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features

Power of creativity

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Explore your creativity and discover yourself

Chase your curiosity

Because without curiosity, there would be no creativity



Digi Pub

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letters

Reader letters

Thank you so much for

the summer edition of *eRenaissance*, as well as the hard copy. I found the articles on bone density and brain exercises very valuable and shared them with family and friends. I also love the idea of the long vacations during February next year. We will be looking at them in more detail. *—Trudy B.* (RTOERO member)

When Renaissance arrives,

it may only be in my hands for a few minutes, but it's already connecting me with many minds and hearts unseen. It stirs up comforting feelings of camaraderie, respect and love for the many members hidden in the magazine. It makes me proud to belong to this warm, willing and intelligent group of people promoting solid values, and helping us lead an aging but healthy, productive life, loving and caring for the people around us.

-Champa Nambiar (District 23 North York) I really like the new format and content. -Lorraine Decosse (District 8 London, Middlesex)

It was wonderful to see the continued interest in

the Zentangle(r) method in the summer issue of *Renaissance*. As the first certified Zentangle teacher (CZT) in Canada, I wrote an article for the fall 2011 issue of the magazine. Throughout the years, this method has provided hours of enjoyment, both teaching and for my own practice. As CZTs we were asked to acknowledge that Zentangle is a registered trademark.

—Julie Ough

(District 42 Mainland British

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Stefanie Martin, left, and Danielle Norris, right.

"I am incredibly proud of our editor-in-chief Stefanie Martin and the entire *Renaissance* team. Congratulations on earning the highest international recognition in communications, the Gold Quill Award of Excellence, for *eRenaissance*, our digital publication. The team's dedication and hard work have produced a high-quality magazine that enriches the lives of RTOERO members and older adults across Canada. Well done, team!" *Danielle Norris*

Director, Marketing & Communications and Member Services at RTOERO



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.

RENAISSANCE ALWAYS KEEPS THE ENVIRONMENT IN MIND

Columbia)



Environmental

stewardship is one of RTOERO's main advocacy issues. Responsible use of resources, conservation, and protecting our air, land and water are critical to a sustainable future.

We honour our commitment by printing Renaissance on ethically sourced paper and using plant-based ink to ensure the magazine is produced using materials that are environmentally sound; in addition, more than 10,000 RTOERO members choose to go paperless, receiving only eRenaissance.

Occasionally, we bundle other important information with your copy of *Renaissance*. We use a clear wrap made of a

compostable, 100 per cent biodegradable plant-based substance you can simply toss in your compost bin.

If you'd like to change your *Renaissance* subscription preferences to receive only the digital edition, please email

membership@rtoero.ca and the RTOERO membership team will update your subscription preferences for you.

We asked RTOERO members Dawn Martens and Ruth Yablonsky and illustrator Drew Shannon to share how exploring their creativity helped them learn more about themselves.



DAWN MARTENS

Creativity is the ultimate Zen for me. Whether it's painting or writing or making music, immersing myself in the arts is a contemplative process. I shut out the world and concentrate on what I am thinking and doing. I dig deep into my soul and let the medium speak for itself. (District 13 Hamilton-Wentworth, Haldimand)



RUTH YABLONSKY

Exploring my creativity revealed hidden passions and talents, fostering self-discovery and personal growth. It taught me resilience through setbacks and joy in achievements, unveiling layers of my personality and expanding my perspective. Embracing creativity nurtured confidence, enabling deeper introspection and a clearer understanding of my aspirations and capabilities. (District 16 City of Toronto)



DREW SHANNON

My creativity has helped me realize that everything is a process, and that process is always changing. My art doesn't look the same as it did one, five or 10 years ago, just as I'm not the same person I was. We aren't a leaf going down the river, we are the river.

Illustrator, Spotlight On

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Ready for the next chapter

Reaffirming our commitment to accountability and respect



by John Cappelletti RTOERO Chair

The spirit of Entente

Our proposed new name resonates with members because it fits so well



by Jim Grieve RTOERO CEO

The beginning of a new term for the Board of Directors is an opportunity to bring renewed energy and focus to the challenges of growing and sustaining our membership. It's also an opportunity to reaffirm our pledge to a culture of accountability and respect as we live our mission to be a bilingual trusted voice on healthy active living in retirement.

RTOERO is a much different organization today in purpose than when it began more than 56 years ago, and recent changes have been momentous. For instance, our governance structure has changed to modernize and reflect best practices; we've moved to welcome members from across Canada and to include those from the broader education community.

This evolution is one of the reasons behind the refresh of the RTOERO brand. The process began in 2018 and produced a colourful new visual brand that was well received by members. The second stage of the process is deciding on a new name. That journey began over a year ago and involved a broad consultation with stakeholders. The resulting proposed name is Entente. It was introduced at the Annual Meeting in May and shared with the membership a day later. Next, the approximately 115 corporate members will vote on the name at a Special Meeting in October.

The participatory process that helped create the proposed name Entente illustrates what I've come to appreciate: that members are articulate and thoughtful.

This is my first message as chair and I'm truly thrilled at the opportunity to serve the members of this outstanding organization, especially during these challenging times. My heartfelt thank-you to those who have placed their confidence and trust in me. I look forward to working collaboratively with stakeholders to help build on our collective success and to prepare for future growth. 👺

Stay tuned. John

It's been three months since we unveiled our proposed new name for RTOERO - live at Spring Forum and simultaneously via the web, email and social media. I'm pleased to report that the response to Entente has been as positive as we'd hoped. Members appreciate how this simple bilingual word sums up the spirit of our organization without restricting us to a specific geography or type of member - which of course was the whole impetus behind our search for a new name.

As our new board chair, John Cappelletti, notes in his first Renaissance message, our renaming journey has involved extensive consultations over many months. Now those conversations are continuing as everyone tries out Entente in various contexts, getting used to it like a new set of clothes.

Of course, the name had already proven to be a good fit for our group insurance program. So why not elevate it from our core member offering to our overall brand? We're not the first organization to have this insight. Think of all the companies that renamed themselves after the products that brought them success – think Sony, Xerox, BlackBerry...

To smooth the transition to Entente, we're emphasizing our tagline, "Canada's education retirees," that reinforces who we are. We will also be reminding people that we're "formerly RTOERO" for as long as needed to bridge the transition. And we're ready to launch every imaginable branded item in collaboration with the districts. We just need the official go-ahead from approximately 115 corporate members who'll vote on approving the new name at a Special Meeting – likely in October.

I know some members aren't in love with the new name. But these things just take a little time. I'm confident that Entente will feel more natural as everyone gets used to it. (Remember how we all felt when we first heard "Google"?) As for the status quo, keeping a name that no longer matches who we've become – that's not really an option. I think most of us would agree. 🤣

And agreeing on the way forward is just so . . . Entente. Jim



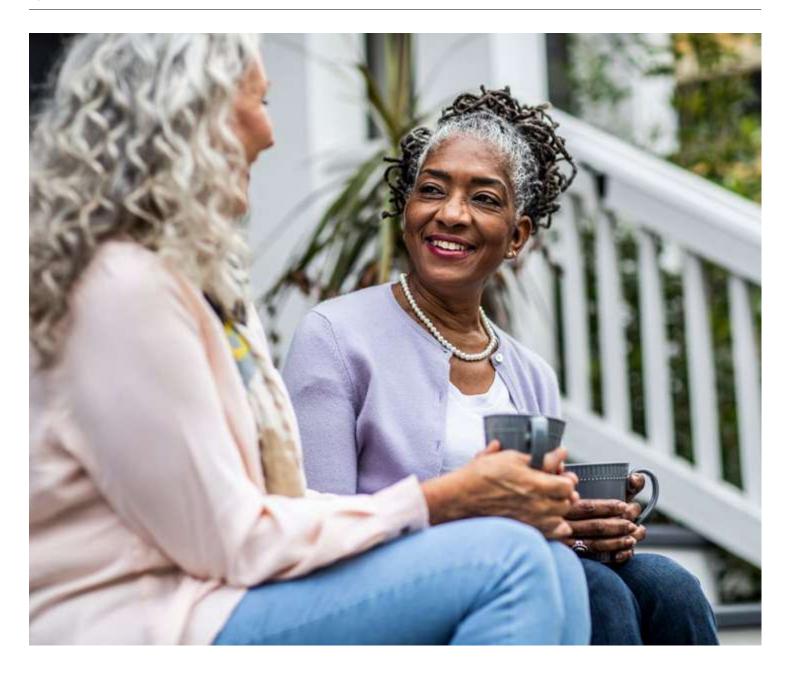
Canada's education retirees

research + action research + action

Loneliness and older Canadians

Social isolation is a public health issue

By Alison LaMantia



Loneliness can feel ... well ... lonely. But it's common. So common, in fact, that the Women's Age Lab at Women's College Hospital in Toronto called it an epidemic in a policy brief released earlier this year. They, along with the Intersectoral Collaboration for Loneliness, a national collaboration of 14 organizations, including RTOERO and the RTOERO Foundation, want Canada to follow the lead of other countries and implement a national strategy to combat loneliness and promote social connections.

"Loneliness is a major contributor to our health and well-being, yet it's within our ability to address. It's modifiable. It's preventable with the right supports and resources," says

Dr. Rachel Savage, a scientist at the Women's Age Lab. "Other regions in the world have taken a much more proactive stance and have made significant investments in addressing this issue."

Canada's lack of a coordinated approach could explain why it ranked last among 11 countries on the 2021 Commonwealth Fund survey when it came to levels of social isolation. According to data from the survey, 39 per cent of Canadians aged 65 and older report feeling lonely at least some of the time. And the rate is higher for women.

"A higher proportion of older women felt lonely at least some of the time – 42.4 per cent compared to 34.2 per cent of men. So we know it's an important issue in older women," Savage

"We need to stop thinking about it as a shameful thing. We all feel and experience loneliness at different points in our lives."

Dr. Rachel Savage

says. "There are a lot of different factors that are probably playing into this."

Among them, women live longer, increasing their likelihood of widowhood and living alone; women take on more caregiving roles, which can be isolating; they're more likely to face financial insecurity; and some of this can be a reporting issue – women may be more likely to acknowledge feeling lonely.

The remedy to loneliness seems simple: It's social connection. But if it's that straightforward, why are we still grappling with loneliness? "A lot of the conversation around loneliness now positions it as an individual problem, which contributes to stigma," Savage explains. "People are often surprised to learn that loneliness is patterned across marginalized populations – people with disability, low income, women, immigrants. And so, some of this has to do with systemic issues and discrimination."

