials and activities in a given month, not the dollars you have invested, sitting in the bank or accruing interest in your savings account. When you're on a fixed income, it's key that your burn rate is less than your income. Otherwise, you'll have to dig further into your nest egg or use debt to cover your expenses.

To calculate your burn rate, we'll use a traditional budgeting process. The process hasn't changed now that you're on a fixed income — it's simply money in versus money out. What has changed is the way you spend that money. Chances are, you're spending more on experiences like travel, movies with the grandkids,

eating out, learning a new hobby and so on. If you're still paying off debt, your spending will be focused on maintaining those payments until you're debt-free. Down the road, there could be new costs for extended care, and uncovered or partially covered medical expenses. So you'll want to adjust your budget as your life, and financial situation, changes.

Ready to draft your budget? Open up a new spreadsheet and we'll get started. I recommend using Google Sheets so you can share the budget with your partner, access it on your phone and make real-time updates. (If you don't want to make your own from scratch, Google offers a free downloadable budget template.)

# Identify all sources of income

For most, this includes your pension income, Canada Pension Plan (CPP) payments, income from investments and, in some circumstances, Old Age Security (OAS) benefits. If you participated in a pension program through a previous employer, or lived in a different country where you paid into a government pension plan, include that income as well.

Total up your incoming funds. The next step is organizing your spending for long-term success.

# **Budget for essentials**

In retirement, approximately 60 per cent of your monthly income will go toward basic needs (this value is based on a \$100,000 annual household retirement income). Here's a breakdown.



- Housing and utilities: Up to 25 per cent. During early retirement, when you're mortgage-free, or soon to be, this category is modest (utilities, housecleaning, maintenance, repairs, home security and small improvements). But as you grow older, spending could increase by another 15 per cent to cover care costs.
- Groceries: Up to 10 per cent. Reflect on your lifestyle (do you entertain a lot?), diet (do you only buy organic?) and food preferences in this category. If you order your groceries online, don't forget to include delivery costs.
- Transportation: Up to 10 per cent. Include public transportation, vehicle lease and financing payments, automotive insurance, servicing, toll fees, parking, Ubers or taxis, and the like. If you're a car owner, it's a best practice to budget for a vehicle replacement no more often than every seven years.
- Savings: Minimum of five per cent. Whether it's for an expected roof repair, a medical device not covered by your insurance or a home insurance deductible, having a rainy-day fund helps manage your cash flow.
- Clothing: Up to five per cent. In retirement, your work wardrobe will shrink and you'll shift your spending toward clothing that suits your new lifestyle and hobbies (athleisure wear, for example, or golf or tennis togs). Manage costs and waste by buying fewer, better-quality items.
- **Technology:** Up to five per cent. Phone and internet bills, computers and the like will gobble up this component of your budget very quickly. Reduced-rate mobile phone packages are available to retirees (just watch out for data overages).

Total up your essentials spending. Now let's look at the fun stuff.

# **Budget for fun** and non-essentials

You can spend the remaining 40 per cent as you wish, but your budget should account for these categories.

- Travel: Up to 15 per cent. Plan a full year's worth of travel at a time and spread out the purchase of flights, accommodations and rentals. Creating a separate savings account just for travel can be useful. Not a traveller? Put these funds toward hobbies that inspire you.
- Restaurants, coffee shops and alcohol: Up to 10 per cent. Spending in this category can creep up into the thousands every month. Set a limit that makes sense for your lifestyle.
- Self-care: Up to five per cent. Retirement means there's more time for you – think massages, physiotherapy, personal trainers, gym memberships and so on. Carefully align this category to your insurance coverage so that you maximize your benefits too. If your medical costs are higher than approximately \$2,300, you may qualify for the medical tax credit.
- Hobbies and entertainment: Up to five per cent. Map out what you like to do – such as art lessons; lifelong learning opportunities; Pilates; or attending movies, theatre performances or the symphony – and stagger the costs.
- Gifts and other: Up to five per cent. Be strategic with your giving. Incorporate financial fees, such as those for brokers, banks and budget coaching, into this category as well.

Total up your discretionary spending. Add it to your essentials budget and you have your aggregate spending amount.

# The bottom line

Retirement will be much more fulfilling if you don't run out of money, and a budget that keeps your spending within your means will ensure that you don't. If your aggregate spending is more than your income, you'll need to cut back on your burn rate. 🏶

## THE RAINY DAY FUND

An emergency fund is for the unexpected expenses that creep up from time to time - medical bills that fall outside of insurance, a sewage line that backs up in your house, a death in the family that requires travel.

### **HOW MUCH DO YOU NEED?**

Financial experts recommend having at least three months' worth of your living costs set aside. To calculate this, simply add up your monthly essentials - food, clothing, shelter, telecommunications, transportation. So, if your household takes \$4,000 per month to maintain essentials, then your emergency fund should be \$12,000.

Set up a high-interest savings account that doesn't charge fees, and that you can't tap into with your debit card. Next, set up regular automatic contributions into the account. Start, say, with \$100 bi-weekly, and then increase it by \$50 every three months and allow the money to build interest.

