

renaissance

RTOERO Magazine

Winter 2021



new attitude

Learning
is the spice
of life

My first
meditation
retreat

Life after
a stroke



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.

**Please consider making a donation
to the RTOERO Foundation today.
There are three ways to donate:**

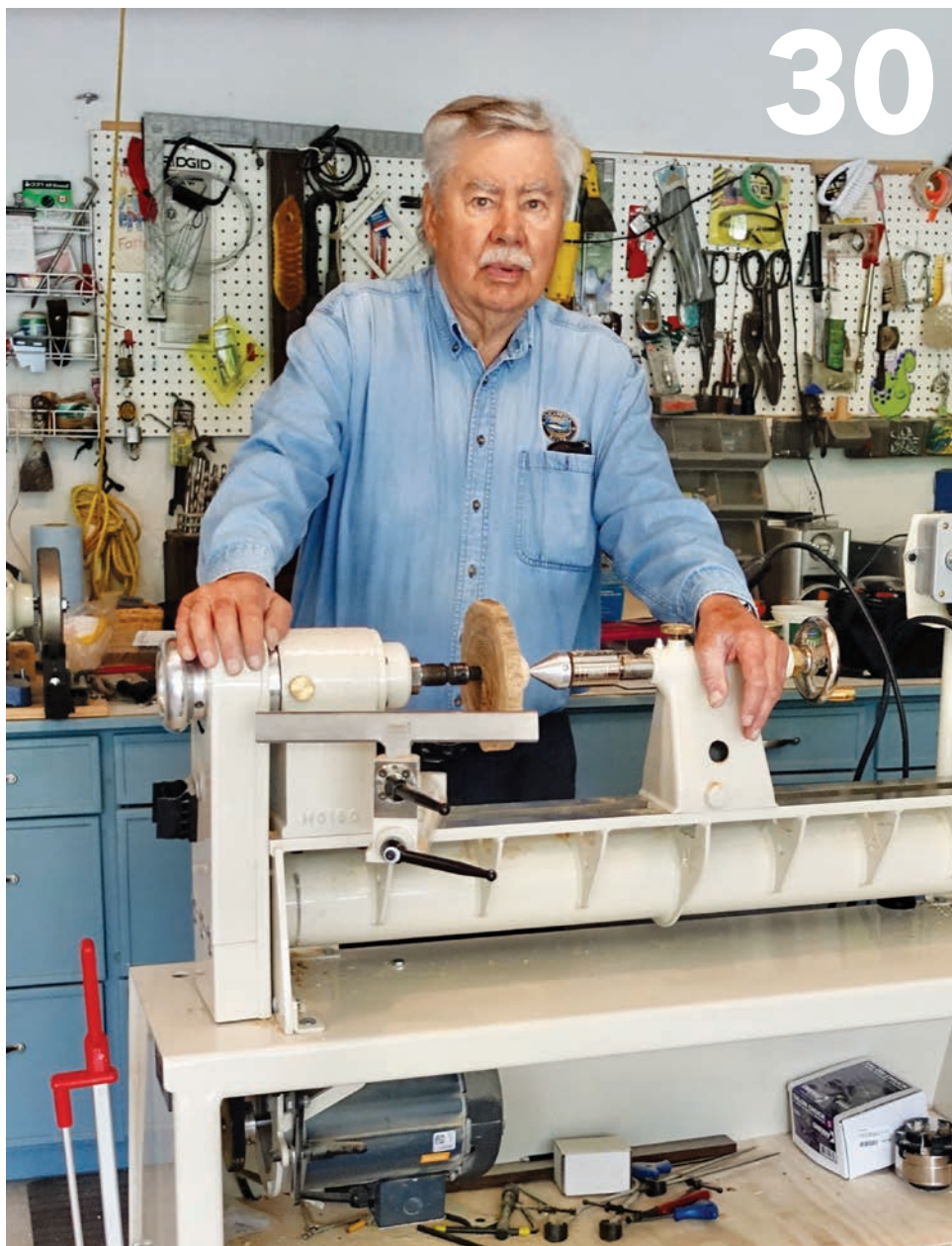
Mail: Send a cheque to
18 Spadina Rd.
Toronto, ON, M5R 2S7

Phone: 1-800-361-9888 ext. 271

Online: Visit embrace-aging.ca
and click the Donate button

**Thank you so much
for your support.**





Allan Korkola (District 17 Simcoe County) took up wood turning in his 80s.

features

- 20** **Life after a stroke**
Learning happens in the interruptions
- 24** **My first silent meditation retreat**
If you commit fully to the experience, you can't help but be transformed
- 28** **Alone but not lonely**
Reflections on a silent retreat at home
- 30** **Learning is the spice of life**
The world is full of endless educational opportunities

PHOTO, COURTESY OF ALLAN KORKOLA



On the cover
Alison Robinson (District 39 Peel)
Photo, Christie Vuong

forward

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

foundation

- 10** Health and wellness online

advocacy

- 12** Protecting seniors' rights

health matters

- 14** 5 unexpected winter superfoods
- 16** Sit and get fit
- 19** Music therapy

departments

- 34** Winter escapes
- 38** Protecting your nest egg
- 40** The sound of music
- 42** Spotlight on
- 44** First person



Experience the Sounds of the Season

Exclusive Discount for RTOERO Members

The crackling of fire, the laughter from children playing in the snow, the blow of the winter wind – hear the sounds of the winter season, with fewer interruptions, with our new rechargeable hearing aids.

We're giving a whole new meaning to “recharging your batteries.”

Our new rechargeable hearing aids have improved hearing technology to help you hear the sounds that are relevant and minimize the sounds that aren't; you'll hear better in noisy environments without the annoying whistling sounds too. The new hearing aid also allows you to enjoy hands-free calls from your smartphone and stream audio from your phone, stereo, TV, or other Bluetooth-enabled devices. Then when you go to bed, simply pop your rechargeable hearing aids into their charging station and you'll both wake up at full power!

Try our new rechargeable hearing aids

Hear the difference these advanced rechargeable hearing aids can make. Try them for 30 days, free. Our hearing professionals will perform a FREE hearing assessment and fit you with hearing aids suited to your needs. There's no cost or obligation to participate.

Hear the difference these advanced hearing aids can make. There's no cost or obligation to participate.

Ready to act and start your journey towards better hearing?

25% OFF

Get **25% off** your purchase of a pair of the latest digital hearing aids.

+ **RTOERO MEMBERS** GET AN ADDITIONAL **10% OFF**
ALL HEARING AIDS

Book your FREE Hearing Consultation today!

Call **1-888-278-4298** or book online at **HearingLife.ca/RTO25**.

Use Promo Code: **MAG-WLOP-RTO**. This offer expires on December 31st 2020.

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. [1] For ADP sales, the discount is after the grant is applied. This discount is valid for select hearing aid models and cannot be combined with other promotions or discounts for hearing aids unless stated otherwise. Limit one per client per transaction. This offer expires on December 31, 2020. Offer not valid in Quebec. *Campaignforbetterhearing.ca **Ng 2019, Oticon Whitepaper



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.

Follow us!

 facebook.com/rto.ero

 [@rto_ero](https://twitter.com/rto_ero)

Watch!

 [RTOERO](https://www.youtube.com/RTOERO)

renaissance

Winter 2021
rtoero.ca

Volume 19, Number 4

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,
Reid Anderson, Fran Berkoff, Elizabeth Cockburn,
Stuart Foxman, Lester C. Fretz, Brian Jamieson,
Alison LaMantia, Lesley-Anne Scorgie, Morris Tait,
Ylva Van Buuren, Doug Wallace, Jo-Anne H. Willment

Board of Directors

Chair Rich Prophet

Vice-Chair Bill Huzar

Directors Jackie Aird, Martha Foster,
Louise Guérin, Martin Higgs, David Kendall,
Claudia Mang, Gayle Manley

Chief Executive Officer Jim Grieve

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@dvetail.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.

Funded by the
Government
of Canada

Financé par le
gouvernement
du Canada





MOVING?

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

Our classified section has moved online!

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

- reunions
- classifieds
- jobs
- volunteering
- travel
- rentals



*You've
worked hard
to make a
difference
during your
life.*



*Making a difference
doesn't have to
stop there.*

*There's an easy way
to leave a legacy.*

*Call 1 866 340-8223
or email us today at:
fdn@united-church.ca*

*Be sure to mention
the code 'Renaissance'
to get your free copy
of our Will Workbook.*



THE UNITED CHURCH OF CANADA
FOUNDATION

Focusing on the Future Together
1 866 340-8223
fdn@united-church.ca
www.unitedchurchfoundation.ca



We asked Reid Anderson, Jo-Anne H. Willment and Lester C. Fretz to share what their life experience has taught them.

REID ANDERSON

"I've learned from my silent retreats that the pain I feel in my body can be overcome by using my mind to control what I think I am experiencing physically. This has helped me deal with aches and pains that I've experienced as part of growing older."

— *District 28 Region of Durham*



JO-ANNE H. WILLMENT

"The gift I received from my stroke is a second chance at life. The first 34 years I was alive prepared me well for my subsequent 32 years of post-stroke life. I enjoy a wealth of experiences, travel and friendships now — and I no longer sweat the small stuff."

— *District 49 The Prairies*



LESTER C. FRETZ

"Growing up as a farm boy during the Great Depression, I was timid and naive about the real world. The challenges I met taught me to seek advice and to be proactive, frugal and considerate of the needy. It changed my attitude toward war and cemented my faith in God. And I gained self-confidence."

— *District 14 Niagara*

Reader letters

Weighing in on fall, forgiveness and first-year memories

"With forgiveness comes redemption" in the fall issue of *Renaissance*, written by Karin DesChamp, was very moving. It offered reminders to all of us and lessons about the grace of forgiveness. Thank you.
—Pauline Bergia (District 24 Scarborough and East York)

My gratitude goes out to Karin DesChamp for her beautiful story about the serenity she has found in forgiveness. Her style of writing held my interest, and I especially loved how she ended one person's story with "But this is not about...." and took us right into the next person's story. It was just a delightful read.
—Doris Goheen (District 30 Northumberland)

Fall *Renaissance* is a great issue. I read it from cover to cover! Your efforts are appreciated.
—Marion Healey (District 39 Peel)

Could you please cancel my paper version of *Renaissance*? I love to read the virtual version, and it is more environmentally sound. Keep up the good work!
—Cristina Smith (District 17 Simcoe County)

I was quite critical in the recent survey about *Renaissance*, but I need to express my appreciation for the fall issue, *School Days*. It brought back memories of my first year as an elementary teacher in 1964. The articles were both entertaining and emotional. Thank you to all who put together such a memorable issue.
—Carole McPhee (District 3 Algoma)

I appreciated the article "Celluloid school" in the fall issue of *Renaissance* — it brought back fond memories of all the movies I have enjoyed. I was surprised that no one recommended my favourite, *Good Morning, Miss Dove*, which I first saw in 1956. It was influential in my decision to teach elementary school, which I did in District 36 from September 1963 to June 1998. Miss Marjorie Oliver, who taught Grade 8 at Prince of Wales Public School, was my Miss Dove, and I hope I was a Miss Dove to many of my students.
—Kathryn Langley (District 36 Peterborough)

I thoroughly enjoyed the fall 2020 issue of *Renaissance* with all the teachers' reminiscences about their early careers. They were wonderful stories. Keep up the great work.
—Diane Adamson (District 46 Muskoka)

I have certainly enjoyed reading the latest edition of *Renaissance*, in particular the stories of members' first teaching positions. My first year was in a portable classroom in Oshawa, Ont., in 1959. One incident that I especially remember was when I made reference to my mother one day and a student asked, "Do you have a mother?"

I also enjoyed the article by Howard Moscoe. How times have changed — but we are still not there yet. I recall separate negotiating teams from OPSMTF and FWTAO trying to ask for the same thing but carefully wording their requests in order to make them sound different. When my wife began teaching in Bowmanville, Ont., in 1964, there was still a clause in her contract stating that a married woman could be dismissed at any time with no reasons given.

Karin DesChamp's story is also a gem. I plan to share it with others.
—Harvey Tremeer (District 19 Hastings and Prince Edward)

COVID-19 REMINDER

As we mentioned in our last issue, *Renaissance* is planned and produced months before the magazine lands in your mailbox.

Some of the stories might not align with current COVID-19 best practices, but rest assured that RTOERO continues to follow the advice of the Canadian government on all COVID-19 protocols. Stay safe, stay healthy and enjoy this issue.

Take care,
Stefanie Martin
Editor-in-Chief

CORRECTION

Our story *Are You Getting Enough Protein* on page 16 of the Fall 2020 issue of *Renaissance* incorrectly listed 1/2 cup of cottage cheese as having 4 grams of protein. This should have been 14 grams.

Exclusively for RTOERO members



As a benefit of RTOERO membership, you receive a paid print or digital subscription to our award-winning *Renaissance* magazine. Each quarterly issue brings you the information you want to live a healthy, active life in retirement.

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

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.

Greetings from the new Chair

A message of hope
in a difficult season

by **Rich Prophet**



When I reflect on our situation in Canada since March 2020,

I'm reminded of the famous and oft-quoted words of Charles Dickens: "It was the best of times, it was the worst of times...it was the season of light, it was the season of darkness, it was the spring of hope, it was the winter of despair."

It got me thinking. How can this be both the best and worst of times?

It's easy to see the ways in which these past months have been the worst and darkest. We've had to isolate from our children, grandchildren, extended family and friends. We've seen our loved ones only through a computer screen — or a window pane. We have all experienced times of loneliness and isolation as we have stayed physically distanced in our bubbles.

At the same time, our lives at RTOERO have been a different story. Yes, we have stopped all in-person meetings and events. Zoom gatherings have taken the place of face-to-face interactions between the board of directors, committees and district executive members. Yet along the way, we have gained important skills and insights.

Through regular virtual meetings between the board of directors and district presidents, we've created a new level of dialogue and collaboration that has strengthened our close-knit community. Districts have used their new technology skills to host Zoom clubs and get-togethers for members. Goodwill activities at the districts have been refocused through phone calls, personal letters and other outreach to keep members connected.