Take income – access to things like hearing aids, transportation or dental care helps us to be included. Life transitions are another significant factor. The death of a spouse, the onset of a new health or mobility challenge, caregiving for a family member, even retirement are life changes that can make us more vulnerable to experiencing loneliness.

Having access to resources to help us during those transitions is essential. Savage and her team want to see expanded strategies and increased investments in social infrastructure and interventions, which, not surprisingly, also means more research.

"We don't really have great evidence on how we can address loneliness, and one explanation is that most interventions take a one-size-fits-all approach," Savage says. "The problem is loneliness is complex. Who we are, where we live, what stage of life we're in all interact in different ways to put us at different levels of risk. There's evidence showing that interventions tailored to populations have the greatest impact."

Savage's team is currently researching an intersectional approach to looking at loneliness for middle-aged and older adults by exploring subgroups like sex, gender, age, disability, income, immigrant status and sexual orientation to inform more tailored approaches that address the root causes.

Knowing that this issue is widespread might offer comfort if you're dealing with loneliness: You aren't alone. It's also important to recognize that loneliness is a natural and appropriate response to challenging circumstances, like life changes, and experiencing it can serve as a reminder to reach out.

"If you feel thirsty, that means you should have water. If you're feeling lonely, it's your body telling you it's time to connect with the people around you," Savage says. "We need to stop thinking about it as a shameful thing. We all feel and experience loneliness at different points in our lives."

RTOERO, with its partners, will continue to advocate on this issue, and individually, we can raise this issue with our elected officials.

But you don't need to wait for a national strategy to take action for yourself and those around you. A good first step is to tell someone in your life how you're feeling, a trusted friend or family member, a healthcare provider or faith leader. If you're concerned about someone else in your life, you could ask them how they're feeling

and try to help them get started with an activity.

"There's a lot that can be done just by being a great neighbour right in your community and supporting people," Savage says. "It's important that we all work within our local spheres of influence and try to reach out to others. We're all in this together." 👙



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Plan your tomorrow today

Thinking creatively beyond long-term care

by **Patricia Ogura**



RTOERO advocates for legislation,

innovation and programs that enable older Canadians to age with dignity and on their own terms.

"On their own terms" means planning ahead and taking control of not just how, but also where we want to live as our needs change, before they do.

All levels of government have been laser-focused on the challenges of current long-term care, and rightfully so. But Statistics Canada (July 2018) estimates that only eight per cent of people age 65 or older live in long-term care residences; 92 per cent live at home and plan to stay there as long as possible.

So it's clear we need to explore other supportive-housing options that will allow older Canadians to age with independence, build and maintain social networks, and have the opportunity to actively engage in making decisions that affect them and their communities.

Aging in place

Aging at home calls for making the changes you will need before you need them. Maybe that means moving to a single-level home – a bungalow, perhaps, or a condo. Does your home accommodate a wheelchair or walker? If not, can you renovate? How close are you to essential services, family and friends? A home safety audit will point out changes that will help prevent falls and other mishaps.

Senior-friendly communities

Senior-friendly services benefit everyone. Working alone or with others, neighbourhood audits identify opportunities such as:

- Safer traffic light systems
- Better street lighting
- \bullet Wider sidewalks for walking devices
- Ramps to public places
- Benches in strategic areas and parks
- Community centres with a range of activities to engage older people

Senior living communities

Traditional senior communities offer private living units with the option of accessing communal services.

Innovations on this basic model may involve ownership or some form of equity. They may be cooperatives financed by non-profit organizations. Or they could be established by corporate, government or private interests.

Some newer examples of senior living models include:

Life lease housing: Usually sponsored by not-for-profit organizations; residents buy interests in the complex and pay taxes and maintenance on their units. Residents enjoy the community environment and advantages of shared services.

Lifestyle communities: Multiresidential models create community around lifestyle interests. Residents tend to own their houses or units. This may include "niche" senior communities who have common values, identities or shared goals.

Co-housing: Seniors organize dwellings of any type or size to provide private and shared areas. The residents control and manage the projects.

Home-sharing: Remember *Golden Girls* and riff on the possibilities of home-sharing!

Long-term care

RTOERO tracks policies governing long-term care (LTC), advocates for residents' rights and facility improvements, and encourages members to do the same. Should LTC become the best and most supportive option, the more we know the more capably we'll navigate LTC systems and shape their future. Touring facilities and understanding policy and wait lists helps us evaluate residences and talk to elected officials about improvements. To learn more about senior living programs and options by region: canada.ca/en/ financial-consumer-agency/services/ retirement-planning/cost-seniors-housing

Health, finances, transportation, safety and other considerations can derail the dream of aging at home. You can advocate to ensure that all older Canadians can live their dream. Learn about RTOERO's advocacy programs and tips for advocating as individuals or groups: rtoero.ca/vibrant-voices

Gut health and well-being

Nurture your gut microbiome and reap big health benefits

by Fran Berkoff, registered dietitian

Simply put, a healthy gut – or gastrointestinal system – ensures that all those beneficial nutrients we plan for every meal are absorbed and used to keep us healthy and energetic.

Enter the gut microbiome, a group of trillions – yup! – of microorganisms, including bacteria, viruses and more, living in your gut.

This diverse community of active microbes helps to fend off illness-causing viruses and guard against many health conditions, including heart disease, certain cancers, diabetes, obesity, depression and much more. Your microbiome also interacts with your immune system, helping to regulate inflammation, and may even influence your metabolism.

A change in the healthy balance of these organisms can contribute to a range of health issues.

Healthy lifestyle habits, including managing stress, getting enough exercise and adequate sleep, can all benefit your gut health. That said, a healthy diet is one of the most powerful tools you have to alter the composition and activity of your microbiome. To begin, here are two terms to make this simpler to follow:

- **Probiotics** are the live beneficial bacteria that live in your gut and help to maintain or improve your microbiome.
- **Prebiotics** are types of fibre that act as food for the beneficial bacteria in your gut.

A diet rich in fruits, legumes, vegetables, lentils, nuts, grains and other plant-based foods, especially those high in fibre, promotes a healthy microbiome. In addition to having both prebiotics and probiotics, polyphenols, fibre and fermented foods also have a role to play.

Probiotics, the good bacteria, are abundant in fermented foods, including kimchi, sauerkraut, kefir, kombucha, miso and tempeh. These rich sources of probiotic bacteria can add to the population of beneficial bacteria in your gut, helping to increase the diversity of your microbiome. If these foods are new to your plate, start gradually. Add kefir to your smoothie or your overnight oats, include sauerkraut (unpasteurized) in a sandwich, scatter kimchi in a rice bowl with veggies, stir a little umami-rich miso into sauces and dressings or sip away on green tea or ginger-lemon kombucha. But remember to check labels to make sure these foods have not been processed in a way that has destroyed much of the probiotics.

Prebiotics act as food for the microbes that live in your gut. Some of the better prebiotic foods are garlic, bananas, barley, Jerusalem artichokes, oats, whole grains, beans and legumes – all feed the probiotics in your gut so they can keep making beneficial bacteria. Eating a plant-based diet rich in vegetables, fruits, grains and lentils is a tasty way to increase your prebiotic intake.

Polyphenols are a type of plant chemical found in fruits, vegetables and many plant foods. Gut bacteria feed on polyphenols and produce helpful substances that may offer protection against cardio-vascular disease, diabetes, certain cancers, asthma, depression and more. Top sources include berries, cherries, red grapes, apples, red cabbage, spinach, onions, kale, broccoli, parsley and soy beans. In addition to these plant sources, the good news is that some polyphenols are also found in dark chocolate, wine and green tea.

Research into these micronutrients focuses on fresh foods, not supplements. Because so many other nutrients are found in fresh foods that have other health benefits, it's best to get them through your diet. And speak to your dietitian or pharmacist before you take supplements that claim to promote your microbiome.

living well: health living well: fitness

Help for aging brains

Multivitamins and diet may protect memory

by Pauline Anderson



New evidence underscores the importance of dietary nutrients in slowing cognitive decline in older adults.

One study, published in the *American Journal of Clinical Nutrition*, showed that older adults taking a daily multivitamin containing more than 20 essential micronutrients had less memory impairment than those taking a dummy pill or placebo.

The research was part of the parent COcoa Supplement and Multivitamin Outcomes Study (COSMOS) that's testing a cocoa extract and a daily multivitamin-mineral supplement for cardiovascular disease and cancer prevention. This current analysis included 573 participants, average age almost 70 years, who were randomized to take the daily supplement or a placebo and completed comprehensive cognitive tests at the beginning of the study and after two years.

After adjusting for age and other factors that can affect cognition, the study found that participants assigned to the supplement group had a modest benefit in global cognition (a composite

of average scores from 11 cognitive tests) and a statistically significant more favourable change in memory over two years compared to those taking a placebo.

Researchers carried out an additional analysis of more than 5,000 participants across three COSMOS sub-studies (the current one used in-person cognitive assessments, while the two others tested cognition using telephone-based and web-based assessments). That analysis showed clear evidence of the benefits of the supplement on both global cognition and memory that may translate to a reduction by two years in cognitive aging.

The results make sense, the authors said. Combinations of vitamins and minerals interact with multiple biologic pathways that support cognitive health, while the study's older subjects are more likely to have nutritional and micronutrient deficiencies that put them at increased risk of cognitive decline.

The authors also note that long-term multivitamin supplements are accessible and have no negative side effects.

The study was unable to determine whether individual vitamins or minerals

in the supplement explain the cognitive benefits. It's also unclear whether supplements other than those used in the study (Centrum Silver) would have the same favourable results.

In addition to taking multivitamins, following the Mediterranean diet also supports healthy brain aging. A lengthy study that used food-intake biomarkers found that older people who adhered to the Mediterranean diet had significantly less cognitive decline.

The study, published in *Molecular Nutrition & Food Research*, included a total of 840 older people without dementia in two centres in France (Bordeaux and Dijon) who provided blood samples at the beginning of the study and completed cognitive assessments at regular follow-up visits.

Previous studies used self-reported questionnaires to examine dietary patterns, which rely on recall. Here, researchers developed a Mediterranean diet metabolomic score (MDMS) based on biomarkers of food-related metabolites in the blood samples, which provides a more accurate picture of food consumption.

The biomarkers provide evidence of adherence to seven key food groups of the Mediterranean diet (vegetables, legumes, fruits, cereals, dairy, fats and fish) that more accurately capture dietary patterns than questionnaires.