To find this extra money monthly, look at your spending. Maybe you dine out less often. Or buy paper goods such as bathroom tissue and paper products at a big box store. If you usually buy groceries from a speciality store, switch to a discount grocer.

# Red, white and you

Throw a Canada Day party your guests will talk about all year

by **Dean Lisk** 

We love Canada Day – hot weather (we hope!), family, fireworks and, most importantly, food, the one thing partygoers always talk about.

Every Canada Day afternoon, Julie Van Rosendaal heads to her neighbours' backyard in Calgary for their epic celebration. An ice-filled canoe keeps refreshments cool as friends — old and new — share stories. And while the red-and-white decorations are a draw, it's the food that keeps her coming back.

Your Canada Day menu doesn't have to be fancy, says Van Rosendaal, author of *Dirty Food: Sticky, Saucy, Gooey, Crumbly, Messy, Shareable Food*, published last fall. But it should be Canadian.

How? According to Van Rosendaal, that happens when dishes reflect cultural diversity or come with family stories. "Canada Day is perfect for potluck," she explains. "Everyone is sharing something of themselves and their family history. You can even say, 'Bring a recipe that has a story behind it or comes from your family history."

Van Rosendaal usually contributes Nanaimo bars — last year she made them with ice cream — or butter tarts baked from her grandmother's recipe. "She lived in Windsor[, Ont.], and was the best butter tart maker, in my opinion. And, for the record, they contain currants!"

Here are Van Rosendaal's tips for enjoying a totally tasty Canada Day, no matter where you plan to celebrate our country's 153rd birthday.

# In your backyard

"I always try to avoid food that requires dishes and cutlery," says Van Rosendaal. "The fewer dishes required, the better."

If you have a grill or barbecue, think satays and kebabs that can be marinated ahead and cooked quickly as guests arrive. (They're hand-held, so your guests can mingle while they nibble.) Big-batch cocktails are another great idea because there's no bar setup required. Pour the premixed drinks into Mason jars and nestle them in a container of ice to keep cool.

# In your neigbourhood

With people coming and going during the afternoon or evening, Van Rosendaal recommends dishes with staying power. Ditch the wilt-prone greens and go for options featuring grains, lentils, chickpeas or quinoa. Stews, curries and pulled pork, chicken or beef are all great options, because saucy dishes hold the heat a bit longer and are less likely to dry out.

If you don't have a canoe handy, fill a galvanized planter with ice to keep your drinks cold. "I had an old sink in my backyard for a long time," says Van Rosendaal, "that we filled with ice. The melted ice drained out the bottom and watered the lawn."

# At your cottage

Canada Day at your cottage (or camp, depending on where you live) should be about eating local — fresh fish, seasonal produce and craft beers or ciders. It should also be simple, advises Van Rosendaal. "You want things that you can cook with very little equipment; things you can make with a bowl and a fork," she laughs. "I like to mix together fruit crumbles and crisps, and quick cakes that need few ingredients, because you probably don't have a stocked pantry."

Don't worry about your cottage's wonky stove or iffy oven either; cook over an open fire. "People are realizing you can cook much more than hot dogs and marshmallows when you learn how to move the coals around and add a grate so you can control the heat," she says.

# In your retirement community

"This is the perfect opportunity for people to cook together," says Van Rosendaal. Think cooking bees — starring perogies or dumplings — where everyone pitches in to make the meal.

If there was ever a time for a buffet, this is it, Van Rosendaal adds. Sliced roast ham, chicken or beef served with jars of pickles or preserves, a selection of mustards and soft buns will keep residents and their visiting friends and families energized to enjoy those nighttime fireworks.

Food may be the highlight, but decor and ambience matter too. Karl Lohnes, editorat-large for *Style at Home* magazine, shares his ideas for a Canadiana-rich celebration.

"Invite your guests to celebrate what Canada means to them by painting a white mug with images and words that reflect their heritage," Lohnes suggests. "Or buy a Canadian flag and ask everyone to sign it and add a message. It's a wonderful reminder of that year and who came to the party."







Makes about 12 large ice cream sandwiches.

### **INGREDIENTS**

### **BOTTOM LAYER**

½ cup (125 mL) butter 1/3 cup (75 mL) cocoa powder 1/4 cup (50 mL) granulated sugar 1 large egg, beaten

1 cup (250 mL) graham cracker crumbs

1 cup (250 mL) shredded coconut

½ cup (125 mL) finely chopped almonds, pecans or walnuts (optional)

### **MIDDLE LAYER**

3 cups (750 mL) 10% cream (or half milk, half 35% cream) ⅓ cup (75 mL) granulated sugar 1/4 cup (50 mL) Bird's Custard Powder

### **TOP LAYER**

34 to 1 cup (175 to 250 mL) chocolate chips 2 tbsp (30 mL) butter

## **DIRECTIONS**

## 1 Bottom layer

Melt butter, cocoa and sugar in a medium saucepan over medium heat. Whisk in egg and cook, stirring, until thickened. Remove from heat and stir in graham crumbs, coconut and nuts. Press firmly into a parchment paper-lined 8- or 9-inch (20 or 23 cm) square pan and let cool completely (or refrigerate, if desired).