Through this pandemic, we have learned how adaptable we truly are. For RTOERO, a major test of our resilience occurred when we transformed our biggest yearly meeting into a virtual event.

On October 20, we successfully conducted our annual meeting as a Zoom webinar, with the election of three board directors and the approval of numerous resolutions, including our new strategic plan that will guide us for the next five years.

As frightening as this pandemic has been and continues to be, I've seen how it has brought out the best in us, both as individuals and as the RTOERO community. As older adults, we've shown ourselves to be resilient lifelong learners who are keen to find new, unexpected ways to communicate with one another. And, without missing a beat, RTOERO has continued to grow and to serve the best interests of our members.

It's my hope that the reassurance and support of our amazing RTOERO community is a source of strength and comfort for you in the months ahead.

Please share your thoughts with me at chair@rtoero.ca.

Stay well,
Rich

Of lemons and lemonade

A new attitude can help
shape a better 2021

by **Stefanie Martin**



2020 has challenged us all and brought to light internal strength that I'm sure many of us did not know we had.

While we all went through the onset and peak of the pandemic together, we each experienced it in a unique way. Those of us who live alone faced different challenges than those who live with a spouse, who faced different challenges than those who have roommates or live with extended family.

The sudden loss of daily routines highlighted how much we value the simplest outings, such as morning coffee meetups, and the ability to just pop in anywhere, like the grocery store, anytime we like for non-essential items.

While there is so much in our lives that we cannot control, we can control how we experience the challenges — and what we learn about life and ourselves along the way.

In this issue, we share inspirational stories from RTOERO members whose new attitudes allowed them to reach novel accomplishments and achieve personal transformations. Jo-Anne H. Willment (District 49 The Prairies) experienced a stroke at age 34 and shares her reflections on healing and flourishing in her new life (page 20). Allan Korkola (District 17 Simcoe County) didn't let his age hold him back, taking up wood turning at age 81 (page 31), while Reid Anderson (District 28 Region of Durham) thought a silent retreat sounded like "a vacation from hell" but committed to it and found himself transformed by the experience (page 24).

This issue also offers tips for investing after the pandemic (page 38), a gentle and low-impact chair Pilates workout (page 16) and a column on often-overlooked winter superfoods (page 14) that you likely already have in your kitchen or on your grocery list.

The articles we include in *Renaissance* are always created with RTOERO members in mind. So it's important that we continue to receive your feedback and input to ensure we provide useful information and inspiring stories. In 2017, RTOERO conducted a *Renaissance* readership study. Findings from that study guided the redesign of the magazine and helped us focus more sharply on topics that interest you.

Following the summer 2020 *Renaissance* mailing, we conducted a follow-up survey to track our progress — and we're excited by what we learned!

- Overall satisfaction with the magazine has increased to 81 per cent in 2020, up from 74 per cent in 2017.
- 83 per cent of our readers agree that *Renaissance* supports well-being and encourages healthy, active living among members.
- 24 per cent have taken actions that contribute to a healthy, active lifestyle as a result of what they have learned through reading *Renaissance*.
- More members feel connected to the RTOERO community through the magazine — 66 per cent in 2020 (up from 48 per cent in 2017).
- 75 per cent agree that *Renaissance* magazine is a trusted source of information on healthy, active living and a happy retirement journey.
- Members now spend more time reading *Renaissance* — 73 minutes on average (2020), up from 40 minutes (2017).

Thank you to everyone who responded to our survey. Your feedback is invaluable to us. Please continue to share your thoughts about *Renaissance* by emailing renaissance@rtoero.ca.

I hope you enjoy this issue. And here's to a fresh new attitude as we head into 2021. 🍋

Take care,
Stefanie

Being safe and feeling safe

Staying connected in an unsettled world

by **Jim Grieve**



"If we winter this one out, we can summer anywhere."
–Seamus Heaney

These prophetic words from my favourite Irish poet seem so fitting for our current and evolving COVID-19 situation. On June 9, 2020, in my daily email greeting to RTOERO staff and board members, I expressed my belief in the optimism of these words. However, I stressed the need for people to *feel* that it was safe to venture out rather than simply being told it was.

I wrote, "I am no longer looking back at the number of days, weeks or months we have been physically distant. Neither am I looking forward to some ill-defined end to this situation. We are safe at home and doing amazing work on behalf of our RTOERO members."

Like you, I listen carefully as politicians struggle under pressure to reopen the economy in stages. But, I have to say, these promised early moves worry me.

I worry because there is a real difference between someone *saying* everything is safe and actually *being* safe.

- Safe means an effective vaccine exists.
- Safe means extended families can feel free to gather for celebrations.
- Safe means that there is a consistent decline in the number of infections across Canada.
- Safe means not having to be limited to two customers in a shop or 20 customers in a grocery store.
- Safe means moving about our region and other provinces without local residents pointing an accusing finger.
- Safe means allowing more than two residents to use their apartment elevator at a time without concern.

We have made amazing progress by continuing to stay physically distant on the advice of our medical professionals. This has made an impressive difference in reducing the rate of infection.

Taking advantage of this situation, RTOERO has introduced Zoom technology, which has greatly enhanced communication among staff and redefined communication excellence with our board, committees and district executives. During this period of separation, we never skipped a beat in growing our organization. Our virtual retirement-planning and membership-welcome webinars have been an outstanding success.

I am so proud of every member of the RTOERO staff. We relocated overnight to our homes in early March and have sustained and enhanced all of our services to the board, committees, districts and our 81,000 members. Thank you for your dozens of notes of praise and recognition of the efforts of your professional staff.

We have all learned some humorous lessons and new Zoom protocols, such as unmuting the mic when we're trying to speak or carefully coaching others in our homes that our cameras and mics are live. And we've learned that there are some things one cannot unsee!

No matter whether we are officially at Stage 3 or beyond across the country, there will be a point at which we feel safer to venture out and begin creating the new normal. While we carefully wait for Heaney's "summer anywhere," please remember writer Shannon Alders' beautiful words, which exemplify what makes membership in RTOERO unique and at which our district Goodwill representatives have excelled during this pandemic: "One of the most important things you can do on this earth is to let people know they are not alone." 🍀

Please stay safe, healthy and connected,
 Jim Grieve

Health and wellness online

RTOERO Foundation
webinars are a win-win-win

by **Alison LaMantia**



If you embrace online learning, you may be reaping more benefits than simply the enjoyment that comes from exploring a new topic. Research has shown lifelong learning can lead to improved self-esteem, a sense of purpose, increased competences and social integration. And online education, especially when you're able to interact with other learners or the presenter, may also help foster belonging and reduce feelings of loneliness or isolation.

Social isolation has been top of mind over the last year as we've coped with the impacts of the COVID-19 pandemic. And many of us have been motivated to increase our reliance on technology, including for learning.

The RTOERO Foundation responded to this new online-only reality in 2020 by increasing its webinar offerings. But the potential health benefits aren't the core reason the foundation offers webinars for RTOERO members and friends — they're a bonus.

"As a foundation — a charity — we're constantly asking for support," says

Mike Prentice, executive director. "That's our job: to ask and to inspire people to donate. When we do something like a webinar, it's a way to give back; we're not asking our donors for anything."

For Prentice, it goes beyond the gift of knowledge. He also sees webinars as a reporting mechanism. "In a sense, a webinar can be like an impact report," he explains. "Imagine if you're a donor and now you can watch a webinar presented by one of our grantees. And you can ask questions about the project if you want. It becomes a way to understand the impact of your donation."

Prentice says members often tell him how much they appreciate the webinars. "The feedback is overwhelmingly positive, and it makes me feel good that we are offering members something of value."

Past webinars can be watched on RTOERO's YouTube channel and are also available on the foundation's website (rtoero.ca/rtoero-foundation). Watch for emails from the RTOERO Foundation about upcoming learning opportunities.

Recent foundation webinars include:

- Long-Term Care in Canada: Where Do We Go from Here?, presented by Michael Nicin
- Addressing Inequities in Rural Health Care, presented by Kathy L. Rush
- The Gentle Persuasive Approach: Caring for Dementia Patients, presented by Lori Schindel Martin
- Improving Prescription Strategies for Older Adults, presented by Dr. Paula Rochon, RTOERO Chair in Geriatric Medicine

What's a webinar?

A webinar is a workshop or seminar presented online. Webinars are usually presented live and take place at a specific date and time. You can enjoy a webinar from the comfort of your home!

New to webinars? Here's how to tune in

When you sign up for a webinar, you'll receive the link to connect by email. When it's time for the webinar, simply click the link to join. Make sure your computer speakers are on and turned up. If you miss it, no worries! The RTOERO Foundation, like most other organizations, makes their webinars available after the live event.

Where to find more e-learning opportunities

- Check with your public library. Most offer live online events, similar to the RTOERO Foundation webinars, and some also provide free access to other digital learning platforms.
- Watch TEDTalks at ted.com. TED curates presentations from speakers and academics on a broad range of topics.
- Follow organizations that interest you on social media. Many offer Facebook Live events and promote them on their social media channels.
- If you're interested in a topic and willing to engage with others, consider registering for an online course through a post-secondary institution. 🌱

here's what you had to say about RTOERO Foundation webinars

"Excellent and helpful! Thank you, RTOERO, for providing this opportunity. What a great way to learn! Keep it up."

Jean Emily Noble (District 3 Algoma)

"I enjoyed the clarity of the presenter. The information was easy to follow, and a great deal was shared in a short time. I understood the importance of the study for future possibilities."

Patricia Lycheek (District 12 Norfolk)

"Thank you for your informative webinar! I present Plan to Protect abuse-prevention workshops to volunteers from our church who work with vulnerable individuals. It is good to have this additional info to include in my workshops. It was an excellent topic and much needed. Many thanks!"

Jean Leslie (District 19 Hastings and Prince Edward)

"I was worried about not understanding because my first language is French. However, I could understand, and I am so happy about it. Thank you, Monsieur Mirza, for being so clear."

Dominique Aucouturier (District 2 Thunder Bay)



Your friends at the RTOERO Foundation wish to thank everyone who supported our *Social Isolation Awareness Month* campaign this 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 of older Canadians. Johnson's support contributes to research that will help RTOERO members and future generations of seniors live healthier and more connected lives.

The Foundation also wishes to recognize the generous support of Lumino Health - an innovation from Sun Life.

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



Title sponsor



Campaign partner



An innovation from Sun Life

Protecting seniors' rights

Human rights do not have a best-before date

by **Brian Jamieson**

International laws protect the rights of children, workers, women and Indigenous peoples.

Everyone, it seems, but older people.

Seniors around the world are denied access to adequate food, water, shelter, health care, income and community support. If they're allowed to own their

homes, they may not be allowed to live in them as long as they want. They may not work as long as they choose. Increasingly, they face discrimination, abuse and violence.

The United Nations Principles for Older Persons, adopted in 1991, hold that older people should be able to live

in dignity and security, and be free of exploitation and physical or mental abuse. Further, older persons should be treated fairly — regardless of age, gender, racial or ethnic background, disability or other status — and be valued independently of their economic contribution.



ILLUSTRATION, GOODSTUDIO

But without a legal framework to ensure those rights, older people fall victim to the impacts of ageism. That's why RTOERO and others want a United Nations Convention on the Rights of Older Persons to take place.

In a June letter to the federal ministers responsible for seniors and foreign affairs, RTOERO said an international legal framework was essential to dismantling systemic ageism and ensuring "a more just and fair society for all Canadians as we age."

"At first glance, it might seem that pushing for a United Nations convention is not a priority, given the dire circumstances of issues like the global pandemic and the crisis in long-term care," says Jim Grieve, CEO of RTOERO. "But, when we look deeper, we see that now is absolutely the time when the issue of the rights of older persons is most urgent."

The International Longevity Centre (ILC) Canada, a think tank focused on the human rights of older persons, agrees. President Margaret Gillis says a convention would create a binding legal framework that would affect policy-making and hold member states and governments accountable.

"During COVID-19, we have seen incredibly high numbers of deaths in long-term care. Clearly, the system is completely inadequate and has been a place where cuts have been made that marginalize older people," says Gillis. "Our anti-ageism provisions haven't saved any of those people, have they?"

Gillis says Canada has the worst record of 14 developed countries with respect to deaths in long-term care. "Our long-term care system needs incredible overhaul — and that's a rights issue," she adds.

Similar to the Convention on the Rights of the Child, which set the stage for reducing child labour and providing greater access to vaccines, Gillis says an international legal framework would clarify the rights of older people, spur age-sensitive programming and help governments allocate resources more

fairly. Gillis sees the potential to provide better training of health-care workers, personal-support workers and even the judiciary in dealing with elder abuse.

In 10 years, a quarter of Canada's population will be over the age of 65. "We're at an unprecedented demographic time in Canada, in which the number of people who are going to experience age discrimination and violations of their rights is increasing," she says. "We know that elder abuse continues and that older people are subjected to mental and financial abuse."

"There's been a long, steady disenfranchisement of older people in long-term care, allowing [institutions] to degenerate to the point of being, quite frankly, disgraceful," says Gillis. "How could it be that, in Canada, people are dying in their beds with no medical assistance, or dying of starvation or thirst, both of which happened in Ontario and Quebec? It's just appalling. Where are the rights of those people? Who thought that was OK?"

Organizing a convention might take a couple of years, but Gillis says Canada is ideally suited to lead the effort, based on its rich history of supporting human rights. She would like to see RTOERO members put pressure on government by writing to their MPs and MPPs. "We need to stand up and say that older people have not been protected in our country and that you, as our leaders, need to make that happen — and here's one way to do that," she says.

"Ageism is a stereotypic, prejudicial and discriminatory view of older persons, and is prevalent worldwide," says Dr. Kiran Rabheru, ILC Canada's board chair and co-chair of the Canadian Coalition for Seniors' Mental Health. "Research shows that ageism is more pervasive than sexism and racism. A United Nations Convention on the Rights of Older Persons would provide a universal framework to make ageism morally and legally unacceptable. Human rights do not have a best-before date." 🌱

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/events/retirement-planning-workshops.

