

renaissance

RTOERO Magazine

Winter 2022



Sail the
Great Lakes
solo

Get back
into shape

Write your
mother's
memoir

Learn
American
Sign
language

YOU

GRAND OPENING SALE!

Save on Home Wellness. Ends November 30th

Ultramatic

Elevate Your Life

\$750 OFF
ALL FURNISHINGS!

ADJUSTABLE BEDS



Plus!
SAVE UP TO
30% MORE
IN-STORE!

GEL MATTRESSES



Plus!
12 MONTHS
0% INTEREST
FINANCING

LIFT CHAIRS



Plus!
FREE
NEXT-DAY
DELIVERY

Find Relief For

- ✓ Sciatica and Arthritis
- ✓ Sleep Apnea Discomfort
- ✓ Acid Reflux & GERD
- ✓ Swelling & Hypertension
- ✓ Chronic Pain from Injury

Google
★★★★★
Read Our
5-Star Reviews

WINNER
BEST SLEEP
STORE
POSTMEDIA



New!

1-866-413-4169
ULTRAMATIC.CA

TORONTO
508 Lawrence Ave. W., M6A 1A1
(Bathurst & Lawrence)

MISSISSAUGA / OAKVILLE
2501 Hyde Park Gate, L6H 6G6
(403 & Dundas)

PHOTO, COURTESY OF CAROL STEVENSON



18

features

- 18 **Yes, you can!**
6 challengers share their goals and plans to succeed
- 25 **Why I travel solo**
How to see the world alone and love every minute

contents



forward

- 4 Letters
5 Contributors
7 From RTOERO
8 Life & times

foundation

- 10 Gender, sex and aging

advocacy

- 12 You can make a difference

health matters

- 13 Healthy eating made easy
14 The health benefits of self-reflection
15 8 ways to keep fit this winter

departments

- 28 Winter weekend getaways
34 Is a reverse mortgage for you?
35 I didn't see it coming
37 7 best dramatic movies of the 21st century
40 We have to talk
45 First person
48 Spotlight on



Exclusive 25% Off Discount for RTOERO Members

Our rechargeable hearing aids have improved hearing technology to help you hear the sounds that are relevant and minimize the sounds that aren't.

Bluetooth connectivity allows you to:



Have your hearing aids adjusted remotely via your iOS or Android device.



Stream TV, audiobooks and podcasts to your hearing aids.



Make hands-free phone calls using your hearing aids.

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

+ **RTOERO MEMBERS** GET AN EXTRA **10% OFF** ON SELECT HEARING AIDS



90-Day risk free trial period!

If you are not happy with your purchase, you have 90 days to return your hearing aids with no return fee.

Book your FREE Hearing Consultation today! No referral is required

Call **1-877-557-5039** or book online at **HearingLife.ca/RTO25**

Use Promo Code: **MAG-WLOP-RTO**

*A comprehensive hearing assessment is provided to adults ages 19 and older at no cost. The results of this assessment will be communicated verbally to you. If you request a copy of the Audiological Report, a fee will apply. This promotion is valid for select hearing aid models and cannot be combined with more than 1 partner promotion or discount unless stated otherwise. The extra 10% will be applied to the remaining balance on hearing aids and accessories after all other discounts (if applicable). Offer not valid in Quebec. Offer expires 12/31/2021. Offer applies to private sales of select hearing aids and discount is applied after any Government funding has been deducted. Some conditions apply, see clinic for details. AIR MILES available only at participating locations. **Please allow 45 days for Miles to be posted to your Collector Account. ***Reward Miles value is non-transferable and depends on select models purchased.

Exclusively for RTOERO members



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

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

Publisher RTOERO

Editor-in-Chief Stefanie Martin

Executive Editor Charlotte Empey

Production Consultant Sharon Carnegie,
Creative Print 3 Inc.

Creative Direction Hambly & Woolley Inc.

Translation Spectrum Translations

Copy Editor Lisa Fielding

Contributing Writers Pauline Anderson, Michael Barnes, Fran Berkoff, Adele Blair, John Borovilos, Stuart Foxman, Alison LaMantia, Patricia Lyche, Patricia Ogura, Lesley-Anne Scorgie, Brooke Smith, Carol Stevenson, Ylva Van Buuren, Doug Wallace, Martin Zibauer

Board of Directors

Chair Rich Prophet

Vice-Chair William Huzar

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

Chief Executive Officer Jim Grieve

18 Spadina Road, Toronto, Ontario M5R 2S7

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

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

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

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

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

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

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

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

Funded by the Government of Canada | Financé par le gouvernement du Canada | **Canada**



MOVING?