# 2 Middle layer

Heat cream, sugar and custard powder in a large saucepan over medium-high heat, whisking constantly, until bubbly and thickened. Let cool completely, with a piece of parchment paper or plastic wrap pressed onto the surface to prevent a skin from forming. Refrigerate until well chilled, and then freeze in an ice cream machine according to the manufacturer's directions. While still soft, spread mixture over bottom layer. Cover and freeze until firm.

## 3 Top layer

Melt chocolate chips and butter in a small saucepan over medium-low heat or in a bowl in the microwave, stirring every 20 seconds or so until smooth. Pour over middle layer (it should set quickly). Return pan to freezer or cut immediately into bars.

Recipe, courtesy of Julie Van Rosendaal.



# **WE SAY**

Poutine



Peameal bacon



Ketchup chips



Split pea soup



Hawaiian pizza



# **Create a soundtrack**

Lohnes suggests pulling out your old turntable and putting together a retro record collection made up of thrift-store finds that feature classic Canuck artists, such as Gordon Lightfoot, Anne Murray and Stompin' Tom Connors.

# Go red and white

Dollar stores stock a number of supplies, from red ribbons to Canadian flags, to decorate your dining table or front door to greet arriving guests. Get creative, Lohnes says. He recently made place cards for a dinner by pasting pictures of his guests onto hockey pucks he bought at a charity shop.

# **Embrace Canadiana**

You may already have a number of themed decor items in your home featuring the maple leaf, moose or bears. Use them to dress up your party space place a few pillows on the Muskoka chairs on your dock, or throw a Canada-themed polar fleece blanket over a picnic table bench.

# **Keep them busy**

Set up games around your party location, including Canadian classics like Trivial Pursuit or tabletop hockey. Parliament named the Caesar — invented in 1969 by Calgary restaurant manager Walter Chell — Canada's national cocktail in 2010. It's virtually unheard of outside our borders. so set up a make-your-own-Caesar station and invite your guests to celebrate our country's cocktail heritage by adding their own creative flourishes. "Some people stick in pickles, some add poached shrimp and some even top their Caesars with mini hamburgers!" says Lohnes. 🧇

# PHOTO, COURTESY OF CAROLYNNE PATON

# Summer at the cottage

A summer place is more than a spot on the map

by Stuart Foxman



Where is Carolynne Paton's summer getaway? You'll find it on a map, but Paton (District 12 Norfolk) says it's more a state of mind. "My happy place," she calls it.

It's a feeling Paton has had since 1964, when her parents bought a cottage north of Orillia, Ont. It was just 70 minutes north of their home in Richmond Hill, but a world away from her everyday life. Paton learned to water-ski there, and played with her Barbies under the trees, making houses for them out of sticks and pine cones.

At 17, Paton had a boyfriend and started visiting his parents' cottage north of Port Carling, Ont., in Muskoka. The boyfriend became her husband. Forty-five years later, Paton still spends time there. Her sons, now 29 and 32, call it their favourite place in the world.

So what is the emotional tug of the cottage? A documentary that aired on the Cottage Life channel called *The Secret History of the Cottage* suggested that roughing it and enjoying simple, unspoiled pleasures are part of what it means to be Canadian. Heading back to nature, the show posited, brings "moments built into the Canadian psyche."

The precise number of cottagers in Canada is hard to determine. A Canadian Press report from 2018 stated that about eight per cent of Canadian households own a second home, but that includes properties of every sort, not just cottages.

The Federation of Ontario Cottagers' Associations represents people who live on the waterfront in Ontario, whether seasonally or year-round. They estimate there are 250,000 waterfront properties across the province.

The cottage ideal isn't just about ownership though; it's also about aspirations. A Re/Max survey found that two-thirds of Canadians would choose a cottage vacation over a tropical beach. Four in 10 Canadians would rather save for a cottage than travel abroad and are willing to give up destination vacations. One-fifth of Canadians surveyed said they'd even downsize their main residence to afford their dream cottage.

For many retirees, a cottage is a lifestyle choice that's extending beyond the summer. Growing numbers are chucking their primary residences entirely in order to live full-time at the cottage. Another Re/Max study reported that 20 per cent of owners with recreational properties now use them as their retirement homes.

Right: Carolynne Paton's family cottage in Orillia, Ont. Below: The view from Paton's cottage in Muskoka.

Julia Harrison explored the appeal in her book *A Timeless Place: The Ontario* Cottage. Harrison, a professor emeritus at Trent University and a cultural anthropologist, writes that cottages are places thick with meaning: symbolic, esthetic, social, cultural and personal. She explains that the cottage is where people feel "physically, emotionally and, for some, spiritually grounded...the place where they most want to be...where treasured memories are carefully stored."

To Paton, the cottage takes on many roles. It's the stuff of nostalgia, a rustic escape and the family compound. Maybe it's not what you do at the cottage that matters, but how you feel.