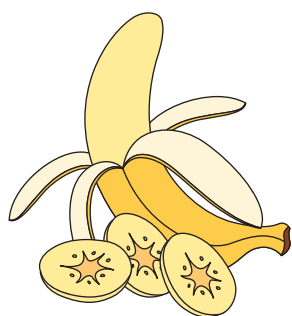


5 unexpected winter superfoods

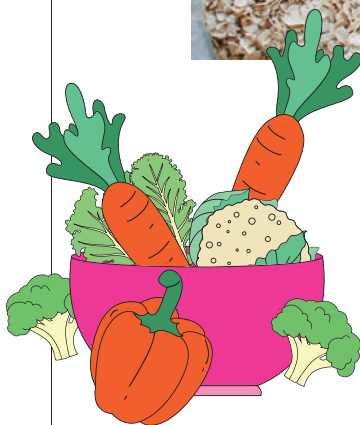
These gems will help keep you healthy all season

by **Fran Berkoff, registered dietitian**

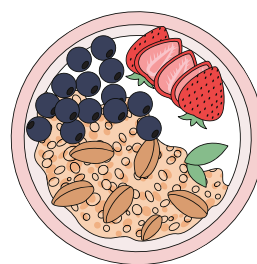
As Old Man Winter settles in, chances are you're looking for foods to help keep colds and flu at bay. Here are five packed with nutritional benefits we often overlook.



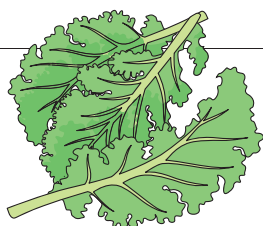
Bananas: In my practice, people often gasp when I suggest a banana for a healthy snack. I don't know how they got such a bad reputation, because a medium banana is rich in potassium (important for blood pressure control) and fibre (3 grams) and only contains 105 calories (not much more than an apple or a pear). In addition, bananas are low on the glycemic index scale, meaning they cause your blood sugar to rise gradually, not quickly, after you eat them. And they're portable — just peel and eat!



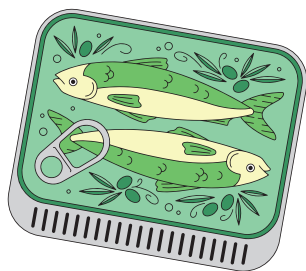
Frozen vegetables: It's a myth that fresh is healthier than frozen. Vegetables harvested at their peak of goodness and frozen quickly retain most of their nutritional content, making them generally more nourishing than their fresh, out-of-season counterparts, which may have travelled thousands of miles before reaching grocery shelves. Frozen are also less expensive and create minimal waste, since you can use only what you need. When buying, choose produce with no added sugar, fat or salt.



Oatmeal: It's been a breakfast staple forever, but its nutritional benefits are seldom recognized. A bowl of this whole-grain cereal is rich in soluble fibre, which helps lower cholesterol and keeps you feeling satisfied throughout the morning. You can microwave a bowl in less than two minutes. My favourites are steel-cut or large-flake rolled oats. Boost the good-for-you quotient by topping your oatmeal with dried fruit or a spoonful of pumpkin, hemp or flax seeds. Or banana! If you prefer the convenience of instant oatmeal, choose regular unflavoured.



Cabbage: This underrated cruciferous vegetable is one of the best buys in the winter produce section. Cabbage is a rich source of vitamins C and K, folate and fibre, and it contains important disease-fighting phytochemicals. And there's more: A whole 1-cup (250 millilitre) measure of shredded raw cabbage weighs in at a mere 23 calories, while the same amount of cooked contains only 33 calories. I love cabbage raw or cooked and add it liberally to salads, soups and stir-fries. Have some leftover holiday turkey on hand too? Try the delicious Warm Cabbage and Turkey Salad at ontario.ca/foodland/recipes/warm-cabbage-and-turkey-salad.



Sardines: We all know fish is a healthy choice, and most of us think first of salmon and tuna. It may surprise you to know that sardines are their equal when it comes to nutrients. They're rich in omega-3 fatty acids, protein, vitamin B₁₂, calcium (if you eat the bones) and vitamin D. Plus, they're affordable. Stock your pantry and they'll be ready to eat right out of the tin — no prep needed. My fave ways to enjoy them are in sandwiches, pasta sauces and on pizzas, of course.

Finally, don't dismiss garnishes. Believe it or not, parsley is rich in antioxidants, potassium, iron, magnesium and vitamins C and K. Sprinkle generously! 🌿



Sit and get fit

Grab a chair and try out these gentle moves

by **Ylva Van Buuren**

If you're looking for a new way to improve your health and well-being, park your sneakers and try this gentle Pilates program — on a chair.

Pilates is low-impact, slow-paced exercise that subtly — and not so subtly — strengthens the muscles needed to achieve good posture, range of motion and flexibility, explains Stephanie Koutsoukis, a Certified Athletic Therapist and Pilates instructor (certified by Body Harmonics). Pilates especially targets the core, including abdominal muscles, back muscles and muscles around the pelvis.

“For someone who is getting older, this is helpful for mobility, balance and ease of everyday movements, both now and in the future,” says Koutsoukis, who designed the program. (You’ll find her @Thrivebodytherapy on Instagram.) “The program is a safe and gentle way to try Pilates and to see real changes in the way you hold your body and move.”

WHAT IS PILATES?

Pilates was developed in the 1920s by Joseph Pilates. A sickly child, he believed that bad posture, inefficient breathing and poor lifestyle habits were the cause of many health problems. To become healthier himself, he studied gymnastics, bodybuilding, yoga and martial arts, and developed a series of exercises incorporating what he had learned. He also designed specialty Pilates equipment, including the Reformer and the Springboard (which are still used in studios today) in order to isolate targeted muscles.

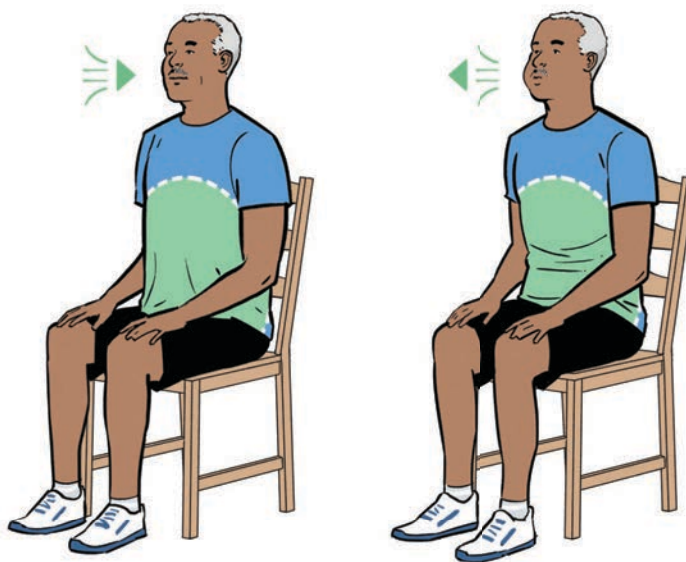
Pilates exercises were initially used as rehab for soldiers returning from the First World War. As other trainers and students learned the method and opened their own studios, Pilates became popular with anyone wanting to strengthen their body; develop long, lean muscles; and improve their posture.

Chair Pilates program

These chair exercises help to slowly develop balance and stability while improving strength and flexibility.

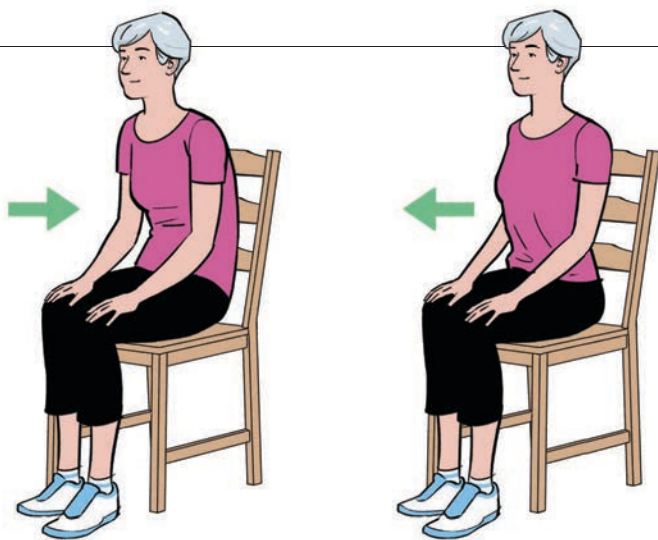
The program starts with a move that activates your core — something you will do often in Pilates. All of these exercises are done while sitting in a chair except the last one, which uses the chair as a prop for balance.

Do each exercise slowly and with breath control, says Koutsoukis. And try to incorporate a “class” into your schedule twice a week.



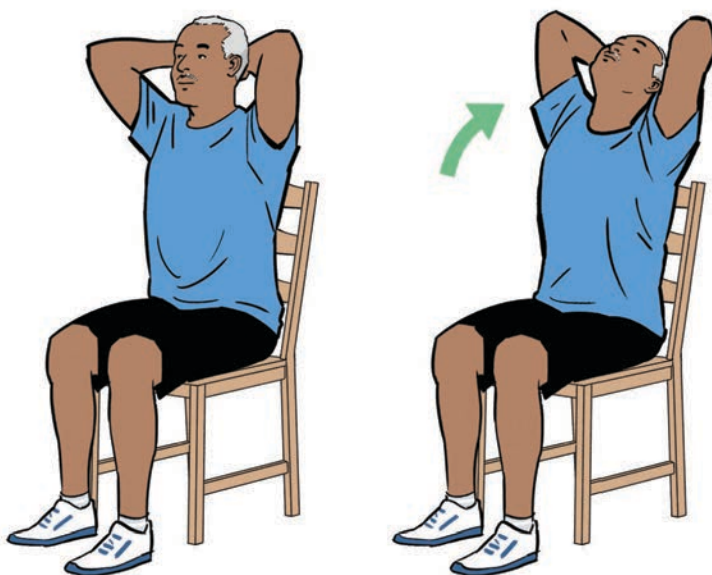
Core activation

1. Sit tall on the chair with your feet flat on the ground. Take a deep breath in and, as you breathe out, draw your belly button in toward your spine until you feel your core engage. Try to move only your midsection, not your body.
2. Relax and breathe in. As you breathe out, imagine you are stopping the flow of urine. This will activate your pelvic floor. Try not to let the rest of your body move.
3. Relax and breathe in. Now breathe out and draw your belly in toward your spine while engaging your pelvic floor. Your core is now activated. Hold for five seconds.
4. Relax and breathe in.
5. Repeat five times to warm up the core. Remember to keep breathing throughout the exercise.



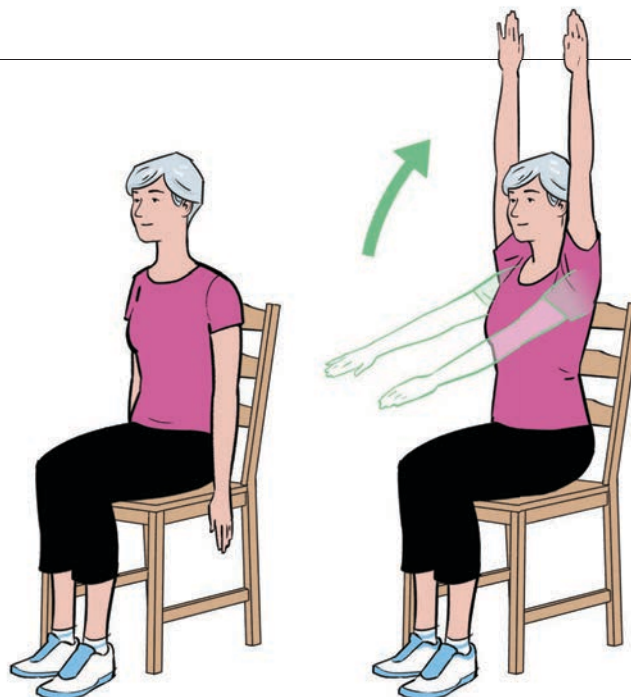
Seated pelvic tilt

1. Sit tall on the chair with your feet flat on the ground. Roll backward off your sit bones and tuck your bottom under. Imagine bringing your hip bones up toward your rib cage.
2. Pause, then tilt in the opposite direction by arching your back and imagining dropping your hip bones down to your feet.
3. Rock back and forth for 30 seconds. Remember to continue to breathe throughout the movement. Once you are comfortable doing the pelvic tilt, activate your core before you begin, and try to keep it activated throughout the exercise.



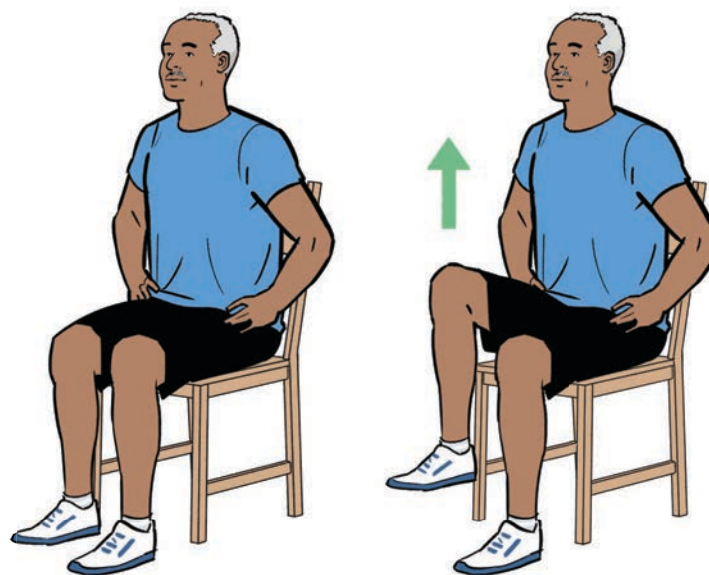
Seated mini-swan

1. Sit tall on the chair with your feet flat on the ground. Place your clasped hands behind your head with your elbows pointing forward.
2. Activate your core to support your low back.
3. Take a deep breath in and reach your elbows and chest up toward the ceiling, creating an arch in your upper back.
4. As you breathe out, return to the starting position.
5. Repeat 12 times.