The total MDMS ranged from 0 (minimal adherence) to 14 (maximal adherence).

After 12 or so years, a higher MDMS was associated with about a 10 per cent lower risk of cognitive decline in both study samples. This was after considering possible confounders such as demographics (age, sex, race), modifiable risk factors for dementia (diabetes, alcohol intake, smoking status, etc.), genetic factors and medications.

The diet could prevent cognitive decline directly (through the brainboosting power of individual nutrients) or indirectly by reducing other risk factors such as high blood pressure and type 2 diabetes.

PHOTO, SERGII SOBOLEVSKYI



Power up

Get the power and strength you need to stay fit and independent

by **Ylva Van Buuren**Illustrations by **Jori Bolton**

Power training is in the spotlight as one of the most important exercises we can do as we age.

Consider that lifting luggage to an overhead bin, transferring your body from a wheelchair to a car seat, or (heaven forbid) getting to a restroom in time are all activities of daily living that require a burst of power to assist muscles to do your bidding.

"Power is essentially related to our muscles and any activity we're doing with them," explains Liza Stathokostas, interim executive director and research director at Active Aging Canada. "While strength training is very important because you want to maintain or build your muscles, researchers are starting to see, more and more, that a lot of functional activities are more correlated with power. The difference between strength and power is there's an element of speed within how that movement is taking place."

So whether you're using your legs or arms, it's about connecting mind to muscle and making a motor neuron connection, "and you have to practise that," Stathokostas says. Here's how to test your power – and build it up.

living well: fitness

TEST YOUR POWER

Test your power using one of these industry-standard fitness tests developed by Human Kinetics for the *Senior Fitness Test Manual*. Use the sit-to-stand test; if you have mobility or orthopedic issues, use the biceps-curl test. If you have other health issues, speak to your doctor and see a physical or occupational therapist for assistance with your fitness goals.

Do these test moves as quickly as possible while maintaining good form.





1. Sit-to-stand test. Sit on the edge of a chair that doesn't have arm rests and is securely braced against a wall. Cross arms over your chest, rest hands on your shoulders and keep your feet flat on the floor, shoulder-width apart. Set a timer for 30 seconds and count how many times you can stand up and sit down (that move counts as one time).

Results: Men over 65 should be able to do 12 or more; women over 65 should be able to do 11 or more. A lower score indicates a need to power up.





2. Biceps-curl test. Sit comfortably and hold a weight with your dominant arm, arm stretched out long with the palm of your hand facing toward your body. Use a weight that allows you to comfortably do at least 5 to 7 biceps curls, such as a heavy food can or a 5- to 10-pound free weight. With your other arm braced against your body, curl your arm up by bending the elbow through a full range of motion. Return to the starting position – that counts as one move. Start a timer for 30 seconds and count how many biceps curls you can do.

Results: Men over 65 should be able to do 15 or more; women over 65 should be able to do 12 or more. A lower score indicates a need to power up.

BUILD YOUR POWER

These five exercises that mimic the moves of everyday living are creative ways to build power. Stathokostas notes that the key to power training is in the quickness of the move.





WALL PUSH-UPS

Stand in front of a wall with your feet shoulder-width apart and your hands around shoulder height on the wall. Lean forward and bend your elbows while keeping your back and legs in a straight line. Now, push yourself off the wall more quickly than you're accustomed to (this makes it a power exercise). Repeat 2 to 3 sets of 8 to 10 repetitions.





If you use a wheelchair or prefer a chair, do a **triceps press** instead: Sit in a chair with armrests. Hold on to the armrests and straighten your arms, and if you can, lift your body an inch or two off the chair seat. Lower yourself slowly. To make it a power exercise, push up more quickly than you're accustomed to. Repeat 2 to 3 sets of 8 to 10 repetitions.



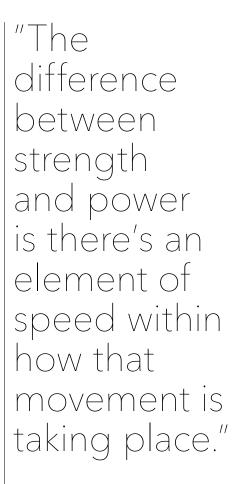
BALL-THROW

You can sit or stand to do this exercise.
Use a soft-sided volleyball-sized or
smaller ball and either throw it back and
forth with a friend or throw it against a
wall (schools often have clear wall spaces
for this type of activity). Throw the ball
as fast as you can to develop power in
your muscles. Repeat 2 to 3 sets of 8 to 10
repetitions – or more if you're having fun!



Lunge around the clock

Stand up straight with feet apart and imagine you're standing in the middle of a clock. Hold on to a walker or chair if that makes you more comfortable. Face straight ahead – that's 12 o'clock – and step out with your right leg to number 1 on the clock, then push yourself back to the starting position. Repeat this move to each number on the right side of the clock: 2, 3, 4, 5 and 6. Switch legs and step out to the numbers on the left side of the clock, starting with 11 and finishing at 6. The power/quicker movement is the push back to the starting position. Repeat 2 to 3 sets on both sides.



Liza Stathokostas



Bug squash around the clock

Stand up straight or sit in a chair. Tap the toes of your right foot to quickly squash a bug on the floor (speed is the goal). Start with your right foot and squash the bug in the direction of the 1 on a clock and return to starting position. Continue to squash the bug toward 2, 3 and then 4, and let your upper body shift as needed in order to aim at the number. Change sides and squash the bug with your left foot at 11, 10, 9 and 8. Repeat 2 to 3 sets on both sides.



Power-building step/wheel-up

Use a step or other platform that you can step up onto (if you use a wheelchair, use a short wheelchair ramp). Stand tall with arms at your sides and step up quickly, leading with your right foot, then following with your left. Pause and return to starting position with less speed. Repeat 8 to 10 times. Change sides and step up leading with your left foot, then following with your right. Repeat 2 to 3 sets on both sides. If you are using a wheelchair, to start roll the wheels forcefully and quickly to get to the top of the ramp. Pause and passively roll back to starting position. Repeat 2 to 3 sets of 8 to 10 repetitions. 🥞



living well: wellness living well: wellness

The creative mind

Get in the flow and reap wellness rewards

by **Brooke Smith**



Getting in touch with your creative side is a path to wellness. Research has associated creativity with positive emotions, reduced stress and anxiety, and fewer symptoms of depression. It has also helped those who have experienced trauma reduce shame and anger.

But what does "creativity" mean?

"I define being creative as being in touch with your inner wisdom, your intuitive sense of the world, and setting your rational mind to the side," explains Rebecca Hass, a Métis maker, creative coach and singing storyteller. "A creative mind is really a place where we're centred and where we trust ourselves."

And the first step? Do something for you, privately, Hass says. "It's not acquiring a new skill set. We don't have to get better at it; we just do it because we enjoy it." And if you do something you enjoy, you're going to feel better, right?

Research has associated creativity with positive emotions, reduced stress and anxiety, and fewer symptoms of depression. It has also helped those who have experienced trauma reduce shame and anger.

So, consider these do-it-for-you activities:

- Grab paper and pencils or paints and explore your inner Picasso. Research shows that drawing and painting relieves stress and depression. It has also been linked to improving memory in older adults and reducing cognitive decline.
- Singing or even listening to music increases the levels of the natural hormone oxytocin, which "has an important role in many human behaviours and social interactions," according to the Cleveland
- Dancing is good exercise, but research has shown that it also helps to relieve anxiety and can lower the risk of dementia in older adults.

But creativity isn't limited to the arts. "It's not just an easel and paints and going to a class," Hass says. "It exists in so many ways, and that's a beautiful thing for people to think about, how they're naturally creative."

"The way you drink your coffee or read the newspaper is creative. The mug you choose out of the cupboard, the pair of socks you put on in the morning... these are all creative decisions," she adds. "The more people explore creativity, the more they're happy with what they're creating. I like the thing I made. I like the cake I baked. I like the way I made the living room look," she says.

One issue with creativity is that it has been "stuck" in a place where someone else decides if something you made or did is good or not, Hass says.

Hass points out that we go through our lives with a rational mind. "That's very judgmental. We spend a lot of time in our minds thinking we're not good enough, we don't know enough, things are right or things are wrong. That's a really difficult self-punishing space," she says. "If you let go of the sense of creating something to be judged – whether you're setting your table in a way that makes you happy or redesigning your living room - there's this beautiful open space where everything is good and you can trust your ideas and what you're thinking about and what you're feeling. Creativity is a beautiful place to come to."

Hass says creativity puts us in touch with big-picture thinking. "A lot of our lives we are in the weeds, trying to make micro decisions. But when you make space, you lose all sense of time. You're just in a flow; you're in a stream where everything is possible." Psychologist Mihaly Csikszentmihalyi calls this the flow state – when you're really focused on an activity and you lose all sense of time. In this flow state – sometimes referred to as being "in the zone" – you are mindful and relaxed. You feel positive.

"That place of flow and openness, where you're just following an intuition, that's where great epiphanies come from," Hass says. "In the end, I think creativity just actually breeds inner confidence, and that's why it makes people feel better because you learn to trust."

THE Cs HAVE IT

Everyone is creative in some way, but that creativity is not the same. James C. Kaufman, a professor of educational psychology at the University of Connecticut's Neag School of Education, explains the 4-C model of creativity. Where do you fit on the scale of creativity?

Mini C: "You have an insight or an idea and maybe you don't share it with anybody," Kaufman explains. "But it doesn't matter as long as it's meaningful to you."

Little C: You begin to share that creative venture, and others (like your community or friends) recognize it as being creative. For example, selling candles you made at a craft market.

Pro C: You are now at the expert level. For example, your book is published or your art is displayed.

Big C: Your creativity outlives you and future generations. Think of the works of Shakespeare or Mozart.

Not a pro C or big C? Don't worry. Mini C and little C are just fine. "These Cs may not necessarily impact the world," Kaufman says, "but they may impact the creator as a whole."

Power of creativity

You'll improve your life - and maybe the world

by **Stuart Foxman**

ife is about meeting challenges. Often, those challenges are mundane, like what to make for dinner when your fridge is half empty. Others are fraught, like resolving family squabbles. Some are about personal well-being, like squeezing more fitness into our schedules. Many concern our collective well-being, like prospering in a fast-changing economy or making communities more livable. And still others have confounded humanity for generations, like ending global conflicts or stemming the impacts of climate change.