"It's so quiet and beautiful," says Paton. But it's more than that: "Everyone is happy, and there's such a sense of family. If you're lucky enough to have a cottage, it's a magical Canadian experience."

# A cottage by any other name

The urge to have a recreational property may be common across Canada, but what Canadians call that dwelling varies.

Research from Charles Boberg, a professor of linguistics at McGill University, revealed our geographic differences. His North American Regional Vocabulary Survey asked respondents what word they would use to describe "a small house in the countryside, often by a lake, where people go on summer weekends."

- Cottage ruled in eastern and southern Ontario, Prince Edward Island and Nova Scotia.
- Cabin was the preference in Alberta, Saskatchewan, Newfoundland and the Vancouver-Victoria area of British Columbia.
- Camp was popular in northwestern Ontario, and among a little over one-quarter of New Brunswickers.
- The lake was a strong choice in Manitoba, along with cottage and cabin.
- Chalet was used often in Quebec, mainly by Englishspeaking Montrealers.



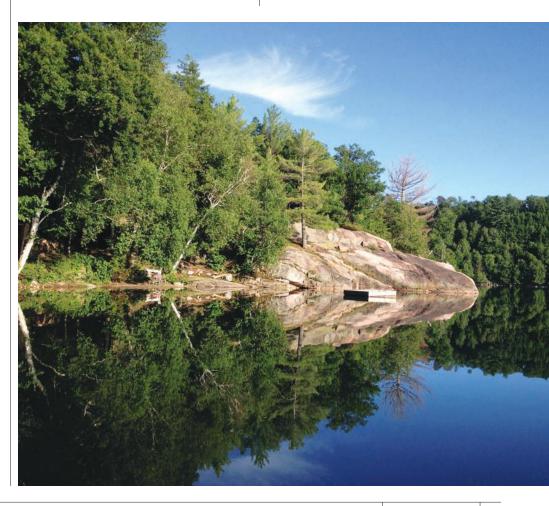
There are other terms too, like *country* house or bungalow. Different features are also valued, depending on the part of the country. Lakes are great, but in Alberta and B.C., mountain views are treasured, as are coastal beaches in the Maritimes.

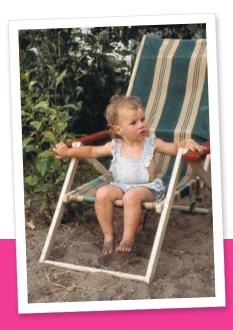
We didn't invent cottage, but several related terms are Canadianisms, says Katherine Barber, former editor of the Oxford Canadian Dictionary. In her book Only in Canada, You Say: A Treasury of Canadian Language, Barber has entries for Muskoka room (glassed or screened room on the side of a cottage), cottage country (popular

locations for recreational properties, particularly in Ontario) and *bunkie* (small building on a cottage property for extra sleeping accommodations).

Enjoying a getaway property may be a national tradition, but isn't a uniquely Canadian one. *Cottage Life* magazine notes that many countries have their own names for summer homes. There's *finca* in Columbia, *cabaña* or *casa de campo* in Argentina, *bach* in New Zealand, *sumarbústaður* in Iceland, *chatě* in the Czech Republic and *dacha* in Russia.

The names may differ, but you can probably translate them all in a similar way: escape.







# cottage favourites

For owners, summer cottages bring strong associations. We asked three cottage veterans to weigh in on some burning questions.

# What smell do you most associate with summer at the cottage?

"All the trees," says Carolynne Paton (District 12 Norfolk). "Even the dogs know where we are when I open the windows on the cottage road."

"Fresh air and woodsmoke," says Deb Gray (District 17 Simcoe County), who has a cottage in Woodland Beach, Ont., that her grandfather built in 1925. "I never missed a weekend nor a summer vacation there. My dream was to retire to the cottage, and here I am."

# What's your favourite sight at the cottage?

"Wildlife – I love seeing loons, great horned owls, woodpeckers, mergansers, etc.," says Suzanne Dunford (District 21 Renfrew). As a girl, Dunford visited her paternal grandparents' cottage on Katepwa Lake in Saskatchewan and her maternal grandparents' cottage on Manitoulin Island in Ontario. Her husband's family had a cottage on Chemong Lake near Peterborough, Ont., and now she has her dream cottage on Lake Clear in Bonnechere Valley, near Eganville, Ont.

Paton enjoys "the view from our dock: the lake, the trees, the bluffs

and rocks of the Canadian Shield all around." And Gray loves the sunset over Georgian Bay.

# What sound do you associate with the cottage?

Paton and Dunford agree: the call of the loons echoing over the lake. For Gray, it's the waves breaking on Georgian Bay.

# What's your favourite summer meal at the cottage?

Paton picks "anything barbecued with corn on the cob." Dunford opts for a barbecued rib steak, grilled vegetables, and local strawberries with whipped cream and maple syrup. Gray goes for fried fresh pickerel with Ontario tomatoes on the side.

# What's the ideal length of time for cottage guests to stay?

The consensus: three days and two nights. "I like company, but I kind of like them to go home," says Gray.