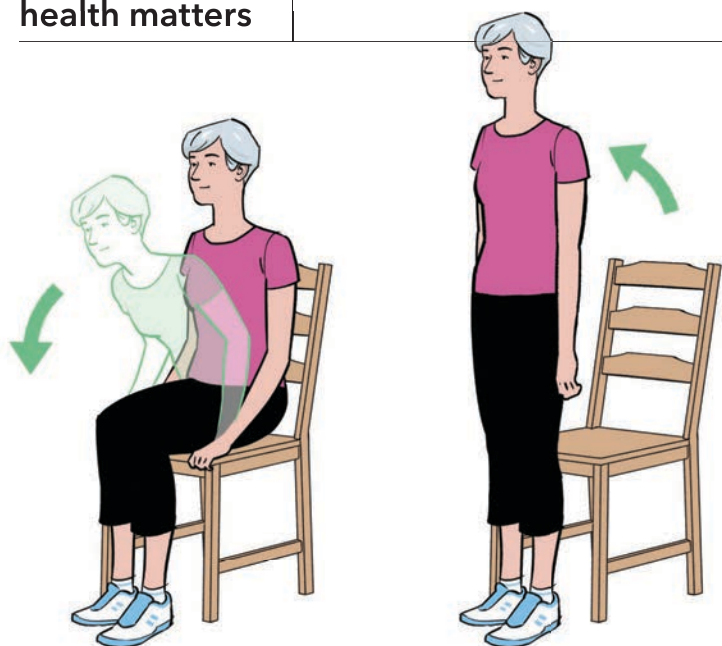
Arm arcs

1. Sit tall on the chair with your feet flat on the ground, arms at your sides. Take a deep breath in.
2. As you breathe out, engage your core and lift your arms forward and up until they are straight over your head.
3. Breathe in and lower your arms back down to your sides. Try not to let your body arch throughout the movement.
4. Repeat 12 times.



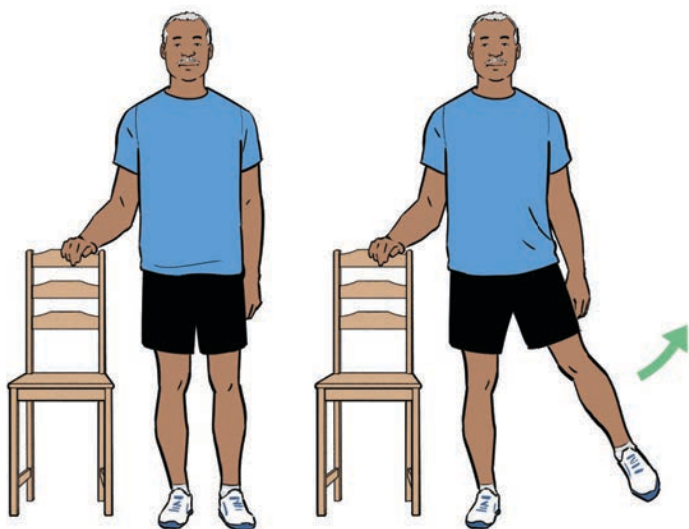
Seated hip folds

1. Sit tall on the chair with your feet flat on the ground. Take a deep breath in and, as you breathe out, engage your core. Keep your core activated as you lift one foot off the ground, keeping the knee bent.
2. Bring the leg back down.
3. Repeat on the other side. Be sure to breathe throughout the exercise and try to keep your core activated the whole time.
4. Alternate from side to side 15 times.



Sit to stand

1. Sit close to the edge of the chair with your feet flat on the ground. Take a deep breath in and lean forward on your chair.
2. As you breathe out, activate your core and stand up off the chair.
3. Reach your sit bones back toward the chair and put your weight into your heels as you sit back down onto the chair.
4. Repeat 12 times.



Standing side leg lift

1. Stand beside the chair with your feet together and fingertips on the back of the chair for support.
2. Take a deep breath in and, as you breathe out, activate your core.
3. Lift your left leg out to the side, keeping your knee facing forward and standing tall on your supporting leg.
4. Return the leg back to centre.
5. Continue this motion 12 times on the same leg. Be sure you are breathing and keep your core activated the whole time.
6. Repeat on the right leg 12 times. 🍀

want more?

Better5 has offered *Renaissance* readers free access to its more advanced Gentle Chair Pilates class. Visit better5.com/renaissance, scroll to the bottom of the page and click "Yes, I want this class for free" to sign up.

VACATION SAFELY IN CANADA
COVID-19 SAFETY MEASURES IN EFFECT

Experience the Best of Canada's Rivers
See the beauty of the 1000 Islands and the history of the St. Lawrence Seaway on a classic Canadian riverboat.
4, 5, 6, 7 nights of small ship calm water cruising.

Departures Kingston, Ottawa, Quebec City
BOOKINGS and INQUIRIES 1-800-267-7868
www.StLawrenceCruiseLines.com
253 Ontario St., Suite 200, Kingston, ON K7L2Z4 TICO #2168740

Music therapy

How music can help you heal

by **Pauline Anderson**

Soothing rhythms, lyrics and melodies can do wonders for mental and physical health — and maybe even ward off cognitive decline. Research shows that listening to music or learning to play an instrument has benefits in virtually all areas of medicine, from treating Parkinson's disease and dementia to easing pain, anxiety and depression.

Experts in the field use music to help manage these conditions. Daniel Allen, owner of Allen Music Therapy in Whitby, Ont., provides his services in nursing homes, retirement residences, community centres and private homes (although during the COVID-19 pandemic, he has been conducting sessions virtually).

He explains that the goals of music therapy differ depending on the setting. In a nursing home, for example, it might be to improve mood, boost energy and increase socialization.

In this or other settings, music could also be used to enhance memory. One study found that adults aged 60 to 85 without previous musical experience had improved processing speed and memory after just three months of weekly 30-minute piano lessons and three hours a week of practice. (A control group that didn't get this musical experience showed no changes in these abilities.)

Percussion is a “big item” in music therapy, says Allen. Learning basic rhythm can help with a movement disorder or learning disability. Increasingly popular group drumming sessions help seniors vent anger and other emotions.

Some music therapists use music in conjunction with behavioural or talk therapy. For people experiencing post-traumatic stress disorder (PTSD) or addiction, music may restore confidence and provide a “safe” outlet for self-expression, says Allen.

Music may also help reduce depression. One study led by Amy Clements-Cortés, PhD, a psychotherapist and music therapist at Wilfrid Laurier University in Waterloo, Ont., showed that attending 30 chamber music concerts over a period



of six months significantly increased mood and energy, and reduced pain in older adults. Study participants reported they experienced increased engagement, enjoyment and “special moments” with others, said the authors.

Physical goals for music therapy can include improving motor skills and coordination, says Allen. He likens it to taking a low-impact cardio class: By playing an instrument, “you’re working on your arm movements or foot movements.”

There’s additional evidence that music therapy can help lower heart rate, regulate blood pressure and control breathing, helping to reduce anxiety and stress. Participating in music programs — like vocal groups — may also build self-esteem, strengthen social networks and improve quality of life.

Evidence is mounting that music may actually help ward off disease. Researchers have documented an increase in natural killer cell activity and immune system activity in cancer patients, as well as other benefits in those receiving palliative care.

So how exactly does music improve health? The emerging theory is that it stimulates neural networks in the brain.

Another Canadian expert in the field, Michael Thaut, PhD, a professor of music and neuroscience at the University of Toronto and Canada Research Chair in Music and Health Sciences, is shedding important light on the role of music in brain health. “Music is a hard-wired biological language of the human brain,” Thaut told *Renaissance*. “And engaging in music — playing, singing, listening or moving to it — helps keep the brain active and healthy in aging.”

Thaut and his team are exploring how music aids cognition, motor activity and language in patients with traumatic brain injuries, and diseases and conditions frequently associated with aging, including stroke, Parkinson's disease and dementia. “In these conditions, there is strong evidence that music, when applied through Neurologic Music Therapy, can also become a very powerful therapeutic,” he says. 🌿



Jo-Anne H. Willment and Jazzy Passport (her power chair) visited Kinjo Town in Okinawa, Japan.

life after a stroke

Learning happens in the interruptions

by **Jo-Anne H. Willment**, Ed.D. C.C.C.
(District 49 The Prairies)

Stroke changes lives instantly. It alters the life of those it affects and creates complex challenges for the families it touches. Moreover, most stroke survivors must create a “new normal” to reshape their future. Some adapt easily, while others — particularly those coping with new limitations — can have great difficulty.

Searching for a new philosophy of learning can identify new directions following stroke. From a strength perspective (a difficult concept when you’re faced with life-changing illness), a stroke is an opportunity to create new spaces in uncharted waters.

With hard work, patience and healing, you can discover second chances. This takes time, but the personal transformation can be life altering.



This is my story

Thursday, July 13, 1989. I was 34 years old, the adviser on teaching and learning at the University of Waterloo. My dad had driven from Toronto for dinner at The Keg in Waterloo, Ont., to celebrate my first anniversary in my new home.

Later that evening, Dad returned to Toronto and I raced home to water my new garden. I hoped my plants would survive in the face of a bylaw limiting our community’s watering privileges in the midst of a summer drought.

With the hose running, I popped into the house to brush my teeth.

Suddenly, “it” hit me. I fell to the bathroom floor.

Dizzy and confused, I try to move but only my left side responds. What is happening? The fatigue is overwhelming, so I take a nap. When I awake, I hear my hose running. I have to shut it off before the hose police arrive and ticket me for watering after 11 p.m.

I slide down the stairs, land on the vestibule floor and try to reach up to open the front door. I’ll run outside, I think, turn off the tap and then collapse. It’s a bizarre idea, but my mind is a blur.

I can’t get up. I can’t open the door. I crawl to the living room and fall asleep. I awake the next morning to hear my phone ringing. I pull the phone down from the table to the floor but I can’t pick it up to respond.



Willment works with her left hand in her studio.

Alarmed, my friend calls 911

Within minutes, 12 handsome men stand in my living room asking what they can do to help. I smile with half of my mouth. An EMT bundles me up and we head for the hospital while the river continues to flow down my street, thanks to water from my hose. So much for bylaw violations.

A quick assessment by a neurologist revealed a severe stroke affecting the left hemisphere of my brain. Right-side paralysis resulted. Arriving from Toronto, my parents and neurologist discussed where I would receive the stroke care I required. In the middle of all this, two colleagues arrived from my office at the University of Waterloo to “keep me company” at my bedside. Love is everything when you face an uncertain future.

That afternoon, I was transferred to Sunnybrook Hospital in Toronto and admitted to the Intensive Stroke Unit. Welcome to the aftermath of July 13, 1989.

Between sleeps, I recalled my life. Throughout my late 20s and early 30s, I backpacked across Southeast Asia. Fascinated by the differing cultures, these times remain some of the most profound experiences in my life. My problem-solving skills helped me thrive. Was there a way to utilize my past experiences and skills to create new opportunities? Perhaps, but I could not see how this might unfold. Totally fatigued, I promptly fell asleep. So much for deep thinking.

My stroke specialists told me to expect three months of recovery in a rehabilitation centre. Looking back, my post-stroke recovery actually rolled out to 10 years in three stages: medical self-assessment, taking stock and workplace re-entry and growth.

Big thoughts were impossible to conceive from a hospital bed on a hot summer day.

Medical self-assessment

Following discharge from Sunnybrook Hospital, my physical strength and abilities dramatically improved with residential rehabilitation at McMaster University Medical Centre in Hamilton. A small brace fitted by my physiotherapists and the prosthetics and orthotics unit of the hospital served me well, while my speech therapist guided me safely along the road to recovery.

With hard work and some mischievous antics along the way — being woken up by my physiotherapist from a peaceful sleep I had hoped would let me avoid yet another therapy session! — produced wonderful results. Today, I visit my physio and her family, which is a testament to the friendship, knowledge and experience we shared.

Recovering my handwriting was an essential component in my return-to-work plans. I’m a right-handed writer, and my right shoulder and hand showed little improvement in spite of our hard work in therapy. Further consultations with specialists revealed permanent damage to the fine motor skills in my right hand, which made it unlikely I would regain my writing abilities.

I was stunned. Nothing else mattered. Without my career, self-identity and intellectual ability, all my hard work, all my gains, all my hopes were meaningless.

I now suffered with a visible and permanent loss of my right hand. A healthy person transplanted into a disabled body. How would I cope with this new reality?

The news crushed my world

In mid-November 1989, after thanking everyone for their help, I walked out of rehab, elated at my physical progress and worried about my mental health as a result of my “disability.”

I hated the word *disability* — and still do. It categorizes people on the basis of what they cannot do, unlike *differently abled*, which embraces their strengths. As a “disabled person” I grieved the loss of my right hand.

I did not know how to understand or cope with this life-changing event.

Taking stock

I was pleased to be home, but reality set in. My right-hand impairment cost me my computer abilities. I had problems with my balance, gait, speech and reading. Fatigue interfered with my concentration, short-term memory difficulties affected my recall, and my research capabilities remained untested. I imagined an early retirement from the university without a pension, mortgage debt from unemployment resulting in the sale of my home and a move to a rental property supported through disability cheques and various government subsidies.

I did not want to go down that road

While a stroke is an interruption in your life, it need not define your life. I had graduated with a master of arts in psychology, which provided me with new career opportunities, a lovely home, travelling prospects and a rewarding lifestyle. One of my educational psychology courses touched on the value of lifelong learning to adults. I found my old textbook to learn more about this approach.

Researchers describe lifelong learning as a purposeful action with identified goals. Supportive aids can enhance demonstrable and recorded outcomes according to a structured time period. Reading this, it suddenly hit me: What about writing with my left hand? Could I become a left-handed writer by using this adult learning approach?