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

Reader letters

Thank you so much for “Living her dream,” the wonderful story about my mother, Thérèse Gagnier, in the Fall 2021 issue of *Renaissance* magazine. Congratulations to writer Pauline Duquette-Newman, who captured my mother’s determination to become a teacher — growing up on the farm during the Depression, studying in Ottawa during the war, teaching in schools in the early years with working conditions similar to those Émilie Bordeleau experienced in Les Filles de Caleb, the Radio-Canada series. At 98 years old, my mother still loves to be surrounded by children. The story is like a window into her life, and we are very grateful.
—*Pierre Gagnier*
(District 27 Ottawa-Carleton)

My husband, Dan MacDonald (District 27 Ottawa-Carleton), passed me his copy of *Renaissance* this evening and exclaimed, “Aren’t you related to this family?” After reading the article about Thérèse Gagnier, I forwarded photos of the story to my father, Daniel Gagnier, and asked him, “Isn’t this the farm Grandfather always went to?” His reply was an immediate yes. In fact, he had gone to the farm during harvest to help. My grandparents were Carl and Gisele Gagnier. I remember visiting relatives in Bourget, Ont., when I was young, with Collette Gagnier. What a wonderful surprise to reconnect.
—*Laurie Gagnier*

I am writing in response to the article “Crush time: Winery road trips” in the Fall 2021 issue. While I appreciate learning about wine districts across Canada, I am puzzled as to how such an article could be written with no mention at all of Niagara’s wine country! Your article talks about opportunities to “poke around the countryside,” and Niagara’s wine region offers many such opportunities by car or bike, or even on foot. Perhaps a listing of some of the lesser-known wineries might have been informative for your readers. Perhaps you are planning to highlight Niagara in a separate edition?
—*Ardeth Staz*
(District 14 Niagara)

I need to comment on the article “Passion for our planet” in the Fall 2021 issue of *Renaissance*. Please remember this approximate number: 3.95 billion. That number is half of the current population of humans on our planet. It took *Homo sapiens* over 200,000 years to reach that number and 48 years to double it. With that frightening fact, I hope you will reconsider the source of CO2 emissions, plastics, industrial waste, climate warming and loss of biodiversity. If we ignore that fact, we are doomed.
—*Robert Sweet*
(District 15 Halton)



Renaissance is environmentally responsible
Environmental stewardship is one of RTOERO’s three advocacy issues. Responsible use of resources, conservation and protecting our air, land and water are critical to a sustainable future. We sometimes receive emails from members concerned about the environmental impact of *Renaissance* magazine. Receiving these emails is a positive reminder to RTOERO that our members stand with us when it comes to our advocacy issues, but we also want to reassure you that we are doing our part.
We use ethically sourced paper and plant-based ink to ensure *Renaissance* is produced using materials that are environmentally sound; in addition, over 10,000 RTOERO members choose to go paperless, receiving *Renaissance* only online. When we use a clear wrap to bundle other materials with the magazine, the wrap is made of a 100 per cent biodegradable plant-based substance that can be placed in the compost bin.
If at any time you’d like to change your *Renaissance* subscription preferences to receive only the digital version of the magazine, please email membership@rtoero.ca and they will be able to update your subscription preferences for you.

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.

As we go to press with this issue, life is slowly returning to normal. However, we plan and produce *Renaissance* months before it lands in your inbox or mailbox, so some stories or images might not reflect protocols or practices at this time.

Stay safe,
Stefanie Martin
Editor-in-Chief

PHOTO: CIENPIES DESIGN

We asked Michael Barnes, Carol Stevenson, Patricia Lychek, John Borovilos and Adele Blair what their greatest retirement challenge was and how they overcame it.

ADELE BLAIR
When I retired, I knew I would miss the high-paced life I had always led with my job. So I replaced teaching with a social work practice for another 16 years. When I retired again, worried I would be bored, I started volunteering, launched a caregivers group for women and initiated social events in my seniors community, such as welcoming meetups, street parties and a movie club. I recently started writing and now have a regular parenting column in *Ottawa Life* magazine. Add in a membership to an athletic club and a stab at online dating, and retirement feels pretty darn good!
—*District 27 Ottawa-Carleton*

CAROL STEVENSON
When I retired, my immediate goal was to travel extensively, now that time wasn’t a barrier. My major challenge was juggling travelling with the responsibility of maintaining a house. I had learned the hard way that the unexpected can happen with houses when you’re away. As I was not about to give up travelling or my house, I solved the problem by arranging for a friend to pick up my mail and check the house daily; contracting landscape services for snow removal and gardening; using technology for security, lighting and heating; limiting my time away from home at any given time and avoiding winter travel.
—*District 16 City of Toronto*