Those challenges are dilemmas of vastly different magnitudes, but they demand the same approach to solving them: creative thinking.

Creative thinking is the key to making our lives, the lives of those

around us, and our world better. So how can we foster more creativity? Fostering creativity is one of the central issues of our day. In education, creativity is among the 21st-century learning skills. And last year, the World Economic Forum reported that 73 per cent of organizations surveyed called creative thinking the most important skill for workers ahead of things like technological literacy, agility and motivation.

An RBC report called *The Coming Creativity Boom* said that whether in the studio, laboratory, classroom or boardroom, "creativity is the new 'it' skill."

Creativity is foundational for how we enrich our lives, says the Canadian Network for Imagination and Creativity (CNIC). The national network - initiated in 2020 by representatives from Simon Fraser University, the University of Ottawa and the Atlantic Centre for Creativity – aims to promote creative thinking in all fields of endeavour.

Many people don't recognize their creative capacity or feel especially creative, says Alexis Milligan, a Dartmouth, NS, artist and a member of the CNIC steering committee. One reason, she says, is that we associate creativity with the arts. We see someone who can play an instrument, paint or do a craft and feel that we're not creative like that. "We're trying to investigate the perceived barriers in what is creativity, how we access it, and this feeling that it's beyond me," she says.

Songs, paintings and novels are creative outputs, but so are products, processes and theories. Artists are creative, but so are scientists, engineers, teachers, healthcare professionals, service personnel, construction workers . . . and so are all of us in our daily lives.

We're wired for creativity

In a study published in the journal NeuroImage, having creative insights triggered the same reward system that lights up when we eat a favourite food or experience other pleasures. Those feelings encourage the pursuit of other novel ideas. Evolution has primed our brains for it.

"Humans are inherently creative," says Lorena Escandón, an assistant professor of creative industries at Toronto Metropolitan University. Her courses meet at the intersection of innovation, creativity, technology and entrepreneurship. "We use creativity every day but don't always call it that. Creativity is an ability to engage with information, push the knowledge and break paradigms."

problems, even ones we didn't know existed. It's about learning from the understanding we possess and experiences we've had, bringing our knowledge into a new context and turning imagination into reality.

Albert Einstein once said, "I am enough of the artist to draw freely upon my imagination. Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world." We're not all Einsteins. But we're a species capable of looking at or producing things in entirely new ways. So we're all, as even a theoretical physicist called himself, artists.

To Milligan, who hosts a podcast called *Finding* Creativity, we have to get around the fear that there's only one right answer and we're going against the flow.

Organizations nurture creative thinking by encouraging collaboration, embracing diversity, rewarding staff for their ideas, and providing ample time for brainstorming and experimentation.

In our own lives, we can promote creativity too. These six habits can help:

- 1. Explore diverse experiences. Any will do, from travel, to trying new hobbies or activities. to eating new foods, to having conversations with people from a variety of backgrounds. The idea is to leave your comfort zone and expose yourself to new cultures, perspectives and understandings.
- 2. Broaden your knowledge. Curiosity breeds creativity. Whether through books, classes or just asking a lot of questions, keep learning. Expose yourself to ideas and topics beyond your usual areas of interest. That helps you to discover, challenge conventional wisdom and set aside your own assumptions.
- 3. Keep an idea journal. Capture your thoughts, ideas and observations. You can revisit them to inspire you and make connections that you maybe didn't notice before.
- **4. Daydream.** In a study published in the journal Neuropsychologia, researchers used an MRI to measure the brain patterns of participants and had them complete a questionnaire about how much their minds wandered in daily life. Those with higher levels of daydreaming scored higher on intellectual and creative ability. So meditate, practise mindfulness or just drift into a dreamlike state and let the ideas flow.

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- **5. Don't judge yourself.** Creativity is play. Whether you're learning the piano or thinking off the top of your head, just explore. Your blunders or wacky ideas are part of the creative process. It's the missteps and wrong turns that lead us on new paths. Many renowned creators and ideas were spurned at one time, from the Beatles (Decca Records passed on them) to the theory of evolution.
- **6. Spend more time outdoors.** A study in the *Journal of Environmental Psychology* suggested that experiencing nature can spur creativity. That's because we toggle between noticing our surroundings and letting our minds wander. The researchers said that these shifts "enable patterns of cognition that act in complementary ways to promote both the controlled attention and flexibility required for creativity." So walk in the woods, head to the shore, garden or do whatever it takes to get you into the great outdoors.

Work for your eureka moments

Creativity sometimes emerges as a sudden insight or discovery, which can make it appear out of reach. It seems magical. Yet these moments are bred from the stew marinating in our brains. They're the mix of all the facts, information, skills and perspectives at our disposal, which is why we need to gather more and more of them.

"Everyone is a result of their life experiences. You are unique, and whatever idea you have is unique," Escandón says.

More than 2,200 years ago, a Greek ruler named Hiero had a problem. A goldsmith gave him a votive crown for a temple, and Hiero suspected he had been cheated out of some of the material. It had been impossible to measure the volume of an irregular object, like a crown, with any precision, so Hiero asked Archimedes, a local scholar, to figure out a solution.

One day while entering a bath, Archimedes noticed the water rising. With the crown problem on his mind, he grasped that the volume of water displaced must equal the volume of what was submerged. That meant he could use water displacement to measure the mass of the gold. He shouted, "I have found it!" or, in his tongue, "Eureka!"

His discovery didn't come out of the blue. As a mathematician, physicist, engineer and inventor, Archimedes drew upon his full body of knowledge. And we all can.

Once, creativity was thought to be the domain of divine inspiration. Even the arts weren't always seen as an example of human creativity. Plato said that painters didn't make anything – they merely imitated. In ancient Greece, the Muses were the goddesses of the arts and science, considered the sources of knowledge and inspiration for poetry, music, pantomime, dance, literature and astronomy.

Now we know we can all be in charge of our own creativity – our often hidden potential. "You have it and can use it for things you have to solve in your everyday life," Milligan says.

You just might find a time-saving hack for a household chore, new ways to organize your kitchen, a different method of playing your favourite sport, and a terrific idea to raise funds for a charity where you volunteer.

Or together, we might even come up with novel solutions to the great social challenges of our time.

Without creativity we don't have progress – in our homes, offices or institutions. The muse will strike and we'll shout, "Eureka!" after we've put in the time to nourish our creativity.



WILL AI REPLACE HUMAN CREATIVITY?

Five years ago, a group of computer scientists, musicologists and music historians teamed up to finish Ludwig van Beethoven's 10th symphony. The composer had left only a few sketches of it behind. The team taught an artificial intelligence (AI) tool all of Beethoven's works and his creative process. And in October 2021, 194 years after he died, his completed symphony was performed in Bonn, Germany.

Al technologies can generate original music, videos and photos on demand. At the Massachusetts Institute of Technology, researchers used Al to discover a class of antibiotics. And there are debates about whether Al can hold patents on inventions.

So will AI make human creativity obsolete? Not likely, says Lorena Escandón. "It's a new tool that will help us prototype faster. I think it's exciting for creativity."

Last year, the World Economic Forum reported on how AI can support creativity by recognizing patterns in large data sets, analyzing huge volumes of information (filtering, grouping and prioritizing) and predicting outcomes. That will help innovators to develop new hypotheses, identify associations between data (even if they seem unconnected) and guide experimentation.

Any innovation can seem threatening. Especially one that feels like human intelligence without human will or morals. Jobs will change and many will disappear, as has always happened with new machinery. Perhaps we'll see a fusion of human and Al creativity. As an article in *Harvard Business Review* noted, "Generative Al's greatest potential is not replacing humans; it is to assist humans in their individual and collective efforts to create hitherto unimaginable solutions."

PHOTO, VICTOR DE SCHWANBERG



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discover yourself

by **Sue Horner**

Creativity is a way of living for Deanne Fitzpatrick, who has a rug-hooking studio in Amherst, NS. Although she is an artist herself, she hates when people say, "I'm not creative" and is adamant you don't have to be "artistic" to be creative.

"Scientists are creative, mathematicians are creative, carpenters are creative," Fitzpatrick told the hosts of the Finding Creativity podcast hosted by the Atlantic Centre for Creativity (atlanticcentreforcreativity.com). "Creativity is about thinking, then doing. Mindset is huge."

feature the power of creativity



(District 17 Simcoe County) agrees. She has a home studio in Alliston, Ont., where she paints and does glass arts and pottery. "I encourage people to pursue the arts," she says. "You might be surprised that you have latent talent, and there is a whole world beyond teaching

Diane Hoondert

that can be as rich as you want."

While she was teaching, Hoondert occasionally sketched to illustrate something for her students. She took pottery classes in the early 1970s, hand-forming clay, learning glazing techniques and later learning to "throw" clay on a pottery wheel. Classes in stained glass followed in the 1980s, which led to glass fusing – cutting and layering pieces of glass before firing in a kiln.

After Hoondert retired in 2001, she took courses in sketching and became intrigued with acrylic painting. That led to watercolour painting when she found an instructor near a previous home in Florida. "That teacher always encouraged the students to enter competitions, and I finally did towards the end of a fourth year studying," Hoondert says. She was honoured to win "best in show" with a vividly coloured scene of three Muskoka chairs on a classic wraparound porch. She has continued to paint and exhibit through art communities in Florida and Alliston.

Besides finding an outlet for creative expression, Hoondert's activities have allowed her to meet "a great corps of people who enjoy the same kind of pursuit."

Above: Diane Hoondert with two fused glass pieces.

Right: Amanda Eason with two of her costumes.



Amanda Eason (*District 34 York Region*) has a creative outlet that reflects family talents. Eason's grandmother was a dressmaker in her native England and sewed semi-professionally after emigrating to Canada. "I've always sewed, too, after she helped me when I got my first sewing machine at age 16," she says. Eason made her own wedding dress and her bridesmaids' dresses and later crafted dance costumes and a wedding dress for her daughter. Now? She designs and sews opera and theatre costumes.

Eason taught 27 years of high school band, so she was always the one organizing groups of students to attend musical performances such as opera. After Eason retired in 2004, Opera York asked if she'd like to help them, and she found her perfect role as costume designer. She also became a costume designer and wardrobe mistress for a local theatre group, taking over from a woman in her 90s.

While costumes for a production are usually set in a specific period, Eason adds her own creative interpretation. "You research the era and may start with a pattern, but then you alter it because it's never what you want," she explains. It can take two or three full days to make a period gown, and the opera may have 40 people in the cast. The show might also need extra creativity – for example, coming up with a sack that seems to hold a body but allows the actor to breathe – as well as basics like curtains and tablecloths.