Skill-based learning commenced. Resting my left hand comfortably and securely on my dining room table, I set my timer for 15 minutes and copied as many printed words from my newspaper as I could manage before time ran out. I recorded my daily progress, and a week later my word count doubled. Adding a pen grip, graph paper for spacing and a medium-width Zebra gel pen increased the quality and quantity of my writing.

Miraculously, I saw how I might develop a new behaviour by structuring my learning to meet my needs. Increasing practice leads to increasing proficiency. I discovered that learning from a textbook is very different from learning through my own experience.

This exercise changed my world. Creating flexibility, alteration and adjustment approaches was, and still is, the key to my learning adaptations. Marrying my creative problem-solving skills with a lifelong learning approach has been my ticket to success.

Cognitive learning was next. I needed to know whether my research capabilities were compromised by the stroke. Taking a graduate course from the Ontario Institute for Studies in Education (OISE) in Toronto would test all of my cognitive skills.

I spoke to the professor before I started, and he quickly grasped the value his course would play in my cognitive self-assessment. My driver's licence had been suspended — another stroke outcome. A friend volunteered to drive me, each week for more than 12 weeks, to and from OISE and to be my in-class note taker. I will always be grateful for the ongoing support I received from remarkable friends.

Drawing is easier than writing, so concept maps, diagrams and an in-class tape recorder were excellent alternatives to note taking. Library staff responded to my photocopying needs. I spoke easily with my professor and my class peers.

The sense of pride and self-confidence I felt from defending my academic arguments offered rich rewards, and the proof was in the pudding when I received an A-minus on my final course paper.

I was back in the game.

“While a stroke is an interruption in your life, it need not define your life.”

Workplace re-entry and growth

I met with the human resources department, and academic and office staff, at the University of Waterloo in July 1990, and they supported my workplace re-entry by creating a daily structure with me. I reorganized my office to accommodate my one-handedness and then completed two months of part-time work before moving to full-time on Sept. 2, 1990.

After successfully defending my doctoral thesis at the University of Toronto in April 1998, I resigned from Waterloo, changed my business card from management to faculty and landed online teaching and research positions at Athabasca and Dalhousie universities. I joined the University of Calgary in July 2000 and got tenure in 2004. There, I focused on online teaching and research. Today, as an emerita, I occasionally teach online graduate program evaluation courses in my faculty. I also received my Certified Canadian Counsellor credential in 2014 and continue to write and consult with people facing serious medical illnesses.

My pre-stroke days were filled with rich experiences on which I could base this new phase of life. Today, I weave a tapestry of new experiences, travels and friendships I can enjoy and share with others. 🍁

Willment hikes the Valley Woods Hiking Trail, located on the edge of northwest Calgary.



my first silent meditation retreat



The dining hall
on the Ontario
Vipassana Centre
retreat grounds.

If you commit fully to the experience,
you can't help but be transformed

by **Reid Anderson** (District 28 Region of Durham)



PHOTO, COURTESY OF ONTARIO VIPASSANA CENTRE

"Sounds like a vacation from hell," I thought when my former

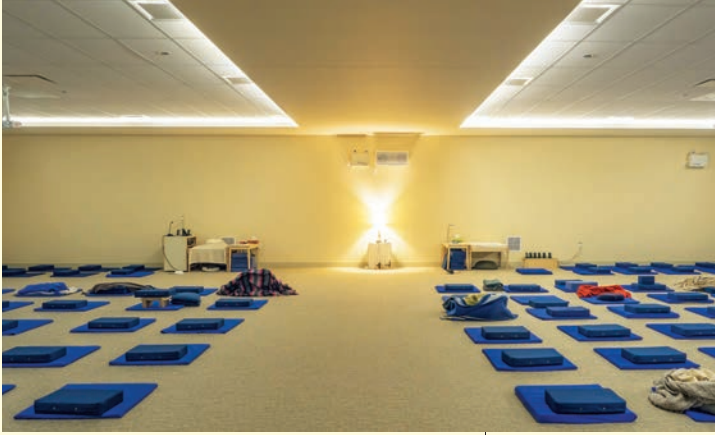
spouse first proposed taking a 10-day silent meditation retreat together.

Irene had done a meditation retreat several years earlier by herself at a centre outside of Montreal. I was apprehensive about sitting in silence — without moving — for up to seven hours a day for 10 days. It seemed like some form of torture. But I was also intrigued by the thought of becoming calmer and more relaxed in daily life.

Turns out that notion of torture was anything but the truth. Sure, you sit for about seven hours each day, but you also get breaks in between to explore the woods surrounding the centre, relax in your room if you choose or attend to personal care. You also enjoy deliciously prepared vegetarian meals twice a day.

The retreat is run by a private charitable organization called the Ontario Vipassana Centre (OVC), one of 206 Vipassana centres worldwide. Vipassana is a meditation method originally taught by Buddha about two-and-a-half centuries ago and passed along by generations of Buddhist monks.

The centre sits on approximately 10 acres of land southwest of Barrie, Ont. A former boys' camp, the centre was purchased in 2002 and became the OVC. The most astonishing thing is the centre itself, which has offered courses in meditation practice for 20 years, and doesn't charge a set fee but rather requests a donation from participants at the end of their course.



OVC's main meditation hall, prepared for 100 retreat participants.

Vipassana meditation requires the student to focus on physical sensations throughout the body in an effort to overcome the discomfort of sitting for long periods of time. Although this style of meditation had been taught in parts of Burma (now called Myanmar) since the beginning of the 20th century, it was S. N. Goenka, a South Asian raised as a Hindu in Burma, who introduced the practice to India in 1969. Shortly afterwards, retreat centres began to spread around the globe. The nightly discourse shown to all participants is a taped session from a retreat that Goenka gave in India in 1997.

As Irene and I packed up our car and headed west along Highway 401 from our home in Whitby, Ont., we spoke very little.

An hour-and-a-half later, we turned into the centre's driveway and were directed to check in at a building just inside the main gate. Once checked in, we were assigned separate rooms (men and women are segregated for the retreat) and given instructions on maintaining noble silence for the duration of our stay, which is strictly enforced. Returning students had their own room. New students shared a dorm split into two rooms.

We parked our car in the adjacent lot and made our way to another building, where we turned over our valuables, reading material and cellphones for safe keeping until the retreat ended.

The rooms were austere but comfortable, save for the beds, which were sparsely padded. As it turns out, this is done deliberately so the student does not become overly attached to luxury and comfort during their stay.

I can tell you from my experience and from conversations I had with other new students on our last day (after our silence ended) that the first few days are the hardest. As a novice to meditation practice, I was unaccustomed to sitting still for more than 15 minutes at a time. So attempting to do so for an entire hour, seven times a day, proved to be a tremendous challenge.

"This has transformed me into someone who, for the most part, is calm, relaxed and happy. I am able to live more in the present moment and accept life's challenges without becoming too anxious or overly worried."

The rigorous schedule doesn't make it any easier. A gong wakes you up at 4:30 each morning, and you are expected to get up and make your way to the meditation hall. A warm breakfast is served at 7 a.m., and you can relax or attend to personal care until 9 a.m. The meditation sessions continue until 11:30 a.m., when lunch is served.

Only tea or fruit is allowed for dinner at 5 p.m., and returning students can only drink water. The consolation for no food in the evening is that the vegetarian cuisine and food preparation are outstanding. One memorable meal we enjoyed was vegetarian pasta, lentil soup, a delicious salad and dessert.

Still, the 10-day course is no family vacation. Five days in, my lower back seethed with pain, and my leg muscles were cramped and sore. Full disclosure: I considered an escape from the centre — possibly sneaking out in the middle of the night to the parking lot.

Ladies' residence building C.





Autumn colours create a beautiful mosaic on the retreat grounds.

However, by the sixth day, the Vipassana technique of observing sensations throughout your body kicked in and all that changed. Suddenly, I was able to sit for nearly an entire hour with only a few slight adjustments. Yes, my back was still sore and my legs had cramps, but I was able to observe the sensations without giving in to what Goenka calls the “*Saṅkhāra*” — a feeling of needing to move or adjust your sitting position.

By the eighth day, I could sit a full hour without having to move at all.

So what did I gain from this experience?

Well, first off, I now have a daily one-hour meditation practice each morning and night. This has transformed me into someone who, for the most part, is calm, relaxed and happy. I am able to live more in the present moment and accept life's challenges without becoming too anxious or overly worried. I am more mindful of daily activities and my interactions with friends, family and acquaintances. I have found I judge others less often and maintain what Buddha called “*equanimity*,” or the ability to maintain stability between different emotional states.

The retreat also spurred an interest in the study of Buddhist philosophy, and I have taken courses in this Eastern religion. I have also done six 10-day retreats since the first one in 2004. Not bad for a man now in his sixties.

I won't tell you a 10-day meditation retreat is for everyone. You need to arrive with an open mind and a good deal of determination to stay the full 10 days in order to not disrupt the other students' experiences. If you embrace your retreat with the intention of making Vipassana meditation a daily practice, over time, you cannot help but be transformed.

For more information on attending a Vipassana meditation retreat, contact the Ontario Vipassana Centre at (705) 434-9850 or torana.dhamma.org. ☸

PHOTOS, COURTESY OF ONTARIO VIPASSANA CENTRE

the healing power of nature

by **Mary Davison**
(District 9 Huron-Perth)

I'm blessed to live on a wooded property overlooking the Maitland River, down the road from the Renewal Retreat (renewalretreat.com). What an unexpected surprise to discover this oasis when I moved to the area after retiring. I cherish it more than ever now, having spent a lot of time in the woods and by the river, walking and soaking in nature therapy.

Renewal Retreat is a secluded seven acres of wooded heaven on the Maitland River, located outside of Belgrave, Ont., in Huron County. I first experienced it when I treated myself to a Summer Soul Care retreat, a blissful day of quiet riverfront yoga on a deck nestled in the woods, guided and silent meditation, expressive art, a personal nature mandala, reiki sharing and a closing healing circle in a teepee.

As you bathe in the forest, soaking up the natural balm of the trees, you feel your blood pressure lower and your happy hormones kick in. We also enjoyed nutritious vegetarian meals, accommodation in the log cabin retreat, plenty of free time to enjoy the outdoor hot tub under the stars, the fire pit, hammocks, kayaks, paddle boards and the wellness library.

My most recent visit was an enchanting Full Moon Meditation Gathering and Crystal Bowl Sound Bath. It was a beautiful summer night on the riverfront yoga deck, kissed by Mother Nature's gentle breezes, embraced by majestic trees reaching to the sky, captivated by birds soaring above and enveloped in the magical sound of the crystal bowl speaking to my inner spirit.

"I firmly believe that nature brings solace in all troubles."

— Anne Frank



"Elizabeth Writing" by the author's daughter, Frances Cockburn.

alone but not lonely

Reflections on a silent retreat at home

by **Elizabeth Cockburn**
(District 10 Bruce Grey & Dufferin)

In 2017, I went on a week's writing retreat. It was a unique, life-changing experience, and the costs of travel, accommodation and fees were non-existent. Why? I stayed in my own home. Aside from my family, who knew of my plan, neighbours and friends thought I was going on a retreat and assumed I had left town.

The result at the end of my week of self-imposed isolation was my book, *Alone — Not Lonely*.

When I embarked on my retreat, I decided to have as few rules as possible: check phone messages in the evenings only, leave a note on my door with phone numbers for emergencies, unplug the doorbell and work in a private area of my home. You get the idea. But given it was summer, when I normally try to write outside, this choice posed some challenges. Occasionally I had to hide!

ILLUSTRATION, FRANCES COCKBURN

**DAY ONE**

I began the week full of hope but soon discovered I was extremely tired. There were usual household chores, but I kept them to a minimum. I realized since I set the rules, there were no expectations. I spent the whole day lounging around, reading, writing or thinking random thoughts. Paramount was why I was so tired. I looked at my bouts of insomnia, trying to unpack reasons for my perennial fatigue.

DAY TWO

I woke refreshed but still tired. I went outside early, sat under a tree with delicious coffee and remembered how I had enjoyed the natural world since early childhood. Tiny wildflowers and insects are of particular interest to me. I can stare at a leafhopper or a forget-me-not for a long time and become completely mesmerized by its very existence. My writing began with thoughts about our environment and lasted all day.

DAY THREE

I woke up thinking about families. Some time ago, *dysfunctional families* became a common term. I started a book called *In Search of the Functional Family*. Unfortunately, I haven't found one. Even in supposedly perfect families, there are often hidden dysfunctions — which isn't surprising given the diverse opinions, age groups and values present in every extended family. That day, I wrote extensively about birth families and families of choice.

DAY FOUR

I began with writing about democratic practice, whether in families, communities or in formal structures of governance. That day, I wrote with renewed energy. I learned being alone helps clarify one's personal values. Why did democracy come up? Perhaps because of families and our attempts to be fair and give everyone a voice — again, not necessarily an easy feat with kin or in wider society!

DAY FIVE

I was feeling more relaxed and eager to write — a welcome surprise! My thoughts turned to communication and how it has changed. I imagine your childhood interactions, like mine, were conducted in person, on the telephone or through handwritten letters. If I asked you today how you contact people, even in your own family, you might mention telephones, email, Facebook, Instagram and Twitter. Now, having six grandchildren usually means memorizing six different cellphone numbers.

DAY SIX

I was consumed with reflection on home location and living arrangements. I know people who have lived in the same area their whole lives and find comfort in stable community connections. I have moved many times. Each new neighbourhood has brought exciting new friends, but after a move, it becomes difficult to maintain contacts in your former communities, especially as you age. Social media helps but does not replace sitting with friends in person.

DAY SEVEN

I celebrated gratitude, not just for my retreat week but also for food, shelter and relatively good health. The daily topics that came to me at random during that week — fatigue, nature, family, democracy, communication, home and gratitude — became my book.