# What's your favourite cottage activity in the summer?

"Sitting at the end of the dock, in a Muskoka chair, reading a book," says Paton. Dunford does the same in a hammock chair (her "nest"), and at night loves board games with family and friends. Gray says, "Sitting on the beach, toes by the water."

# Should there be a TV at the cottage? Wi-Fi?

"We do have a TV and a satellite dish, but they're reserved for rainy days and evening movies," says Paton.
"No Wi-Fi – everyone has their own cellphone, even though the reception can be pretty lousy. That's why I go up there: to get away from it all."

Dunford has held out for 21 years on the "no TV" front. "I'm still happy about that even though my children are now adults. The Wi-Fi we succumbed to about five years ago. It's not fast and often goes down. Our new rule is no devices by the water."

# What's the supply you never want to run out of?

"Fresh milk. We're big tea drinkers. I think we'd definitely drive to town for that," says Dunford.

Paton is more elemental: "Drinking water and toilet paper," she says. To which Gray adds, "As cottagers, it has to be one-ply. You don't want to clog the toilet system. There's nothing worse or more expensive than a backed-up septic. That's a cottage-country rule."

# Be my guest

Cottages have different amenities, but all seem to come with guests. What does it take to be a good one? Suzanne Dunford (District 21 Renfrew) says a few nights are a long-enough stay — maybe more if guests come bearing food, wine and an offer to cook a couple of meals. If you're invited to a cottage for a summer stay, here are some tips.

- Bring a gift for your hosts a really nice and thoughtful one.
- Be gracious. The bedroom too hot?
   The mosquitoes biting? The lake freezing? The Wi-Fi slow? The toilet a bit of a mystery? Don't complain about the surroundings, inside or outside the cottage.
- Pitch in for groceries. Better yet, bring a bunch. And BYOB – enough for everybody.

- No crashers. Your invite should specify who's expected, so don't spring any surprises, like a buddy or a kid's boyfriend or girlfriend, on unsuspecting hosts. Leave your pets at home too, unless they were specifically asked along.
- Help with chores and cleanup.
- Follow the cottage rules and routines, and respect the space. You're a house guest, not a hotel guest.
- Bring your own sheets and towels.
   Why create laundry for your hosts?
- Don't expect your hosts to entertain you 24-7. Be ready for some downtime.
- Don't come early or leave late. After all, you may want to be invited again.

# Rent a cottage getaway

You don't have to own a cottage (or be invited to someone's) to enjoy the life. Why not try a summer rental?

There are plenty of cottage rental sites, including airbnb.ca, cottagerental.com, ontariocottagerentals.com, cottagesincanada.com, cottages-canada.ca, cottageportal.com, canadastays.com and vrbo.com.

Rates depend on location, size, season and length of stay. When reviewing the options, have a checklist of the things that matter to you and that are important to know. Some considerations:



The number of bedrooms and beds



**Appliances** 



Amenities (at the property, nearby and in town)



Waterfront access



Phone service and internet



House rules



What's provided (e.g., bedding, towels, pots and pans, drinking water)



Special needs (i.e., accessibility)



Drive time



Booking policies (check-in and checkout times, cancellation fees)



# **Summer place**

by Gail M. Murray (District 23 North York)

# My first invitation to a cottage was to my friend Rose's summer place.

Not being raised in the cottage life, I didn't know what to expect.

"Pal-o-mine" is a family cottage. It is owned by Rose and her sisters and shared with their assorted husbands and children, and was built by and handed down from their paternal grandfather. It hugs the shores of Lake Simcoe's Kempenfelt Bay across from the city of Barrie and about an hour north of Toronto — not exactly the wilderness (no plaintive loons calling) but not a long, stifling drive away, either.

On my first visit in 1993, Patti, Rose's sister, gave me a speedboat tour of the bay. Later her oldest son demonstrated his water-skiing expertise while his gymnast sister, Julie, lounged on the deck, her nose



Gail Murray and Rose Ryan at the cottage.

buried in a book. A sudden storm brought a double rainbow — how magical.

Sometimes 17 people share this tiny four-bedroom home and its single bathroom. The ample deck and dock provide space to breathe.

I love being part of this large, loving family. I forget to curl my hair and wear makeup. And I can't wait for my annual invitation.

There are luxury cottages along the shores of lakes in Muskoka as well as grand old hotels and B&Bs, but you can't beat a cottage passed down through the generations. Today the earlier generations' children bring their babies to the cottage. The small garage has been turned into a bunkie crammed with bunk beds and a large fan. No worries, though, because most of our time is spent outdoors, swimming, kayaking, boating and walking to the corner store for ice cream.

And Patti still offers motorboat rides when she's not feeding the ducks off the dock with her granddaughter Ella.



# ILLUSTRATION, TWILIGHTMOON

# Dinner on the deck

Celebrate summer with this fresh and easy menu

Recipes and photos courtesy of Foodland Ontario



Ground chicken mixed with smoky, paprika spiked chorizo sausage, topped with grilled tomato salsa and coriander pesto makes for an amazing, flavour packed burger.