Eason stores her creations in her temperature-controlled basement rec room, along with hats and small props like pocket watches.

While two or three shows a year keep her busy, summers are usually quiet for local theatres, so Eason has time to travel with her husband. She's also found a whole new circle of friends, including amateur singers and artists.

Eason believes in the power of the arts, especially for students. "Whether it's music, theatre or painting, a creative outlet is so important to help students be well-rounded. When they go for a job, it goes beyond a math score; it's what else they do to be a complete person."



lan Downie (District 15 Halton) is also pursuing a creative outlet that began when he was young: woodworking. Starting with a sled for tobogganing he built when he was a kid, Downie went on to build a canoe as a teen and a kayak as a young teacher. He enrolled in classes in wood turning (shaping wood with a lathe) in the early 1970s and woodworking at a local high school when he retired in 1987.

After moving from a house in Ancaster to an apartment in Kingston last year, Downie now creates in two woodworking shops. One is in the basement of his apartment building and the other in a nearby seniors' centre. His art of choice is segmented polychromatic bowls, which use a variety of small pieces of wood fitted to form different patterns. He's devised some of his own patterns but isn't embarrassed to say he copies other designs.

At 95, Downie also recently wound up his other creative pursuit of acting in plays, films and commercials that followed his retirement. "Acting is perfect for someone who wants to do something creative," he says. "You might do one gig and then be off for a week or two, then another and be off for a month. I've had some wonderful experiences."

Left: Ian Downie holding a small segmented polychromatic potpourri bowl.

Right: Ruth Yablonsky with a stained glass piece.



Ruth Yablonsky (District 16 City of Toronto), too, borrows from other art to create her designs for embroidery, stained glass, mosaics and fused glass. Her training in embroidery and hand stitching began with a weekly class when she was in grade 5. In grades 7 and 8, Yablonsky learned how to sew and create patterns. Over the years, she explored new creative pursuits, taking introductory courses and then more advanced lessons.

She's embroidered pillow covers with intricate stitching for all 10 grandchildren, with their names, images of a special interest like sports, and some reflection of their Jewish heritage. She took up stained glass, making napkin holders and ornaments as well as window hangings that reflect the grandchildren's interests. She created mosaic frames for windows or mirrors. And lately she's learned how to mould and shape glass that's fused in a kiln, making pieces like spoon rests.

Tapping into her creativity has enriched Yablonsky's life, she says, and also led to an unexpected friendship. "Meeting once a week to work on our stained glass led to a close friendship with a former student," she says.

We asked RTOERO members: Do you have a space in your home that you use for creative activities/hobbies?

"I have my own sewing room, which is solely for my quilting and sewing. I love that all my tools are handy and I can design the space to suit whatever project I'm working on."

-Sherri Richardson (District 17 Simcoe County) "I use a spare bedroom as a den and to work on photography."

-John Nador (District 20 Frontenac, Lennox & Addington)

"I don't have a special room for my things - I have my house! I have knitting projects in the family room and hidden behind furniture in the living room, yarn in boxes in the basement, art supplies in the basement, my piano and guitar in the living room."

-Diane Devey (District 24 Scarborough and East York) "My kitchen table, in the corner of my kitchen, has become my craft table. It's organized chaos. I enter my own little world there, trying to learn and improve on my skills and feel creative."

—Judy Wedeles (District 15 Halton)

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the power of creativity feature



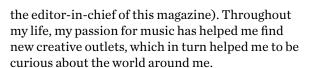
Because without curiosity, there would be no creativity

by **Erin Pehlivan**

My mom, a now-retired artist and creative, fostered my interest in the arts, teaching me how to draw, craft and sew. Nowadays, my creativity mainly shows up through writing, but recently, I started practising bass guitar. It started when Jamie, my husband and a bass player, taught me the melody to "Seven Nation Army" by the White Stripes.

I was hooked.

To say I love music is an understatement; going to local shows with friends is how Jamie and I met (fun fact: It's also how we met Stef Martin,



Humans seek meaning, and the more answers we find, the more satisfied we are. We're fascinated by the future and new possibilities, we're natural explorers, and ultimately, we're motivated learners because we need to survive.

If you long to get back to your true self, follow your natural curiosity. "Curiosity has us fascinated by a topic and wants us to research and learn about it," says Krista Kankula, a creativity coach and workshop facilitator in Dutton, Ont. "That new learning and information can lead to solving problems, having a new insight or thinking about things differently."

In other words, being creative.

Curiosity leads to new ideas, says Michele Cipressi, a "creative depth" coach from Grand Forks, BC. And new ideas are the gateway to discovering your passions – your creativity – which Cipressi defines as "transforming your ideas, imaginations and dreams into reality."

Some studies show that curiosity leads to cognitive growth: The more curious your brain is, the more active (and smarter) it becomes. Other studies show that curiosity affects memory. When research participants were curious about a fact, they were 30 per cent more likely to recall it. This corresponded to heightened levels of dopamine in the brain, which is associated with reward and the enhanced formation of new neural connections. Curiosity seems to prepare the brain to absorb important information, resulting in a more stable memory.

Curiosity also increases our development and the ability to iterate. "In education, greater patience and prolonged engagement are likely to lead to extended research, deeper learning, and understanding. Curiosity is a strong predictor of academic success," according to a 2022 Duke University study.

Fear, overthinking and even too much discipline can hinder curiosity and creativity. Be aware of your feelings, feel free to experiment, and embrace uncertainty and imperfection. "Creative blocks exist for a lot of reasons," Cipressi says. "We all have an inner critic. It can be an internalized parent who told us not to dilly-dally or make silly paintings when we should be doing homework. We have to unpack these unhelpful messages as adults to recover our creative selves – through therapy, coaching or group programs."

Can you teach yourself to be more curious and ultimately lead a more creative life? You sure can.

Somewhere along the line, we quashed our childlike wonder. Next time you're in a conversation, give space to the person you're speaking to. Let them share their story, but don't be afraid to gently explore. Approach conversations with humility and empathy by asking questions that begin with "What if...," "I wonder why?" or "How does that work?"

Meditation and rest regulate our nervous systems, which boosts creativity. Cipressi recommends "natural bodies of water, canoeing – any activities that create peace and relaxation." She adds, "Sometimes I think we're not connected to our creativity because we're just darn tired. Sometimes we need a reset."

Explore what interests you. Cipressi embraces micro-movements: "If it feels daunting to create a picture, break it down and just make marks on paper." Elizabeth Gilbert, author of *Eat, Pray, Love* and *Big Magic*, says that interests like gardening or cooking can evolve into passionate pursuits and unexpected sources of inspiration.

Cipressi adores *The Artist's Way*, by Julia Cameron, a book many swear by when they're in a creative rut. Try the daily morning pages – three pages of stream-of-consciousness writing – to express yourself before settling in. Schedule a weekly artist's date by setting creative time in your calendar to walk and photograph your surroundings, visit a museum, shop for supplies, watch a film or create a vision board. The options are endless.

Connect with other creatives in your community. "Our curiosity leads us to other people. Find a group online, or gather for workshops or meet-ups," Kankula says. "You can't help but want to create when you're around others who also want to create."

Dorothy Parker once wrote: "The cure for boredom is curiosity. There is no cure for curiosity." Many studies have found that allowing your mind to drift can enhance brain function. When we discover an intrinsically rewarding, immersive activity, we reach a flow state (being "in the zone"), which can improve our energy and focus. "Having time to play is important, where you're doing an activity with no outcome or goal," Kankula says. "Think about what activities feel playful to you. When you were younger, what were you drawn to? What did you get lost in doing?"

Without curiosity, there would be no creativity. Without creativity, there would be no humankind. As for me, I'll be noodling on bass every week. I've carved out time to play and learn from Jamie, who's been generous enough to teach me some basics. While I picture myself as a musician in some famous band down the line, I'm playing bass for now for pure joy.

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Eco-adventure in Costa Rica

With its white- and black-sand beaches, misty cloud forests and exotic wildlife, Costa Rica delivers one natural wonder after another

by **Doug Wallace**

Communing with nature

in Costa Rica is filled with wildlife safaris, parkland adventure and water sports galore, bundled within a thriving tourist infrastructure.



Pacific beach-town bliss

If beach bumming is on your to-do list, there are ample options, particularly on the Pacific coast in Guanacaste Province. The little beach towns that dot the shoreline are filled with water-sports activities and tours, beach bars to prop up and condos to rent. Health and wellness is a huge part of life in Nosara, an upscale but not fussy community noted for a retired crowd that comes for the range of amenities and the biodiversity.

Taking it up a notch, the pedestrianonly town of Las Catalinas looks like it's hundreds of years old – and yet it was built in 2006. This compact, walkable town is an example of new urbanism; the design and architecture are focused on community. European and Latin American colonial styles blend around quiet courtyards, stone stairwells, fountains and ivy-covered walls. It's like a big neighbourhood of stately villas and apartments to rent, plus the central Santarena Hotel – a gathering point. The nearby 400 hectares of protected forest is connected via a single-track trail system, so bring your hiking boots.





The healing power of nature

Guanacaste's Nicoya region is a hub for heading into the rainforest. It's also one of the world's few Blue Zones – areas where people seem to live longer, thanks to factors like a vegetarian diet and a focus on community.

Costa Rica's different ecosystems provide habitats for more than 900 species of birds, many of which are migratory. A visit to Rancho Humo Estancia, a private ecological reserve near Palo Verde National Park, yields dozens of bird species in its surrounding wetlands, including herons, storks, gulls, egrets and ibises. The north of Guanacaste delivers even more ecosystems, along with forest trails, rocky canyons and winding rivers. Tradition rules at places like Hacienda Guachipelin at the edge of the Rincón de la Vieja National Park, a ranch compound noted for its adventure activities like rock climbing, river tubing and horseback riding. This is also where you can take the healing waters of thermal hot springs and spa mud baths at nearby Rio Negro Hot Springs, thanks to a 9,000-year-old volcano.

TOP PHOTO, COURTESY OF EXCLUSIVE RESORTS



The parkland reserves

The resort district of Manuel Antonio on the south coast in Puntarenas Province is one of the best-known parts of Costa Rica, popular and safe, with lots to see and do. Visitors enjoy pristine beaches and lush jungle, thick mangroves and countless waterfalls, much of it within Manuel Antonio National Park. The biodiversity of the flora and fauna is not just a catchphrase here: Expect monkeys, sloths, coati, armadillos, deer, iguanas and so many exotic birds like toucans and macaws they will seem commonplace.