BONUS YEARS

My book originally had seven chapters, but recently I was ill and looking for sympathy. A younger friend surprised me by saying dismissively, "You are almost 80 and well into your 'bonus years' so you have nothing to complain about!" That biblical reference to the "three score and ten" — a human's lifetime — turned out to be a wise comment that sustains me as I continue writing into my ninth decade. Chapter 8 is a reflection on the joys and challenges we all face as we age. 🍁

learning is the spice of life

The world is full of endless educational opportunities

by **Stuart Foxman**

Edie Lewis (District 3 Algoma) walked into a lecture hall in the Odeon Building on Wilfrid Laurier University's Brantford campus and took a seat in the back. She had been in classrooms her whole life, but on this day in January 2014, Lewis felt like an intruder. The course was children's literature, and her 75 classmates were all 45 years younger. "It was really odd," says Lewis. "I tried to be invisible."

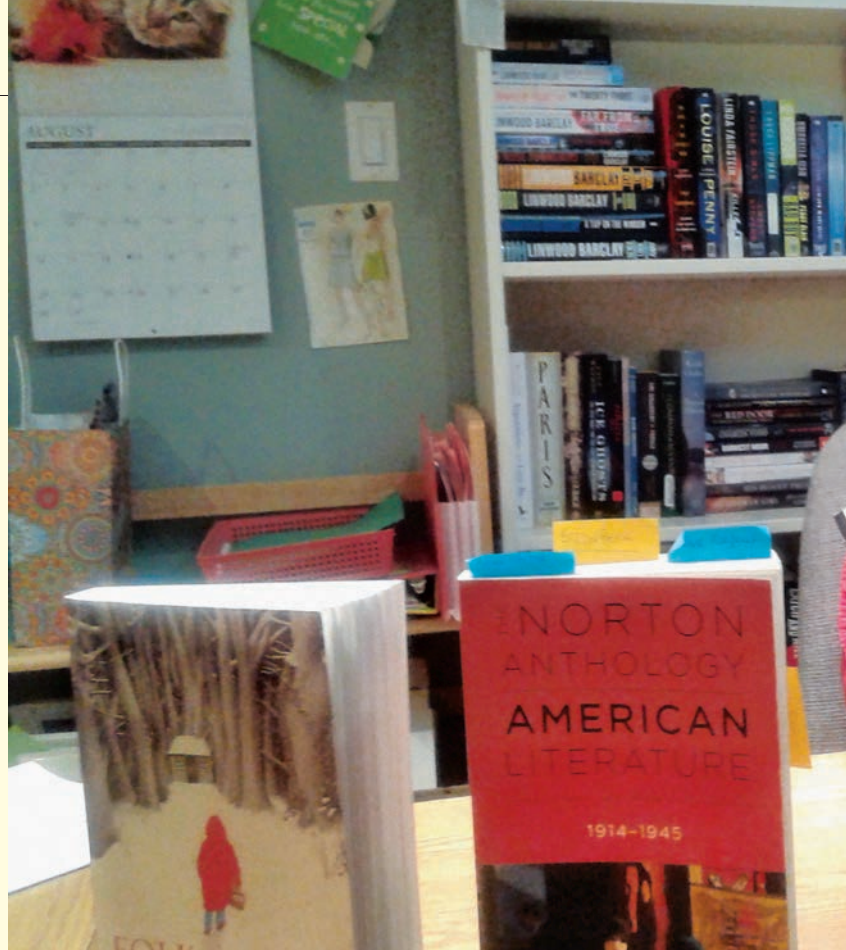
Her classmates quickly embraced her, and Lewis soon moved her seat to the front of the room, where, as a former teacher, she felt most comfortable. Lewis, 71, has since taken nine more English classes and a handful of others. "To learn and be in this welcoming environment makes your life worth living," she says.

Lewis is among many RTOERO members who understand that, to enrich your overall health, you must never stop learning.

A Canadian study published in the journal *Ageing and Society* found that lifelong learning is independently and positively associated with psychological well-being. It concluded that older learners "strengthen their reserve capacities, allowing them to be autonomous and fulfilled in their everyday life."

Learning can happen formally and informally. It can mean courses, but it can also be picking up a new hobby or stretching your mind with new experiences. Just as exercise boosts physical health, learning supports mental and emotional wellness. It keeps your brain sharp, adds to your sense of purpose, helps you achieve goals and can foster social connections.

We talked to five RTOERO members, aged 65 to 85, about their pursuit of learning long past retirement.



Auditing classes for the pure love

Lewis retired in 2002, after teaching family studies and high school co-op in the Grand Erie District School Board. She got involved at the Laurier Brantford campus as a social sciences tutor. Then she decided to audit an English class. One of her great loves is reading: She's a self-described bookworm, and her husband is a retired English teacher. "Our house is furnished in books," says Lewis.

For the price of a student activity fee, she gets to attend class and participate in discussions without doing assignments. Besides children's literature — "I always wanted to take it but didn't have a chance when I was in university," she says — Lewis has studied Victorian literature, dystopian fiction, literature and the environment, literature and crime, and literature and love.

Lewis has adored the learning and is delighted at the friends she has made along the way. "They accept me as one of their own. It's an amazing feeling. I text with several classmates all the time."

She has audited a few non-English courses as well, including a criminology class on gangsters and another on the realities and myths of aging. "The public can think that the greyer your hair gets, the lower your IQ," she says. But, by example, she's dispelling that myth — and teaching her classmates something else too. The credit-seeking students often wonder why she's just auditing courses. "What's the point?" they ask. "I tell them I'm here for the pure love of learning," says Lewis.

PHOTO, COURTESY OF EDIE LEWIS



Edie Lewis in her signature pink, with texts from her classes.

As the wood turns

Allan Korkola (District 17 Simcoe County) doesn't always know his destination with wood turning. That's OK. He loves the journey.

"Within a block of wood, one can discover beautiful and unexpected results," he says. "You may start out to turn a large bowl, but it ends up being a small mushroom. As you turn, the wood reveals its grain and pattern, and takes you to a gratifying outcome."

A bowl turned by Korkola.



Wood turning is the craft of using a lathe and tools to form a shape. Korkola took up the hobby at 81, but in a way it's a return to his roots. Before becoming a teacher, he earned a B.Sc. in silviculture and worked as a forester. In his off-hours, he whittled.

He has long had a fascination with shaped wood, going to fairs to check out the crafts. Still, his only wood-turning experience was in Grade 8, when, in industrial arts, he turned a candlestick holder for his mom.

A few years ago, Korkola attended a meeting of the Simcoe Woodturners Guild to learn more. "I thought I'd like to have a turn at it," he says, no pun intended.

The hobby isn't cheap. Korkola invested about \$6,000 in a lathe, a bench grinder, gouges and different saws. He learned from guild members, webinars, YouTube videos and trial and error.

The end product excites him, but so does the learning process, whether he's identifying wood species or figuring out a block's strengths and weaknesses.

When he started, Korkola bought everything new, except for a band saw he purchased from a 92-year-old guild member. (That member was selling his old wood-turning equipment so he could buy brand new gear.) But that's not all. The member mentioned a wood-turning friend, 97, who, reluctantly, had to abandon the hobby as he was moving to a place that prohibited lathes.

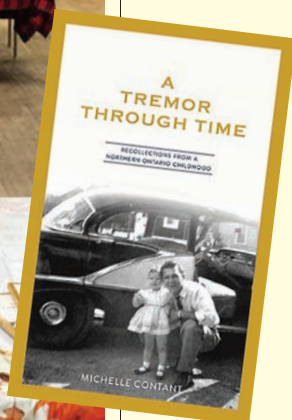
What did that teach Korkola? "I'm a youngster compared to these two gentlemen," he says. "Learning never stops."

Allan Korkola with his lathe.





Michelle Contant at the opening of the Northern Ontario Book Fair in October 2019.



Experiencing catharsis as a first-time author

In 1954, a 16-month-old boy died in a car accident en route to a memorial mass for his grandfather, who had died 15 years to the day earlier. The boy was the older brother of Michelle Contant (District 3 Algoma). Contant was born a year after the crash, and two more sisters followed.

The accident coloured her upbringing. “My mother suffered from depression. My father was an alcoholic; he died when I was 18,” she says. “The only photo in my home was of my dead brother. There were no photos of any of the living children.”

In 2019, Contant published *A Tremor Through Time: Recollections from a Northern Ontario Childhood* (Friesen Press), a memoir about the resilience of a young girl growing up in a family struggling with guilt and grief. “Writing the book was cathartic,” says Contant, 65.

She taught for almost 30 years and says one of her great pleasures was guiding her students in creative writing. Becoming a published author herself topped her retirement bucket list.

Contant started writing for fun, creating stories for her grandkids. She used photos of them as illustrations and built tales around them. Then she decided to start a more personal account: a short story reflecting on her childhood.

When Contant searched online for places to publish it, she saw an ad for the University of Toronto School of Continuing Studies Creative Writing Program. She figured it was a chance to help her hone her craft, and a return to an enriching environment. “I loved learning and always wanted to go back to school,” she says.

She took a class called “Memories into Stories,” which pushed her. Her single childhood story evolved into a series of vignettes, and eventually turned into *A Tremor Through Time*. The finished book was her final project requirement for her Certificate in Creative Writing.

Studying writing and becoming a published author have both been critical to Contant’s enjoyment of life. “When you’re teaching, you’re constantly learning too,” she says. “In retirement it doesn’t seem natural to stop. It keeps the mind younger and focused. When you stop learning, you become stagnant.”

Striking a new chord

Linda Skeries (District 17 Simcoe County) has been surrounded by music her whole life. Her mom played piano; her dad, clarinet. She started piano at six, picked up the flute in high school and studied music in university. As an elementary teacher, Skeries spent half her time teaching music. When she retired, she joined the community concert band, and later conducted it.

Still, Skeries, 65, felt like a novice when she first held a harp two years ago. She was visiting Gaelic College on Cape Breton, N.S., to practise keyboard in the Celtic style, but became intrigued by an offer of beginner harp lessons.

“The instrument was on my wish list,” says Skeries. “The sound is magical: rich but delicate at the same time. When I watch a harpist, I imagine a spider’s web, as the fingers weave up and down. It’s angelic.”

So, at 63, Skeries decided to pick up a new instrument. Was her musical background an advantage? Maybe. But if you’ve always wanted to play an instrument, the good news is you’re never too old. And you don’t need prior experience, like Skeries had.



Linda Skeries and her harp.



Gary Marcus, a professor of psychology at New York University, wrote a book called *Guitar Zero*, about picking up the instrument in his 40s. He explored the neuroscience of how we learn. Kids may be sponges, but, Marcus said, critical periods aren't set in stone when it comes to learning. When you're older, it may just take a little longer. The challenge is impatience, not inability.

When Skeries returned home from Cape Breton, she rented a harp (she later bought one) and found a teacher just a few hours away. Every two weeks for a year, she made the three-hour round trip for lessons. The next year, she scaled that back to monthly sessions. She videotaped herself playing and tracked her progress. Now Skeries plays at home for fun, mostly Celtic tunes.

The harp isn't her only new pursuit, though. Last year, on a whim, Skeries took her first glass-blowing workshop. She also makes jewelry and handcrafted paper cards. "I'm always trying to learn new things and better myself," she says.



Last year, Skeries took up a new hobby: glass-blowing.

Gordon Haggert on the ski trails in 2017.



Attending the college of curiosity

Gordon Haggert (District 7 Windsor-Essex) has an insatiable curiosity. Here are just some of the topics he has studied at Canterbury ElderCollege: greenhouses, winemaking, submarines, the history of firefighting apparatus, identifying Carolinian trees, the monarch butterfly, the artwork of the Group of Seven, everything in an EMS truck and how to make a digital presentation.

And that list barely scratches the surface.

ElderCollege, a not-for-profit, offers nearly 100 courses each semester. Haggert, 85, has signed up every year since 2011, picking a package of 12 courses each fall and another 12 each spring. There's no pattern. Haggert takes some courses he's interested in and others just to learn about something he'd never thought about before.

ElderCollege courses are held in community locations, such as libraries, church auditoriums, recreation centres and seniors' residential centres, across southwestern Ontario. Haggert's program originated under the auspices of Canterbury College, an affiliate college of the University of Windsor. Similar programs take place across the country.

Some courses last a few hours, while others comprise a few sessions. There are no tests or homework; the courses are offered for fun and personal fulfillment. ElderCollege promotes itself as lifelong learning for people age 55 and better — not older. Haggert likes the way that sounds but also gets a kick out of being one of the oldest in class. He calls the other students, most of whom are in their 60s and 70s, "kids."

Haggert started a second career after he retired in 1992, forming a company with three partners that teaches canoe tripping. He's the only one still active in the business and continues to lead some canoe journeys.

ElderCollege instructors are all volunteers, and Haggert has taught a couple of courses himself: one on the history of the Hudson's Bay Company and one about the image of the canoe on postage stamps. He's also a member of the curriculum committee.

Haggert loves the stimulation the courses offer. It's not just learning something new, he says, but also the back-and-forth with the instructor, the group dynamics and the idea of being a forever student.

Why is it so important to keep learning at any age? "It's part of life," says Haggert. "I don't know how you can live without learning. It gives your life more meaning." ☘

To find educational opportunities throughout Canada that are offered to mainly retired members of the community, Third Age Network has a list at thirdagenetwork.ca/3rd-age-canada.

Winter escapes

Secluded sanctuary or active adventure? Either way, reward yourself with a true taste of the good life this season

by **Doug Wallace**

There's nothing like the great outdoors for recharging the batteries and resetting the soul, whether it's snowy times or sunny climes for you this winter. Make the break count

by hitting the slopes in Alberta, cocooning in Muskoka, making snow angels in Quebec or building sandcastles in Trinidad and Tobago. For the truly intrepid, staying inside is not an option.



SKI RETREAT

Kananaskis, Alta.