### PESTO

1 cup (250 mL) packed fresh coriander Leaves 2 tbsp (25 mL) pumpkin seeds 2 tbsp (25 mL) olive oil ½ tsp (2 mL) salt 1 clove garlic, chopped 1 jalapeño pepper, seeded and chopped 2 tbsp (25 mL) fresh lime juice

### SALSA

2 tomatoes, each cut into 4 rounds Quarter large red onion, cut into ½-inch (1 cm) rounds 1 tsp (5 mL) vegetable oil 1 clove garlic, minced 1 tbsp (15 mL) red wine vinegar 1-½ tsp (7 mL) Mexican chilli powder

### CHICKE

1 lb (500 g) ground chicken

8 oz (250 g) fresh chorizo sausage, removed from casing and crumbled

1 egg, lightly beaten

1/4 cup (50 mL) dry breadcrumbs

1 tsp (5 mL) each onion powder and dried oregano leaves

½ tsp (2 mL) each ground cumin and salt

1/4 tsp (1 mL) pepper

1 cup (250 mL) shredded Monterey Jack cheese

6 gourmet burger buns

1-1/2 cups (375 mL) lettuce leaves

### DIRECTIONS

- 1 Pesto In food processor combine coriander, pumpkin seeds, oil, salt, garlic, Jalapeño pepper and lime juice; process until almost smooth. Set aside.
- **2 Salsa** Brush tomato and onion rounds with oil; place on grill over medium heat. Grill, covered for about 5 minutes or until tender, turning over once. Coarsely chop and place in small bowl. Add garlic, vinegar and chilli powder. Stir to combine: set aside.
- **3 Burger** In large bowl, combine chicken, sausage, egg, breadcrumbs, onion powder, oregano, cumin, salt and pepper. Shape into 6 burgers.

Place burgers on greased grill over medium heat. Grill, covered, for 5 to 6 minutes per side or until thermometer inserted sideways into centre of each burger reads 165°F (74°C). Top with cheese and grill to melt.

Toast buns on grill. Top each bun bottom with lettuce leaves, salsa, burger, pesto and bun top.



# SUMMER GREENS AND GRAIN SALAD

This salad is perfect for summer and keeps well for a couple of days. Farro is a nutty, chewy grain that retains its texture well in a salad. However, feel free to substitute your favourite grain.

**PREPARATION TIME** 15 min **COOKING TIME** 25 min Serves 6 to 8

### INGREDIENTS

### **DRESSING**

1 tsp (5 mL) finely grated lemon rind 2 tbsp (25 mL) fresh lemon juice 2 tbsp (25 mL) olive oil 1 clove garlic, minced 1/4 tsp (1 mL) each salt and pepper 1/8 tsp (0.5 mL) cayenne pepper

## SALAD

1 cup (250 mL) farro
2 cups (500 mL) green or yellow beans or a
combo, sliced diagonally in half
½ cup (125 mL) shelled peas
¾ cup (75 mL) fresh mint leaves, coarsely chopped
2 green onions, thinly sliced
2 radishes, cut in half then sliced into half moons
½ cup (125 mL) mini bocconcini, (about 10)
thickly sliced

### DIRECTIONS

- **1 Dressing** In small bowl, whisk lemon rind, lemon juice, oil, garlic, salt, pepper and cayenne.
- **2 Salad** In large pot of salted boiling water cook farro for 25 minutes; or until tender but slightly chewy. Add beans and peas for last 2 minutes of cooking. Drain and rinse under cold water. Pat dry with paper towels. In medium serving bowl, add farro, beans and peas. Add mint, onions, radishes and bocconcini. Drizzle with dressing and toss. Refrigerate leftovers.



# FROZEN PEACH PECAN CRUNCH CAKE

The easiest way to make a small batch of pecan pralines is in the microwave. Chop the cooled buttery candy and fold into vanilla ice cream along with diced fresh peaches.

PREPARATION TIME 30 min
COOKING TIME 6 min
COOLING TIME 30 min
FREEZING TIME Overnight
Serves 12

### **INGREDIENTS**

## **PECAN CRUNCH**

1 cup (250 mL) granulated sugar 3 tbsp (45 mL) warm water ¼ cup (50 mL) butter ½ cup (125 mL) chopped pecans

## BASE

1-½ cup (375 mL) graham crumbs ¼ cup (50 mL) melted butter

### FILLING

1.5 L vanilla ice cream 2 cups (500 mL) diced, peeled fresh peaches

### GARNISH

1 fresh peach, peeled and sliced caramel sauce

# DIRECTIONS

- 1 Pecan Crunch Lightly butter a rimmed baking pan. In heavy 4 cup (1 L) glass measure, stir sugar and water together until moistened. Add butter. Microwave on High until boiling, about 2 minutes. Stir to melt butter. Microwave on High for 4 minutes, until golden brown and bubbling. Stir in pecans; spread onto prepared pan and let cool completely. Break into pieces, then chop (you should have about 2 cups/500 mL). Set aside.
- **2 Base** Line bottom of 10-inch (3 L) springform pan with parchment paper. In medium bowl, stir together graham crumbs and melted butter until crumbs are evenly coated. Press evenly into bottom of pan. Freeze while making filling.
- **3 Filling** In large bowl, soften ice cream but don't let melt. Stir in peaches and 1-½ cup (375 mL) of the pecan crunch (reserve remaining for garnish). Spoon over base, cover tightly and freeze until firm, preferably overnight.
- **4 Tip** Remove from freezer to refrigerator about 30 minutes before serving. Just before serving, remove ring; garnish with peach slices and reserved pecan crunch. Drizzle with caramel sauce.