The town of Quepos is the hub, with its own airport if you don't plan to drive the three hours south from San José. Lots of little red taxis can get you from point A to B. When you're not lying in a hammock or sipping a fruity drink at one of the numerous beach bars, you're out sailing and snorkelling, hiking or ATVing through the jungle, kayaking or boating – maybe even skydiving! Excursions can also include a visit to the Greentique Wildlife Refuge to see its butterfly atrium and crocodile lagoon, or to Tortugas de Isla Damas to assist with the release of baby sea turtles.

The Caribbean lifestyle

The east coast of Costa Rica is the real jungle deal, Limón Province dishing up authentic rainforest experiences and incredible beaches where development is restricted, promoting a very natural environment. The community of Limón – also sporting its own airport – comes through with Afro-Caribbean cultural heritage and a laid-back surfing vibe. Be warned that there is more rainfall and humidity here, with the driest months being February, March, September and October.

Visitors to the town of Cahuita on the Caribbean coast will find almost 250 hectares of coral reefs teeming with more than 400 species of fish. Hike in the mountains at nearby Cahuita National Park and see monkeys, sloths, birds and more. A trip north to Tortuguero National Park brings a nighttime turtle-egg-laying experience. Puerto Viejo, right on the beach, offers great live music, plenty of adventure activities and lots of water sports. And just north of the Panama border, Punta Uva, undeveloped on purpose, is home to rare butterflies, soothing waterfalls and a jaguar rescue hospital.



renaissance sales

Finding the right cruise

"We've always been intimidated by big cruise ships - with the crowds and the waterslides and the racetracks. What are the alternatives?"



Cruise ships these days are trending smaller and becoming more intimate and more varied.

Small-ship adventure cruises are good for active travellers: You spend most of your day kayaking or trekking through rainforest, soaking up Indigenous cultures and watching out for wildlife. Itineraries target conservation areas and local communities but let you loose in the old towns' cobblestone streets as well.

European river cruises sail you past some of the most incredible scenery with fewer than 200 other guests. You settle into sumptuous digs and float off down the Rhine or Rhône or Danube, indulging in all-inclusive everything, including guided shore excursions, e-bike tours and special concerts and parties. The stops in the little towns along the way are true magic.

Polar expeditions will zip you through

ice-filled bays and fjords in a Zodiac boat, and you'll hike the tundra and isolated shorelines on the lookout for wildlife – the ubiquitous penguins in Antarctica and the elusive polar bear in the Arctic. These voyages are also perfect for nerding out on all the zoology, geology, oceanography and climatology that goes with them.

Tall-ship sailing embraces the spirit of the early sailors on board, ferrying guests to glamorous coastal cities and exotic islands. You explore hilltop fortresses, wander through quaint villages, ogle yacht-filled marinas and climb to the crow's nest.

Don't discount the larger cruise ships, though. Many of the new ones are offering opportunities like culinary enrichment and augmented wellness programs while upping their sustainability game at the same time.

HOW TO NAVIGATE CONNECTING

I'm seriously anxiety-prone, so "I hope I make my connection" just doesn't wash with me. Here are my best tips on connecting flights:

- Never buy two separate tickets. Book your two flights on the same ticket with the same airline. That way, if bad weather or technical difficulties come your way, the onus is on the airline to get you where you're going.
- Connecting flights are made more efficient with carry-on bags, particularly if your connection is tight. Be sure that any checked bags are checked all the way through to your final destination.
- Allow for at least 90 minutes to make a connecting domestic flight and at least 2.5 hours for an international flight. The extra time allows for busy airports with equally busy customs halls.
- Never assume you're going to waltz from your arrival gate to the next departure gate. Dozens of things can get in your way: a terminal change, 45 minutes of walking, a surprise security checkpoint, baggage claim and recheck, just to name a few.
- Book a morning flight, so if there's a problem, you have the whole day to iron it out. And never book the last flight out of anywhere. Even something as simple as lightning can see you checking into a one-star airport hotel for the night.
- Opt for connecting cities that have the best weather. During the winter, for example, you may prefer to fly through Miami rather than Chicago.



Doug Wallace
Editor & publisher,
TravelRight.Today,
and your in-the-know
friend for travel tips
and trends.

TOP LEFT PHOTO, ANNA HENL

A is for apple

Creative ways to enjoy fall's favourite fruit

by Elizabeth Baird

There are four seasons in Canada:

winter, spring, summer and apple season. While we do have locally grown apples pretty well throughout the year, there's nothing to match the pleasure of biting into a juicy September McIntosh – a bit tangy, eh? Or appreciating the sweet notes of a Gala or Honeycrisp. For the baker, now is the time to enjoy a choice of the perfect cooking apple: Northern Spy, Golden Delicious, Idared and more. In the recipes I have noted apples I prefer, but don't hesitate to taste around.

And lovely as they are in a fruit basket, apples keep their crunch better in a perforated plastic bag – in your crisper.

VELVETY BUTTERNUT SQUASH AND APPLE SOUP

Two stars of the fall harvest - butternut squash, the easiest squash to pare and cube, and apples like Canada's McIntosh. The "Mac" is a colourful and crisp dessert apple. When cooked, Macs break down into a smooth sauce.

2 tbsp (30 mL) canola oil 1 large onion, chopped

2 large cloves garlic, chopped1 1/2 tsp (7 mL) mild curry paste or powder

1/2 tsp (2 mL) pepper 1/4 tsp (1 mL) salt

6 cups (1.5 L) cubed, peeled butternut squash

- 1 1/2 cups (375 mL) cubed, cored and peeled apples
- 3 cups (750 mL) vegetable stock 1 tbsp (15 mL) grated fresh ginger root, optional
- 1 can (400 mL) coconut milk, well shaken

Garnish: Hot sauce Thinly sliced or diced apple with skin



In a heavy-bottomed pot, heat the oil over low heat. Stir in the onion, garlic, curry paste, pepper and salt. Sweat the aromatic onion mixture, stirring every few minutes, until onions are translucent, about 10 minutes. Add the squash and apple, stirring them well.

Stir in the vegetable stock; bring to a boil. Cover, reduce the heat, and simmer until the apples and squash are very tender. Stir in the ginger, if using. Ideally let the soup cool down for 15 minutes, then purée with a handheld blender right in the pot. Or, transfer to a stand blender to purée the soup. Lots of options, such as pressing the soup through a food mill.

(Make-ahead: Let cool completely. Cover and refrigerate for up to 3 days. Reheat to continue.)

To serve, stir in the coconut milk and heat to steaming. Taste, adjusting seasoning or liquid the way you like. Over each bowl of soup, give a sprinkle of hot sauce and add a spoonful or two of diced apple for crunch.

Makes 6 to 8 servings.

Tip: The soup is vegan. If this is not a preference, replace the canola oil with butter, the vegetable stock with chicken stock, and the coconut milk with a light cream or more stock of your choice.

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life: food



FALL BEET AND APPLE SALAD

The sweetness of beets alongside a tart apple, the tenderness of beets alongside a crisp apple, the colour-forward of traditional red or golden beets compared with cool apple shades. A great combo. If you can, use crunchy locally grown Cortland, Granny Smith or Golden Delicious.

- 3 medium beets, red or golden varieties
- 2 large apples
- 1 tbsp (15 mL) fresh lemon juice 2/3 cup (160 mL) thinly sliced tender celery
- 2 green onions, thinly sliced
- 1 tbsp (15 mL) chopped fresh dill Chopped roasted pistachios or slivered almonds

Dressing:

3 tbsp (45 mL) canola oil 1 tbsp (15 mL) apple cider vinegar 2 tsp (10 mL) Dijon mustard 1/4 tsp (1 mL) each salt and pepper

Trim off beet leaves. (Save them to steam, like spinach or Swiss chard, for a supper side dish.) Scrub beets; cook, covered, in boiling salted water until tender and skin slips off when gently prodded by a paring knife, about 45 minutes. Let cool and peel. Cut into 1/2-inch (1.5 cm) cubes; set aside.

Meanwhile, tend to the apples. Core, peel if desired, and cut into cubes, similar in size to the beets. In a bowl, toss apples with lemon juice, celery, onions and dill.

Dressing: In a bowl, whisk together the oil, vinegar, mustard, salt and pepper. To serve, scoop about a quarter of the apple mixture into shallow salad bowls. Top with a quarter of the beets. Drizzle the dressing over the beets and garnish with nuts.

Makes 4 servings.

CHICKEN WITH APPLE WEDGES AND A WHISPER OF CINNAMON

Cinnamon is not your usual spice with chicken but a nice surprise, especially with sweeter apples like Honeycrisp or Golden Delicious. The pan juices and thighs, always juicier and more succulent than chicken breasts, pair nicely with a side of baked or mashed white or yellow potatoes, sweet potatoes, even rice.

4 chicken thighs, skin on, boned, a little over 1 lb (450 grams)

1 large onion, peeled

1 large apple, halved and cored but not peeled

2 tbsp (30 mL) all-purpose flour 1/2 tsp (2 mL) cinnamon

1/2 tsp (2 mL) dried thyme leaves

1/4 tsp (1 mL) each salt and pepper 2 tbsp (30 mL) butter or canola oil 1 cup (250 mL) chicken stock

2 tbsp (30 mL) apple cider vinegar

Trim off any excess skin and fat from the thighs; set thighs aside. Cut the onion into 8 wedges and each half of the apple into 4 wedges.

In a shallow dish such as a pie plate, combine the flour with the cinnamon, thyme, salt and pepper. Holding the chicken with tongs, roll the chicken in the seasoned flour; set aside on a plate or tray. Add the apples and onions to the seasoned flour mixture and press them until they are fairly well coated. Save any leftover flour mixture.

In an ovenproof skillet or pan, melt the butter over medium heat. First, brown the chicken on all sides, adjusting the heat as necessary to crisp but not burn the thighs, about 8 minutes; remove from the pan to a plate. Gently brown the apple and onion wedges, about 8 minutes again. Sprinkle on any remaining seasoned flour. Stir in the stock and cider vinegar. Working around the onion and apple, scrape up any tasty bits from the bottom of the skillet. Nestle the chicken, skinside up, in the skillet; bring to a boil.

Cover and bake in the oven at 375°F (190°C) until the juices are clear when the thighs are pierced, about 20 minutes. Uncover and bake until the skin has crisped and bronzed, another 10 or so minutes.