The east face of Mount Allan sets the scene for a prime ski adventure about an hour's drive from both Banff and Calgary. Opened only two years before playing host to the 1988 Winter Olympics, Nakiska Ski Area has gone through consistent upgrades to become a ski-holiday staple. Sixty-four mostly blue runs await you across 400 hectares of terrain. Mid-Mountain Lodge boasts one of the best sun decks in the Rockies, and the Finish Line Lounge does après-ski up right. *Nakiska* is a Cree word for "meeting place," which could inspire multi-generational family fun. Prime discounts and package deals this season make a visit all the more attractive. skinakiska.com



PHOTOS, COURTESY OF NAKISKA SKI RESORT

COVID-19 REMINDER

As we mentioned in our last issue, *Renaissance* is planned and produced months before the magazine lands in your mailbox. **If we're still not able to travel, add this winter travel feature to your bucket list for the day we can!**

Rest assured that RTOERO continues to follow the advice of the Canadian government on all COVID-19 protocols. Stay safe and stay healthy.

SUN FUN

Trinidad and Tobago

The shy and quiet island of Tobago is 35 kilometres northeast of its republic-mate, Trinidad. Its 300 square kilometres of untouched natural beauty runs the gamut, from coral reefs to pristine beaches through tropical rainforest and up hike-worthy mountains. Accommodations range from luxury villas to family-friendly resorts to self-catered apartments and lodges, all offering quality tranquil time. Tobago also boasts some of the best dive sites in the Caribbean, extraordinary birding and a little bit of nostalgia — the island was the setting for the 1960 Disney film *Swiss Family Robinson*. visittobago.gov.tt



why you need winter tires

Since they're called "all-season tires," they should be good for all four seasons, right? Nope!

The truth is, in most parts of Canada, all-season tires should be used primarily in spring, summer and fall, and your car should be fitted with winter tires the rest of the year. Whether you're driving in town, around town or out of town this winter, here's what you need to know about making the switch.

Once you start to see temperatures dip below 7 C, it's time to change to winter tires. The rubber on them is designed with deeper treads, giving you much-needed grip on unpredictable, often icy, roads. They also give you more manoeuvrability in snow.¹ Oh, and here's one more reason to swap them in: You may be able to save on your car insurance by using winter tires.

There are so many different makes, models and types of tires that buying them can seem overwhelming. Here are a few important tips to help simplify the process.

- Every car has a proper tire size, with a specific alphanumeric code. For example, if the tire says "P185," that means you need a passenger car tire that is 185 millimetres wide. You can locate this information on the side wall of your tires or on the driver's door placard.
- You can also find the optimum tire pressure listed on your tires or on the driver's door placard. This number will be in pounds per square inch, or PSI.
- It is also important to know the diameter of your rims to ensure your tires fit properly. Don't hesitate to ask your mechanic to help you get the right information.

¹ theglobeandmail.com/globe-drive/culture/commuting/when-should-i-switch-over-to-winter-tires/article21348722/

stay healthy when you travel

1

Avoid driving when you've just woken up, right after you've had lunch and when the late-afternoon sun starts to make you feel sleepy. Pick your most alert times to get from A to B. Similarly, avoid driving at night, particularly on unfamiliar roads.

2

Keep an eye on the amount of time you spend in direct sunlight. Heatstroke manifests as headache, dizziness and confusion.

3

Remember that wild animals are wild. Don't get close to critters you may come across – large or small.

4

Try not to get in over your travel head. No camping experience? Find a nice B & B. Not comfortable on the highways? Find a well-reviewed bus tour. Scared of the water? Maybe skip the whitewater rafting. Overextending yourself is definitely not relaxing.

5

Be ready with a mini-drugstore kit in case you need it. Pack regular, over-the-counter stuff, like anti-nausea pills; something for allergies or colds; and acetaminophen and ibuprofen for pain and inflammation. Don't forget medications for both diarrhea and heartburn.



WINTER WEEKEND

Quebec City

Big enough to be cosmopolitan but compact enough to feel like a small town, this UNESCO-designated city is the perfect getaway. Winter is an excellent time to visit, and not solely for February's awesome Carnaval de Quebec. Skiers can enjoy two different ski hills. — Le Relais and Stoneham Mountain Resort — each less than 30 minutes away via shuttle service from downtown. Hikers head out to a frozen Montmorency Falls for a cable-car ride or a snowshoe trek through the trails. The dazzling Quebec Ice Hotel is worth the short drive to Village Vacances Valcartier, where you can also spend family time on the tubing hills or in the indoor water park. Make camp at Auberge Saint-Antoine, housed in a rustic 19th-century warehouse overlooking the St. Lawrence. quebec-cite.com/en

TOP PHOTO, LUC-ANTOINE COUTURIER; MIDDLE PHOTO, LUC ROUSSEAU; BOTTOM LEFT PHOTO, VILLE DE QUÉBEC; BOTTOM RIGHT PHOTO, JEAN-MARIE GRANGE

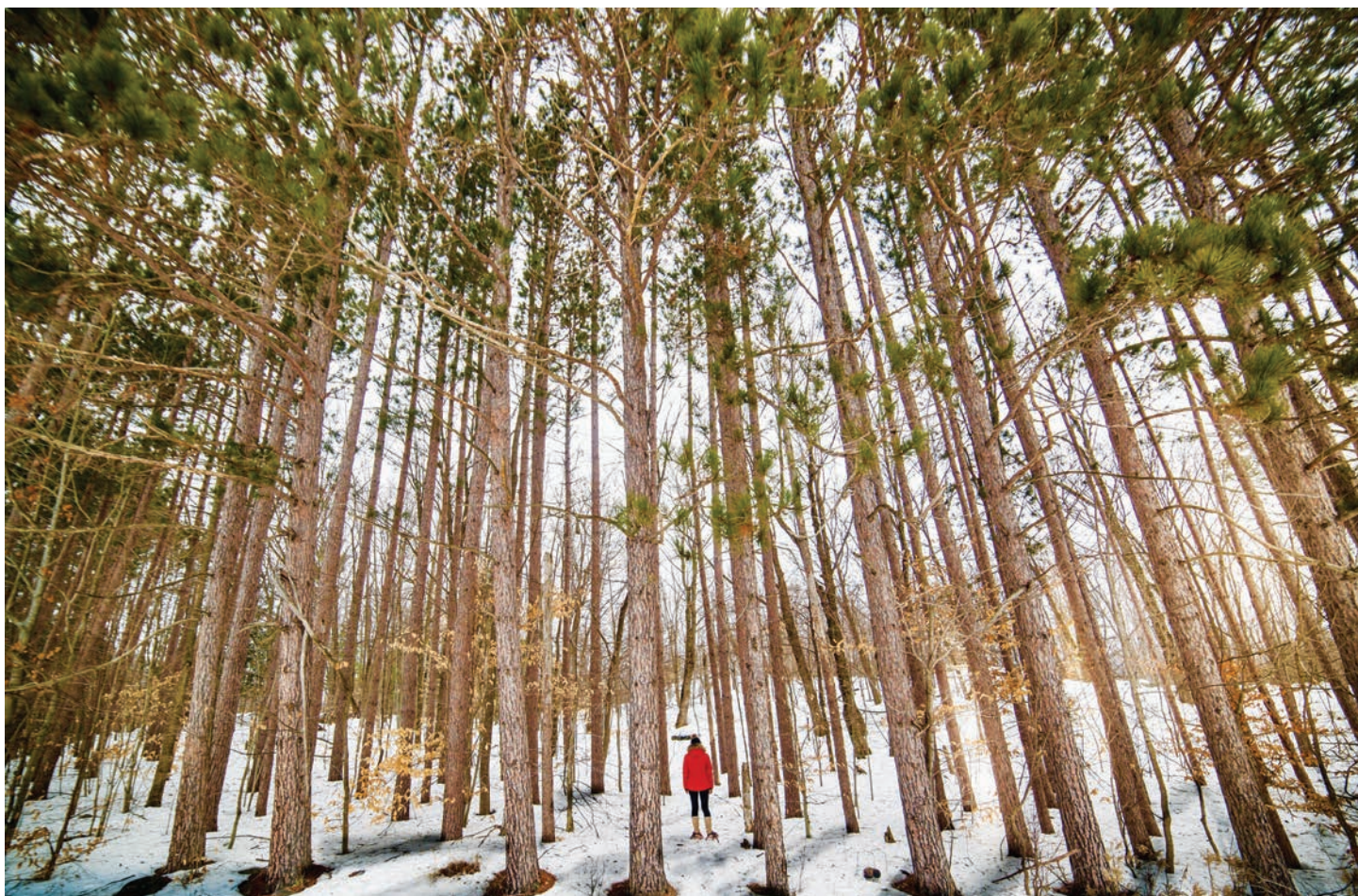


CHALET SHELTER

Muskoka, Ont.

Heading to cottage country for the holiday break is a novel idea that's long overdue. It's a great way to cocoon with family or friends and enjoy the scenery and crisp, fresh air. If you're looking for a bucket-list treat, fly to your Muskoka getaway: FlyGTA heads from Toronto's Billy Bishop airport over Lake Simcoe to Muskoka Airport near Gravenhurst on the weekends year-round in just 30 minutes. Shuttle services get you from the airport to the nearby resorts with ease.

discovermuskoka.ca, flygta.com 📍



Protecting your nest egg

Considerations for post-pandemic investing

by **Lesley-Anne Scorgie**



Just about every Canadian retiree or near-retiree

felt their stomach turn in the spring of 2020 as the markets lurched up and down like a yo-yo. The impact of COVID-19 on the economy was largely unanalyzable at that time, which heightened the volatility. And while we've seen some economic recovery since, the pandemic has many investors re-evaluating their approach to investing.

If this sounds like you, here are some key considerations.

Your risk tolerance might need to change

On the 1 to 5 scale (1 being low-risk), most individuals aged 60-plus score below 2.5 in terms of how much risk they're comfortable with. Clearly, this is because they want to protect the capital in their nest egg and reduce unnecessary exposure to market volatility.

How you feel about risk now, post-pandemic, may have changed, and it might make sense to nudge your tolerance level down if you:

- Lost sleep because of concerns over your portfolio
- Made erratic choices about your investments (such as urgent selling as the market dipped)
- Lost sight of your investment strategy (such as being overexposed to equities when you should have been focused on fixed-income securities that generate cash flow)

On the flip side, your risk tolerance level may have shifted upward because you wanted to capitalize on opportunities to buy good-quality stocks at a discount.

The point is this: Review your risk tolerance now. When your investments don't match your comfort level, research shows that you achieve suboptimal returns — and that's an expensive financial mistake.

A strategy shift may be required

A fundamental investing principle: Pick a strategy that matches your risk profile and stick with it for at least five years to evaluate the longer-term benefits. Naturally, if you shift your risk tolerance, you might need to shift your strategy too. This could mean incorporating more or less of a certain type of investment, like holding a greater portion of fixed-income securities to boost your investment income, moving away from investing in shrinking industries with your equity purchases or holding more cash. But make sure you do your research before you make a move.

You need to evaluate your trust in your investment adviser

Your money is way too important to not have confidence in your adviser. A clear indication that your relationship isn't working? You don't believe in, or implement, the investment recommendations you're given. Another indicator is if, during

the pandemic, you were panic-selling or -buying against the recommendations of this professional. If this is you, it's time to have a conversation with your adviser about what is and is not working, or hire a new one. (Get a referral!)

Sometimes, DIY investing may make sense, but experts generally recommend that if your nest egg is more than \$250,000, you need professional investment advice from someone you trust.

Tighten up your advice circle

I can't stress enough how critical it is to stay informed about your investments all the time, but especially when the markets are rocky. Volatility has a way of bringing out many loud opinions, some qualified and some not.

From whom and where were you getting investment advice in 2020? Make your financial advice circle narrower and ensure that the information you receive comes from qualified sources. This will allow you to focus on your strategy and help protect your precious nest egg. 🍷

Live your best life.

Parkland Lifestyle Residences offers active retirees beautiful accommodations, exceptional dining and unparalleled service. Everything has been designed to keep you doing what you love. Whatever you are looking for, Parkland has it all.

Suites now available at our Mississauga and Etobicoke locations!



- ✓ Multiple on-site dining venues
- ✓ All utilities included
- ✓ Staff on-site 24 hours a day
- ✓ Social and fitness programs
- ✓ Underground parking and storage
- ✓ Chauffeur and concierge service
- ✓ Additional services available



Parkland[™]
LIFESTYLE RESIDENCES

**For more information or
to reserve your suite,
contact us today!**

Parkland on the Glen

Newly renovated suites available
1665 The Collegeway, Mississauga
905-820-8210

Parkland on Eglinton West

Now Open!
4650 Eglinton Ave. West, Etobicoke
416-997-2647

experienceparkland.com

The sound of music

Playing the sax feeds my mind,
my body and my soul

by **Morris Tait**
(District 30 Northumberland)

Last year, as a challenge to myself, I joined the local New Ventures Band to play tenor saxophone.

I was 76 years old when my music adventure began — and I did not have any previous musical experience.

I was apprehensive, truth be told, but I soon came to look forward to band practice. And I have discovered that learning to play a musical instrument as a senior is both challenging and fulfilling. And you reap big benefits!

Morris Tait at practice with his tenor saxophone.



PHOTO, COURTESY OF MORRIS TAIT

Social connections

There's a significant social benefit to joining a band and connecting with others to play music. The environment in the band room is encouraging and supportive, and I have made many new friends.

Breathing

Since joining the band, my breathing has improved. The tenor sax is a big instrument that requires a lot of air, so good respiration and strong lungs are necessary. Because my lungs are now more powerful and more efficient, I have a larger amount of oxygen-rich blood circulating in my body. Studies show that if we flood our brains with plenty of oxygen-rich blood, they thrive. For me, learning to hold that long C note during band practice has actually made my breathing and my brain better.

Concentration and focus

More than anything, I've noticed that playing music has helped my concentration. If I lose attention for a split second, I'm lost in the music and unable to stay with the conductor. I've learned to focus better even when distracted by other instruments, sounds and rhythms. It has been hard work to train my brain to understand new material and use new learning, but it's well worth the effort.

Improved memory and fine motor skills

Along with improved concentration, my memory and fine motor skills have gotten better. Every time I play the sax, my brain works hard to remember the many finger positions on the instrument and, at the same time, recall the notes, key signatures and tempo of the piece we're playing.