# More than a sport

Lessons learned from playing tennis

by Graham Charette (District 27 Ottawa-Carleton)

started playing tennis as a 10-year-old kid, chasing my parents' tennis balls around the Galt Tennis Club on Sunday afternoons. I still have their tennis racquets — oblong, warped and wooden-handled.

My first tournament was in Brantford, Ont., when I was 13. My club gave me \$1.75 for bus fare and tennis balls, and my mother made my lunch. How fortunate was I to be part of a tennis community with my involved parents.

As a younger teenager, I took a couple of lessons but, most importantly, I was an avid reader and I devoured a book on tennis by Pancho Gonzales. I can still recite the passage on how to hold your racquet while hitting a half volley.

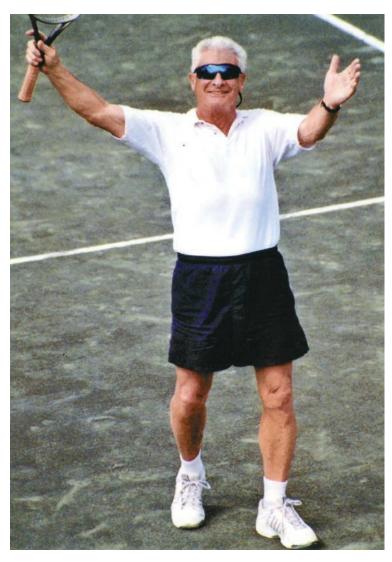
This past January, I turned 85 and still play regularly at the Rideau Sports Centre in Ottawa - it was called the Rideau Tennis Club when I joined in 1960 — which offers a multi-sports program, including tennis. I have played there with my dad, my children, my grandchildren and my many friends for the past 60-plus years.

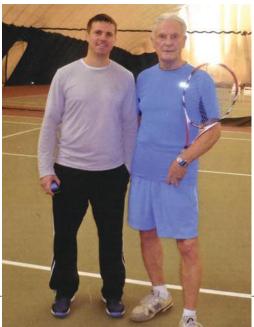
The International Tennis Federation — the ITF — is the organization under whose auspices we compete as Canadians for the opportunity to represent Canada in a world competition. My next tournament is scheduled to be at the Beach and Tennis Club at Mont-Tremblant from June 1 to 6, 2020. Last year, 250 competitors from 12 countries were present.

During my retirement years, I have spent countless hours on the clay courts in Florida experiencing the warmth of new friends and sunshine. It has been my dream to follow my heart — and that includes my love of this game. I encourage all of us to pursue our heart's desire, to begin each day thinking about doing all the things that make us feel good, and to share this thought with those we love. My very soul sings with appreciation.

I relish the attitude that, in friendly games, my partner and the opposition come away with the heartfelt feeling of everything going well — even when we pause to argue, with a touch of feigned concern, about the illusive score – and, in those moments, feel a renewed sense of appreciation and joy for just being there.

The real lesson I learned from tennis? Find that very thing that stimulates your love of life. Make every day a journey to feel good. And always look for the best in yourself - it can be catching.





Left: Graham Charette (right) with his coach, Adrian Frei, who played with Roger Federer as a teenager.

# CanLit favourites

We asked: What's your favourite novel by a Canadian author?

*The Vinyl Café* by Stuart McLean. Anything by the late, great Stuart McLean, actually. This book is lighthearted, touching, humorous and oh-so-unapologetically Canadian.

-Linda Skeries (District 17 Simcoe County)

On the Proper Use of Stars by Dominique Fortier. A little-known, but beautifully written, evocative and poignant novel about the Franklin Expedition (written in French by Quebec author Dominique Fortier and translated by Sheila Fischman) that I have read and reread over the years.

-Anita Minov (District 14 Niagara)

I have many favourites, being a former CanLit teacher. I'll say *The Apprenticeship of Duddy Kravitz* by Mordecai Richler: "A man without land is a nobody."

- Mary Lou Smitheram (District 48 Leeds and Grenville)

There are so many great Canadian authors, and too many favourite novels to name them all. At the top of my list is *Medicine Walk* by Richard Wagamese.

-Michelle Contant (District 3 Algoma)

*The Stone Carvers* by Jane Urquhart stands out for me. There are so many that I could add to my list!

-Kathryn Hantjis (District 2 Thunder Bay)

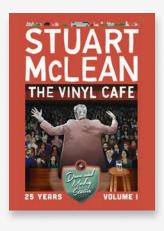
Bonheur d'occasion by Gabrielle Roy. (The Tin Flute in English.)
—Suzanne Keyes (District 48 Leeds and Grenville)

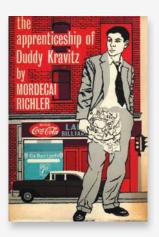
Birds Art Life: A Year of Observation by Kyo Maclear.