Makes 2 to 3 servings.

Tip: This is a tasty make-ahead dish, highly suited to more servings, whether you are adding more chairs to the table or the chicken is a "planned-over." For 4 to 5 servings, simply double the ingredients, except for the butter that needs only 3 tbsp (45 mL). To store leftovers or planned-overs, let the chicken cool; cover and refrigerate for up to 2 days. Reheat on the stovetop.

HONEY-GLAZED BAKED APPLES

In the fall, my thrifty mother always had bowls of apple sauce and pans of baked apples in the fridge in case any one of us needed a snack, a quick dessert or breakfast on the run. And we did. I find it a whole lot easier and a whole lot faster to halve and core the apples rather than leaving them whole and having to dig out the cores.

6 apples, such as Empire, Cortland, Gala, Golden Delicious

3/4 cup (180 mL) dried cranberries, or golden or Thompson raisins

1 cup (250 mL) water or apple juice 1/3 cup (80 mL) liquid honey, divided

2 tsp (10 mL) finely grated lemon rind

2 tbsp (30 mL) fresh lemon juice 1 tsp (5 mL) grated nutmeg or ground cinnamon

Cut apples in half, top to bottom. With a melon baller or teaspoon, scoop out the core. Arrange, overlapping a bit, in a 9-inch (23 cm) square baking dish. The size of the pan matters, but you have some flexibility. Mound the apple cavities with cranberries; set aside.

In a small saucepan, combine the water, all but 2 tbsp (30 mL) of the honey, the lemon rind and juice, and nutmeg. Bring to a boil and boil for 2 minutes. Drizzle over the apples, making sure cranberries have been doused.

Cover with lid or foil. Bake in 375°F (190°C) oven until apples are almost tender and puffed, about 30 minutes. Heat the remaining honey until it melts and brush over the surface of the apples. Return to the oven, now uncovered, and bake until liquid is slightly syrupy and apples are tender and lightly glossy, about 20 to 30 minutes. I like to baste the apples with the liquid a few times during this last half of the baking.

Serve warm with vanilla Greek yogurt. Makes 6 servings.

APPLE GINGER CAKE

This dark, moist apple-topped cake brings such pleasure and appreciation. Northern Spy, a good baking apple, would be my pick, but all our apples are contenders, even a sweet apple like Honeycrisp.

2 cups (500 mL) all-purpose flour 2 tsp (10 mL) baking powder 1/2 tsp (2 mL) baking soda 1/2 tsp (2 mL) salt 1/2 tsp (2 mL) ground ginger 1/4 cup (60 mL) diced preserved ginger

1/2 cup (125 mL) butter, softened 1 cup (250 mL) packed light brown sugar

2 large eggs at room temperature 3/4 cup (180 mL) sour cream 2/3 cup (160 mL) apple juice

4 cups (1 L) thickly sliced cored and peeled apples 3/4 cup (180 mL) packed light

brown sugar
1/4 cup (60 mL) butter

Line the bottom and sides of a 10-inch (25 cm) tube pan with parchment paper or brush with butter. With the rack in the centre of the oven, preheat the oven to 350°F (180°C).

In a medium bowl, whisk together the flour, baking powder, baking soda, salt and ground ginger. Add the preserved ginger, breaking it up if necessary.

In a large bowl with the help of a handheld or stand mixer, beat the butter until light. Beat in the sugar. Beat a few minutes more until fluffy. Add the eggs, 1 at a time, beating well after each addition. With a wooden spoon, stir in a third of the dry ingredients, then the sour cream, another third of the dry ingredients, the apple juice and finish off with the remaining dry ingredients. Scrape into the prepared pan; tap the pan a few times on the counter and smooth the top.

Topping: Press the apple slices, overlapping them as needed, about halfway into the batter. Heat the brown sugar with the butter and drizzle evenly over the apples. Bake until the apples are tender and a toothpick inserted into the centre of the cake comes out clean, about 45 minutes.

Let cool on a rack; remove the sides of the pan. To remove the bottom of the pan, cover the top of the pan with a flat plate and, gripping both the plate and pan, turn the cake over. Gently pull off the paper. Cover the cake with a flat serving plate; turn pan over again, revealing the beautiful round ring of cake.

A lovely cake, especially when warm. It will serve 8 generously.

Tip: If you don't have a tube pan, bake your cake in a 9-inch (23 cm) springform pan, adding a few minutes to the baking time.



nch or Swiss chard, for sh.) Scrub beets; cook, ng salted water nicely with a side of baked or mashed white or yellow potatoes, sweet potatoes, sweet potatoes, even rice.

life: notable



Oatmeal 2.0

Not your old-school breakfast cereal

by **Andrew Dobson**

My family is Scottish, and we started every day with a bowl of oatmeal porridge. Chances are that, regardless of your heritage, you did too! But thanks to the ingenuity of Quebec-based Oatbox, enjoying high-fibre oats is a whole new experience. Oatbox has set out to redefine the classic breakfast go-to with oatmeal, granola, oat bars and more inspired by foodies, artists, entrepreneurs, early birds and busy people. How about Orange and Dark Chocolate Overnight Oats? Addictive Salted Caramel Granola? Chewy Blueberry Oat Bar?

Oatbox also sells two kinds of oat milk, one to use as you would dairy milk, the other formulated specifically for frothing, developed after consulting with local coffee roasters and baristas, so it's ideal in making lattes or cappuccinos.

Available at select grocery and health food stores across Canada and at oatbox.com.

Ottolenghi Comfort: A Cookbook

Food lovers at Indigo are patiently waiting for the October release of Yotam Ottolenghi's latest, which they predict will be the top-selling cookbook of 2024.

The celebrated Israeli chef, noted for cooking with vegetables, focuses on easy-to-prepare comfort foods in his new book, which features more than 100 recipes from around the world. A simple bowl of pasta becomes Caramelized Onion Orecchiette with Hazelnuts & Crispy Sage, a soothing soup is Cheesy Bread Soup with Savoy Cabbage & Cavolo Nero, and often-ignored spuds are transformed into smooth and silky Garlicky Aligot Potato with Leeks & Thyme. Available at indigo.ca.



Meater Plus smart meat thermometer

Parents and grandparents have been gifting kitchen must-haves to kids on their way to university for eons, with the standards being a set of pots and pans,



sharp set of knives, measuring cups, mixing bowls, a blender and a toaster.

The latest kitchen essential worthy of tying with a pretty bow is the Meater Plus. This wireless smart meat thermometer takes the guesswork out of indoor and outdoor cooking:

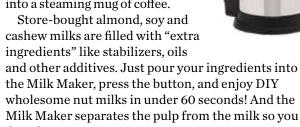
- Bluetooth-enabled
- Dual temperature sensors can monitor internal meat temperature (max: 100°C) and ambient temperature (max: 275°C)
- Guided cook system walks you through every step of the cooking process
- Advanced estimator algorithm estimates how long to cook and rest your food to help plan your meal and manage your time

Available online at store-ca.meater.com and

amazon.ca.

Almond Cow Milk Maker

If your household is living dairy-free, the Milk Maker by Almond Cow transforms nutritious nuts, grains and seeds into eco-friendly plant-based milk you can pour in a cereal bowl or swirl into a steaming mug of coffee.



The device is light and easy to store, approximately the size of a tea kettle. We suggest buying the Starter Set, which includes the Milk Maker as well as a glass jug, brush and bags of almonds, cashews, oats and coconut shreds. Available at amazon.ca.

Guacamole ProKeeper

Mexican food fans will love the Guacamole ProKeeper, a dishwasher-safe guacamole storage container that keeps guac and other dips fresh all week long. Its four-cup capacity fits about four to five avocados' worth of guacamole. Just press down on the lid and the suctioned, air-tight seal ensures long-lasting freshness. Available online at amazon.ca. 🛞

PHOTOS, CLOCKWISE FROM TOP LEFT: COURTESY OF OATBOX, MEATER, ALMOND COW, RANDOM

Food-inspired cocktails

Playful savoury drinks that go way beyond a salad garnish

by Charlene Rooke



Cooks, put your talent to work behind the bar this fall, to make cocktails with savoury, culinary-inspired flavours. It's one of the hottest bar trends right now, thanks to places like Double Chicken Please in New York (named the top bar in North America in 2023), which makes a Cold Pizza cocktail with unusual ingredients like parmesan-infused tequila, burnt toast, tomato and savoury seasonings.



Gin-ovation

Craft distiller Georgian Bay Spirit Co. launched its botanical-rich Eco-Friendly Gin in a recyclable paper bottle. The company will also plant one tree for every bottle sold, through a partnership with Canada's Forest Trust.

Pizza cocktail

Try the food-inspired cocktail trend by turning a Bloody Mary into a simple pizza cocktail. For each drink, in a measuring cup or cocktail mixing tin, season 4 ounces of tomato juice with spices like dried basil, oregano, parsley and garlic powder, along with salt and pepper and a dash of agave or maple syrup. Add 1 oz vodka, stirring to mix thoroughly. Moisten the rim of a martini glass and dip it into a saucer of nutritional yeast, which gives a toasty, cheesy flavour to every sip. Finally, serve each drink with a "snacktail" cocktail pick: Ham and pineapple, mini-bocconcini and fresh basil leaves, or mini-pepperoni and pickled peppers are just a few ideas.

Cocktail-inspired food

Likewise, food companies have been inspired by the cocktail world to get creative with flavours, inventing the likes of Espresso Martini truffles and Peach Bellini gummies (from Sugarfina, sugarfina.com/ca). Explore the decadent, drink-inspired treats from DWN Craft Chocolatier (dwnchocolate.com). A chocolate bar called Sitting at a Cozy Dark Bar in Toronto Sipping a Toasted Old Fashioned is inspired by Toronto's famed BarChef lounge and is made from cacao nibs infused with the bar's bottled Toasted Old Fashioned.

Savoury non-alcoholic options

Whether you're abstaining or just looking for an autumn-afternoon refresher, Libra non-alcoholic beers from PEI, in savoury flavours like Lemongrass Ginger Saison or Lavender Sage Cream Ale (created in partnership with musician Serena Ryder), are delicious brews (drinklibra.ca).

When enjoyed alone, La Presserie cold-pressed mixers layer cocktail flavours – like a minty Mojito, berry-rich Strawberry Daiquiri or tart cranberry Cosmopolitan – on rich-textured, nutritious juices (lapresserie.com).