Self-esteem

Learning to play music has been a great self-esteem booster. When I began, I was a senior without any music experience, and now I play saxophone in our beginner community band. I gained new confidence, and the positive feedback makes me feel successful.

Relaxation

Playing an instrument is an extremely relaxing habit. When I play, my energy and focus are on the music, the instrument and the notes, so there's no chance for anxiety or negative thoughts to creep in.

And more

The tenor sax and its case together weigh more than seven kilograms, so simply carrying the instrument to band practice is a light workout. And I need more strength and coordination to hold the instrument steady during practice. Keeping my fingers nimble and posture correct

are bonus physical benefits I gain while playing. I have also improved in a number of other areas, including time management (by making time to practice regularly), self-expression (by interpreting the music) and executive-function abilities (through decision-making and problem solving). 🧠



The Northumberland New Ventures Band was founded in Cobourg, Ont., in 2014. In this community band, adults come together to learn a new instrument in a relaxing, social environment.



HOW RTOERO HELPS

I first learned about my local New Ventures Band when my RTOERO district provided the group with a \$4,000 grant for a tuba through the RTOERO Project – Service to Others program. The band has added much to the music scene in my hometown of Cobourg, Ont., and provides learning and musical experiences for many retired teachers and other community members.

To maintain a healthy, happy brain, you have to give your mind plenty of hard work to do – and thanks to the New Ventures Band, I've been able to do just that. I encourage RTOERO members to keep their brains active too: Learn to play a musical instrument, learn a new language or write a piece for your district's newsletter.

Reader, help thyself

We asked: What book transformed your life?

Doctor Zhivago

by Boris Pasternak

I took Russian history as a second-year elective in B.Com. I loved it, dropped out of B.Com, took a double major in history and economics, and became a teacher — not an accountant!

—Jan Haskings-Winner

(District 24 Scarborough and East York)

Between the World and Me

by Ta-Nehisi Coates

This book helped me see the utter degradation racism supports.

—Heather Kelly Donaldson

(District 15 Halton)

Surfacing

by Margaret Atwood

Atwood's novel opened my eyes to a woman's perceptions of the world.

—Mark Jefferies

(District 28 Region of Durham)

Swallows and Amazons

by Arthur Ransome

This book taught me how to sail.

—David Elms

(District 23 North York)

The Naked Ape

by Desmond Morris

I never wore lipstick again after reading this book.

—Joan Swenor-Wolfe

(District 39 Peel)

And here is what some of the RTOERO staff had to say.

Lying by Sam Harris

This book actually altered my behaviour. Harris lays out the moral case for why it is never acceptable to tell a lie, even a little white lie or a lie to spare somebody's feelings. The author is a philosopher, a neuroscientist and a student of Buddhist meditation and thought, so his argument is very deep. I find myself often reconsidering my decisions and selecting different paths in order to do the best I can to live the most honest life possible.

—Mike Prentice, executive director, RTOERO Foundation

The entire **Harry Potter series** by J.K. Rowling

These books influenced my life, teaching the importance of friendship, facing your fears and that love conquers evil.

—Alyssa Buttarazzi, membership services specialist, RTOERO

The Prophet by Khalil Gibran

The title in French is *Le prophète*, and I read this translation as a young adult in France.

Gibran is a Lebanese-American poet and writer, and his book (published in 1923) is a philosophical mix of poetry and storytelling divided into chapters dealing with love, marriage, children, giving, work, joy and sorrow, crime and punishment, laws, freedom, reason and passion, pain, self-knowledge, teaching, friendship, time, good and evil, prayer, pleasure, beauty, religion and death. It really changed the way I looked at people and belief systems, but mostly how I see empathy and love. I have copies of this book in both languages at home and could never part with them.

—Muriel Howden, executive assistant and senior outreach adviser, RTOERO

Man's Search for Meaning by Viktor Frankl and **Siddhartha** by Hermann Hesse

Both books opened my eyes, at a fairly young age (in my 20s), to different ways of thinking about life. They helped me establish my goals in life: to be happy, to make others happy and to feel spiritually fulfilled.

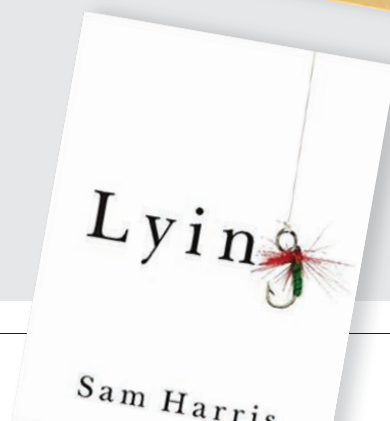
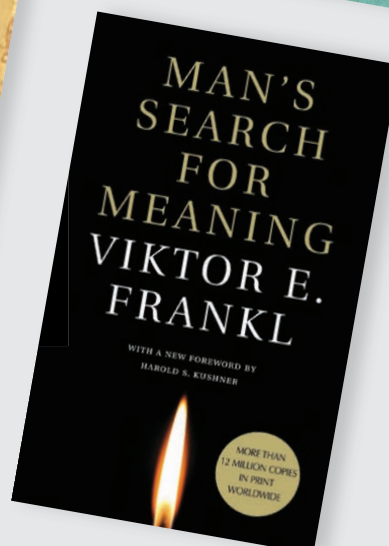
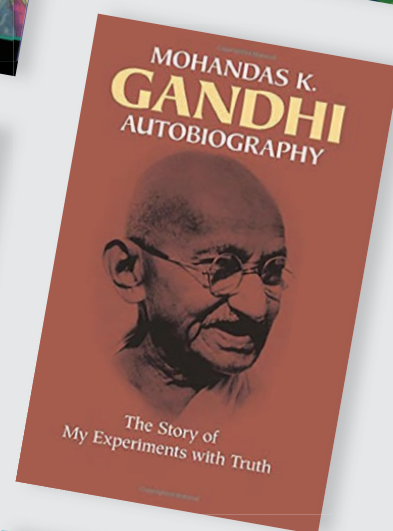
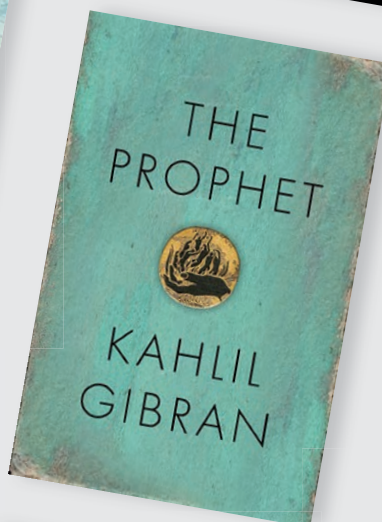
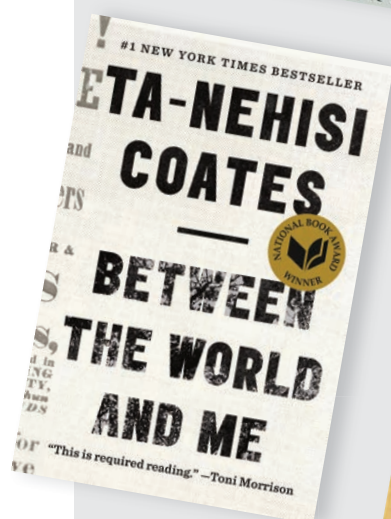
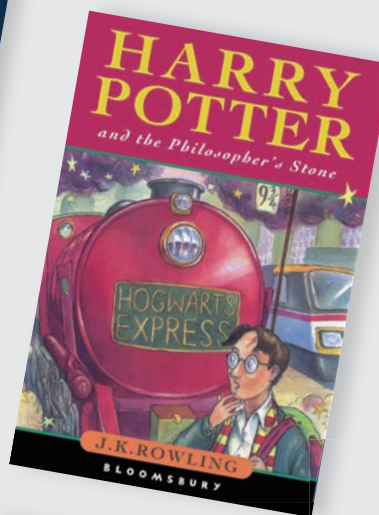
—Simon Leibovitz, chief administrative officer, RTOERO

The Story of My Experiments with Truth by Mohandas K. Gandhi and **Pieds nus dans l'aube** by Félix Leclerc

I really liked Gandhi's way of looking at humankind, which is, according to him, undergoing gradual moral evolution. He saw conflicts as not always inevitable and believed that we have the potential to resolve them non-violently. He also believed that the ultimate consideration is the welfare of human beings, not that of systems or institutions.

As a teenager, I read *Pieds nus dans l'aube* by French-Canadian author and composer Félix Leclerc — it inspired the 2017 film *Barefoot at Dawn*. Leclerc's first novel, it explored his internal struggles as he passed from childhood to adulthood, as well as the impact of friendship, love and family.

—Pauline Duquette-Newman, senior manager of French language services, RTOERO



Experience of a lifetime

How a trip to Europe
changed a timid farm lad

by **Lester C. Fretz**
(District 14 Niagara)



During my last year of high school,

I became aware of an opportunity to work as a cattle attendant aboard a freighter carrying the animals to Germany under the Marshall Plan, a recovery program that provided aid to Western Europe following the devastation of the Second World War.

Although the work was unpaid, the United Nations offered participants a free return ticket on any United States Lines freighter from any European port at any sailing time. Having livestock experience and writing an essay were two requirements. I grew up on a farm, and I chose to write about pacifism.

When word came that I had been selected, I was in Grade 13 at Niagara Christian Collegiate. My classmates said I was a fool to drop out, reminding me that I would be a year behind when I returned. A retired minister encouraged me, however, saying it would be worth a year of university. In retrospect, it was worth more than that.

Following an orientation at Church World Service in Maryland, our ship sailed from Pier 60 in

New York City on a dreary November afternoon. It was 1951. I was a teenager. And I was apprehensive about what lay ahead.

By the time we passed the Statue of Liberty, I was seasick. But hitting the horrific rough seas of the North Atlantic not only made me “get with it” but also induced a cow on the ship to give birth. My animal husbandry experience came in handy as two more calves were born at sea.

Because I was a Canadian aboard an American ship, I was not allowed to join the Seafarers Union, so I was given officer status. Being seated in the dining salon just two tables away from the captain and chief engineer made conversation easy, enjoyable and educational.

The stormy, windy winter weather caused such enormous swells, at times the captain simply kept the ship headed into the wind at a slow four knots. This increased the crossing time and caused the galley to run out of milk. I milked the cows in the hold and took the milk to the galley, which made me popular — and accepted — by the officers.

Lester Fretz and his wife, Mary, celebrated their 68th wedding anniversary on August 19, 2020.



Fretz as a teen, tending his bovine charges as a cattle attendant on a freighter.

We docked in Bremen, Germany, on a dark, gloomy evening just six days before Christmas. I was totally unprepared for what was to follow.

After the cattle were off-loaded, Joe Dell, the director of Church World Service, the relief organization in Germany, met me and took me ashore into the harbour city. I couldn't read the signs. I couldn't understand what people were saying. The narrow, winding streets, old buildings and war ruins overwhelmed me. I had never heard the term *culture shock* but was overcome with fright and confusion. I told the director that I desperately wanted to get back on the ship and return home.

Joe wisely suggested that I return to my cabin, get some sleep and then eat a big breakfast. We would talk in the morning. I accepted his counsel. I remember well eating four eggs for breakfast before he arrived on that gorgeous sunny morning.

Because overseas travel was uncommon, before leaving home, many people gave me names and addresses of people they wanted me to contact. Just to be polite, I recorded this information in a small notebook. I even had the address of a paratrooper's grave; he had been our neighbour.

When Joe studied my book, he encouraged me to visit the Hessler family, the parents of a young couple my parents had sponsored to come to Canada. Joe drove me to the train station, where I boarded a train (another new experience) and was soon on my way to contacting the elderly couple, who lived in a town near Hamburg. A map drawn by the Hesslers' son-in-law, Henry Brandt,

allowed me to walk directly to their door and introduce myself. They welcomed me with open arms!

I stayed with the Hesslers for the next 10 days. I enjoyed Christmas with them, and every day my host Ernst Hessler, a teacher of 45 years, introduced me to new experiences.

At breakfast the first morning, a bowl of porridge was placed before me and boiled eggs were passed. The house was very cold, and when I politely declined taking an egg, Ernst told me firmly, "Take it now. It will keep your hand warm and prevent it from getting cold to eat later." As I picked up the language, I learned Ernst was also insistent that I cultivate a precise accent.

Each day, I was introduced to something new, including the Hagenbeck Zoo, a Mozart concert on Christmas Day and *Tosca* at the opera

house. I even met the chancellor of Hamburg. I then felt prepared to see the rest of the country.

While in Germany, I worked for Church World Service in Kassel, distributing clothing to refugees, and on a construction project near Frankfurt with the Mennonite Central Committee. I had the address of a Canadian serving with the United States military, and I visited him at an army camp guarding what was then called the Iron Curtain. During my travels, I also stopped at an alpine ski resort in Innsbruck, Austria, on my way to Venice, Italy, before travelling through Switzerland to Paris, and finally returning to Germany, where I waited for a freighter to New York.

When I returned home, I needed to complete Grade 13. My girlfriend, Mary Gilmore, tutored me, enabling me to get enough credits for normal school entrance. I then married her.

Due to a shortage of teachers, Mary and I taught in rural schools in Norfolk County for three years before attending Hamilton Teachers' College. When I graduated, I was hired as the principal of a five-room school.

I have been retired for 33 years now. Throughout my life, I have been continually thankful for the tremendous effect that trip to Europe had on my life. The experience changed me from a timid farm lad who grew up in the impoverished 1930s to a confident man who could embrace challenges and change with empathy and understanding. ☘

Fretz and the other members of the cattle crew on the *USL Importer*.



ALWAYS BY YOUR SIDE.

Insurance savings just for you.



CALL FOR A QUOTE
& BE ENTERED
FOR A CHANCE TO

WIN

A \$20,000
CASH PRIZE!†

As we all adapt to the changes necessary due to COVID-19, 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 claim forgiveness

1.855.616.6708

[Johnson.ca/educator](https://johnson.ca/educator)

Mention group code **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. ®™ 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