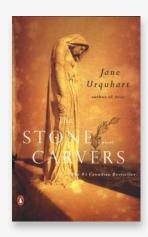
- Deb Halbot (District 17 Simcoe County)

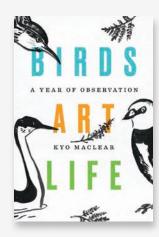
All My Puny Sorrows by Miriam Toews.

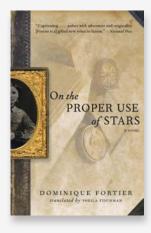
-Debbie Freimark Walsh (District 17 Simcoe County)

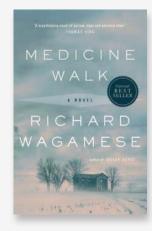


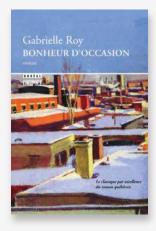














The Orenda by Joseph Boyden.

-Martha Moriarty (District 34 York Region)

Fifth Business by Robertson Davies.

-Joan Wettlaufer (District 37 Oxford)

*The Forgotten King* and *The Forgotten Magic*, both by Kelly Peasgood.

-John Westlake (District 11 Waterloo)

Fall on Your Knees by Ann-Marie MacDonald.

-Irmgard Wagner Upmanis (District 14 Niagara)

For anyone who loves to read fantasy books, one of my favourite authors is Canadian (and Torontonian) Guy Gavriel Kay. I enjoyed his trilogy, *The Fionavar Tapestry*.

- Claudia Mang (District 22 Etobicoke and York)

*Up and Down* by Terry Fallis.

-Catherine Murray (District 37 Oxford)

*Elevator Pitch* by Linwood Barclay.

-Francine Gaudette (District 4 Sudbury, Manitoulin)

It is a toss-up between *The Stone Angel* by Margaret Laurence and *Fifth Business* by Robertson Davies.

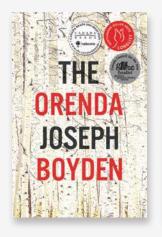
-Mary Billinghurst (District 24 Scarborough and East York)

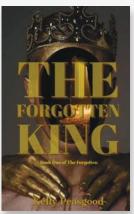
The Handmaid's Tale by Margaret Atwood.

-Alison Brennen (District 17 Simcoe County)

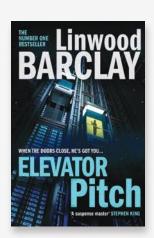
*Life of Pi* by Yann Martel.

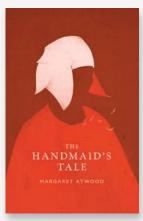
-Giedre Abromaitis (District 27 Ottawa-Carleton)

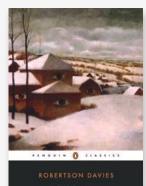


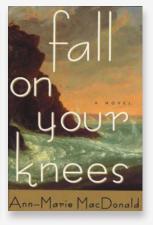


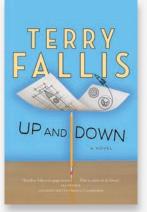


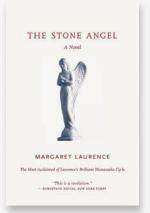


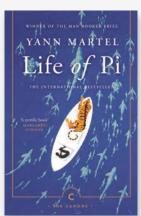












# **ALWAYS BY YOUR SIDE.**

Insurance savings just for you.



CALL FOR A QUOTE & BE ENTERED FOR A CHANCE TO

A \$20,000 CASH PRIZE!

During challenging times such as these, car and home insurance should be the last thing you have to worry about.

That's why RTOERO members can depend on Johnson to help make things easier with great savings and benefits, and caring and compassionate service, plus:

- AIR MILES® Reward Miles\*
- 24/7 claims service
- First claims forgiveness

# 1.855.616.6708 Johnson.ca/educator

Mention group code  $\mathbf{ST}$  for your preferred rates.





Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Home and car policies primarily underwritten, and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by UAC or RSA. Car insurance not available in BC, SK or MB. Home and car insurance not available in NU. JI, RSA and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply, and/or may vary by province or territory. \*AIR MILES® Reward Miles awarded only on regular home and car insurance policies underwritten by UAC or RSA (in Quebec). At the time the premium is paid, one (1) Mile is awarded for each \$20 in premium (including taxes). Miles are not available in SK or MB. In Quebec, up to a maximum of 15 AIR MILES Reward Miles per month, per policy. \*TM Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and JI (for UAC), and in Quebec Roins Financial Services Limited. \*NO PURCHASE NECESSARY. Open May 1, 2020 – April 30, 2021 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group of JI (excluding members of any group in the health care sector) with whom JI has an insurance agreement. One (1) available prize consisting of CAD \$20,000. Conditions and/or restrictions may be imposed. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: Johnson.ca/cash2020