Joyburst non-alcoholic canned drinks, from a company that produces juicy, fruity, sugar-free energy and hydration beverages, include a Frosé Rose with berry and watermelon hints and a little kick from caffeine, no wine required!

The sound of music

How teaching opera became a radio show

by Dawn Martens (District 13 Hamilton-Wentworth, Haldimand), as told to Martin Zibauer



"I taught in elementary school for my entire career. For most of that time I taught music exclusively, and for 20 years I ran the Buchanan Park Opera Club, which produces operas with children from grades 1 to 6. You never have to convince children they can do opera; it's the adults who need convincing. We didn't change the plots – so Carmen dies, Mimi in *La Bohème* dies – although I remember we did reassure the kindergartners that the student playing Mimi was still alive after the performance.

"In 2020, during COVID, we produced an online version of Brundibár, a children's opera that premiered in 1943 in the concentration camp Theresienstadt. We started in the classroom, but then everything shut down, so students recorded their own parts, separately, and sent them to me. They recorded on all sorts of devices – iPads, computers and such – making it quite a challenge to engineer everything together. I received the Governor General's History Award for Excellence in Teaching for the project. I'm so proud of the students.

"Retirement was quite a transition for me. I was hardwired to produce operas every year. I had to redefine myself and find purpose in what I am doing now. I don't want to just keep busy, like a toddler who needs to be distracted, and I'm not going to sit back and vegetate."



Dawn Martens at the 2023 Ruby Awards at the Four Seasons Centre for the Performing Arts in Toronto. Martens was the 2010 Ruby Award winner, which is given for Canadian excellence in opera.

"Retirement was quite a transition for me. I was hardwired to produce operas every year. I had to redefine myself and find purpose in what I am doing now. I don't want to just keep busy, like a toddler who needs to be distracted, and I'm not going to sit back and vegetate.

"I have a cottage in Haliburton, and the area is a bit of an opera hub. The Highlands Opera Studio is there, and I've done some educational opera chats for them. And I've reviewed some performances for *Opera Canada* magazine.

"I read that the local community radio station, Canoe FM, was looking for new shows. So I put together a pitch and a sample recording for an opera-focused show. The station accepted my idea. Opera Night in Canada is meant not only for

opera fans, but also for people who are intimidated by opera or have never listened to it. For an hour, I delve into an opera or a related theme, playing excerpts and explaining what an opera is all about. And for about 20 minutes in the middle, I interview someone connected to the opera or the theme.

"The interviews are exciting. I've had stars who have received an Order of Canada, along with young people who are just starting their opera careers, musicians in the orchestra, even wig designers. Despite what many believe, opera people are not highfalutin – they just have an unusual job. And sometimes even world-famous singers are a little nervous and edgy at the start of an interview.

"Themed shows are fun to do because they don't follow

life: first person life: money matters



Left: Martens conducting. Middle: A Women of Song performance at Melrose United Church Right: Martens with Women of Song members Karen Snell, left, and Kathy Salata, right.

the script of an opera. In a show about spring, I interviewed a singer who's also a keen gardener. For Halloween, I talked to a wig designer about horror and opera. For Remembrance Day, I looked at the theme of remembrance in opera. That was a very moving interview.

"As teachers, we emphasize to students that learning is lifelong, and doing radio is a learning opportunity for me. I'm getting better at using audio software, so the production value of the show has improved over the two years I've been doing it. I learned to use the software mostly by putting my nose in and just doing it – which is what we hope students will do.

"When I was starting out, practice teaching, a teacher emphasized to me that asking the kids questions is more effective than telling them the answers. That stuck with me, and the skills I developed in framing questions for students have helped me now as an interviewer.

"I also direct two choirs, and I'm taking conducting lessons - so I'm not just waving my arms around. One of the choirs, the Duet Club of Hamilton, has an age range among the singers of about 60 years. I'm learning from them, especially the women with much more experience than me - they'd recognize bad conducting.

"The Duet Club is the longest-running women's musical club of its kind in Canada – 135 years – and it's very empowering for the singers. As women, when you get older you can feel invisible. I've felt it, and I remember my grandmother saying

the same thing. I want to work with the choir members to say, 'You are strong, powerful women. You have something to say, and you deserve an audience.' It's been wonderful, and in turn they empower me.

"Even though I'm now working with adults, many older than me, I still draw on my experience teaching elementary children. Sometimes I look back on teaching to reassure myself that, in the choir, 'There are only 40 of you, all adults, and you're not running around. It will be okay.' As a teacher, I tried to always talk to students on their level and never talk down to them. It's the same with adults, especially seniors. They bring wisdom to the work we're trying to do.

"Retiring has been the biggest transition of my life. Like other teachers, from age four to retirement, my life has been defined by the school calendar. I'll probably always feel the year starts in September. I'm not always good with transitions, and I did go through a bit of a grieving process at first. But I'm still learning, and now I have time to explore new things like painting and writing. When I talk to teachers on the precipice of retirement, they often fear that their whole identity will change. My advice to them is that there's something beautiful out there for you, and you will find a way to reinvent yourself." 💝

Opera Night in Canada airs on Canoe FM from 6 to 7 p.m. on the third Thursday of each month. The show also streams online at canoefm.com.



The secret art of building wealth

You don't have to be great, just disciplined

by Lesley-Anne Scorgie

Being "great" with finances draws

heavily on the creative processes, tapping into essential skills like consistency, visualization, big-picture thinking and discipline. Spreadsheets, budgeting, reading investment statements and number crunching are monitoring mechanisms to ensure that your larger financial strategy stays on track.

So the next time you mutter, "I just don't get this money stuff," insert a healthy reframe along the lines of "This seems like a good time to check in on how my financial strategy is going."

The art of wealth building has four principles that anyone can follow. And, sticking with these financial systems can help your money mindset improve.

SAVING IS THE MAGIC INGREDIENT TO A MINDSET TRANSFORMATION

Saving money is an act of self-love. It has the power to help you rein in overspending and get you excited about what's down the road. Consistency with saving, even in retirement, supports great long-term habits that will make you feel financially fabulous quickly.

MAKE NET-WORTH TRACKING A RITUAL

Tracking your net worth feels good, so do it regularly.

Net-worth tracking is an accounting of all your assets and liabilities. The balances of individual accounts, loans, investments and mortgage all need to be noted on a monthly or quarterly basis.

Subtract the liabilities from assets - that's your bottom line – and it's the big picture.

When you're still working, your goal is to see your bottom line improve monthly. That means your budgeting and spending tracking systems are working. If it's going down, your budget and/or spending behaviours might need tweaking. When you're retired, it's normal for your net worth to start to decline a bit if you are using your assets to fund your life. The goal is to optimize what you're withdrawing and not take too much, too quickly.

DREAM BIG AND MAKE A PLAN

Dream how you want the next five years to go. Envision your days, the travel you want to do, the people you want to be with. Now, work with your financial planner or money coach to incorporate these dreams into a comprehensive plan. A financial plan includes an income projection for retirement, outlines a framework for vour investment performance, deals with debt, and flags expenses that might be too high (or low) and that do/don't support the life you want.

BUDGET WITH JOY, NOT DISDAIN

Budgeting is a monthly mindful practice to identify the money coming into your accounts and plan where it needs to go. The goal is to ensure that your inflows equal your cash outflows, and nothing more. Otherwise, you're going to have to trim your spending. Prioritize joyful activities and expenditures that you can afford. Pare back spending on anything that seems wasteful to you. The happiest budgeters find creative ways to stretch their money as far as it can go.

My financial wellness practice serves many creative types, some who have never worked in a spreadsheet - ever – and they're all very good at managing their money, no matter their professional background or personality, because they take time to understand their investment strategy, they know if they're moving forward (or not), they prioritize spending on their future, they work toward a vision, and they understand when they need professional help and aren't afraid to get it. 👙

A room of your own

Do you have a special place for creative pursuits?



I have half a room in the basement dedicated for my sewing, crocheting, quilting and craft making. There is a place for everything, but everything is not always in its place. No one bugs me about it (i.e., my husband). It is my space to mess up if I like, and periodically, everything goes back into its place. I enter the domestic science section at the Renfrew Fair each year, and my ribbons proudly go on display in this special room. Caroline Sulpher (District 21 Renfrew)

I have a small table in my living room with great light. I use it to complete Chinese calligraphy and Zentangling. Beth Adams (District 22 Etobicoke and York)

I have a workshop where I create wooden toys. I am able to produce happiness. Armand Grandinetti (District 34 York Region)

I use my dining room as an art studio. I relax, sitting on my seventh-floor balcony overlooking Leamington Marina and the ferry dock (ferries travel to Pelee Island in Lake Erie). Robert Affleck

(District 7 Windsor-Essex)

I knit while sitting in an armchair in the living room. I have the sewing machine sitting right now on the kitchen table. There's a small deck where I can read, listen to music or just enjoy being outside. Marion Dowds (District 12 Norfolk)

My husband, Don, has a huge shop, I love to work on the veranda. We are building a learning centre for the Thousand Islands Watershed Land Trust, involving lots of people. There's a lot of space for creativity there.

Marnie Ross (District 48 Leeds and Grenville) I have a backyard where I enjoy working in my garden and creating a personal space that gives me a sense of satisfaction. Catherine Simunic (District 13 Hamilton-Wentworth. Haldimand)

I have been working on a novel; I have an office set up in our condo. We're moving, and I have designed an office for our new home complete with a Murphy bed and shelving, with a view of the golf course. Heaven! Colleen McKee

(District 41 Elgin)

I belong to a writing group, so my computer room is the office of choice, uncluttered, with only those things I really need. My garden is my work in progress, having changed and developed over the years. I keep those tools that work for me available for any job. Marlene Castura (District 13 Hamilton-Wentworth, Haldimand)

My office, where I can write what I want, for family and friends. I made a souvenir album for my sisters and brothers, from their birth through childhood, adolescence and adult life. It took seven or eight months to make these souvenir albums. Anita Corriveau (District 44 Franco-Nipissing)

I have two spaces. My back deck overlooking my backyard and the farmer's field behind it is conducive to birdwatching and reading. My living-room corner with my special armchair is where I read, listen to music or do handicrafts like knitting socks or making baby items for former students or children of work colleagues. Kathy Mack (District 50 Atlantic)

I have set aside part of my one-bedroom apartment for practising, expanding my solo repertoire and learning new tunes for the band I play with. I also compose and arrange tunes for my jazz quartet and develop improvised solos. Ralph Le Fevre (District 13 Hamilton-Wentworth, Haldimand)









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