PATRICIA LYCHEK
Travel had always been important to me. As the principal of Dawnview Public School in Hanover, Ont., I chose Dec. 31 for my retirement date. It then occurred to me that I might feel somewhat lost in the middle of winter with everyone back at school. Most of my colleagues retired in June, making the transition less of an adjustment. With this in mind, I planned a holiday to Thailand. My husband and I had a wonderful nine weeks, returning in March. Challenge met and exceeded!
—*District 12 Norfolk*

MICHAEL BARNES
My challenge was switching from French immersion principal to full-time writer. The phone did not ring as often, and there was no more daily interaction with any of the 400-plus teachers, admin and custodial staff at my school. Instead, there was the quiet of a home office and book-a-year output. That all changed when a call came from Rideau Hall offering membership in the Order of Canada.
—*District 18 Haliburton, Kawartha Lakes*

JOHN BOROVILOS
My biggest challenge? Finding the time to do everything I ever wanted to do: going down the Nile; going up the Swiss Alps and Blarney Castle; visiting the Oracle at Delphi; exploring the Grand Canyon and Casablanca; crawling around the underground cities and cave churches of Cappadocia, Turkey; going around the tip of glacial South America. Learning exciting, new concepts through courses at the Royal Ontario Museum, from music and art history to ancient artifacts and fossils, while becoming a docent and sharing my knowledge. Singing with the Toronto Choristers! Spending more time with my children, grandchildren and friends. And, always, more movies, more writing, more reading. My retirement gave me the gift of time and freedom to fulfil all my dreams and share them with the people I love.
—*District 16 City of Toronto*



VACATION SAFELY IN CANADA
COVID-19 SAFETY MEASURES IN EFFECT

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

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



OBERAMMERGAU 2022

Europe and Beyond



This unique theatrical tradition, the Oberammergau Passion Play arose as a result of the Plague of 1633 which spread devastation across Europe. The village of Oberammergau pledged to God that they would enact the Life and Passion of Jesus, if they were spared. In 2022, the cast of over 2000 local residents will fulfill this promise for the 42nd time. Join us on one of our unique itineraries, exploring Europe and the Holy Land, highlighted by the best seats for the Passion Play.

- **The Holy Land** | 6 departures (May to Sep)
- **Heart of Germany** | 2 departures (Sep)
- **Wonders of Italy** | 3 departures (May / Jun / Jul)
- **Heart of Europe** | 5 departures (May to Sep)
- **Gems of the Swiss Alps** | 2 departures (Jun and Aug)
- **Croatian Adventure** | 4 departures (May / Jul / Sep)
- **Enchanting Rhine Cruise** | 2 departures (Jun / Sep)
- **Melodies of the Danube Cruise** | 2 departures (May / Aug)

Offering Unique and Enriching Travel Experiences
Inclusive Escorted Journeys & Diverse Destinations
For over 50 Years • www.craigtravel.com/rto

1-800-387-8890 • journeys@craigtravel.com
1092 Mt. Pleasant Road, Toronto, ON M4P 2M6



Photos: © Passion Play 2022 Oberammergau

LEFT PHOTO, LAURA ARSIE PHOTOGRAPHY, RIGHT PHOTO, PAUL ORENSTEIN

Challenges past and present

Engagement offers purpose and better health



by **Rich Prophet**,
RTOERO Chair

Do you remember some of the challenges you faced early in life? I vividly recall two instances in kindergarten when I had to learn new skills.

I was proud that I was able to ride my bike to school every day. And I was the only boy to learn how to skip rope for the graduation held in front of all the parents of the class. It took me 40 years to realize that while the three girls were skipping to the beat of the music, I was just skipping “pepper”!

We have all experienced life challenges — from learning to drive to making the team to welcoming students on the first day of school.

Now that we have entered this new phase in life — retirement — we face new challenges. We fill our daily schedules with activities we may never have tried before. For example, I’m learning to play the piano. I know members who are mapping their family history, studying painting or taking up a new sport.

A common challenge for many of us is social isolation and loneliness. The RTOERO Foundation has focused on ways to overcome social isolation. Here are some research-based strategies to stay engaged:

- Connect regularly with family and friends.
- Prioritize self-care.
- Make moderate exercise a regular part of your routine.
- Get enough sleep — try for seven or eight hours a night.
- Pursue activities you enjoy to manage stress and stay mentally and physically healthy.

Continuing to engage with people and the world around us is not just good for our souls, but it’s good for our health too.

We know people who engage in meaningful, productive activities with others feel a sense of purpose and tend to live longer. For example, helping others through volunteering gives you a feeling of mission and purpose, which is linked to better health.

The challenges we face change throughout our lives. What doesn’t change is our ability to meet these challenges — and to learn and grow from them. 🌱

Stay connected and engaged!
Rich

The culture of place

We have 51 districts, 51 unique cultures



by **Jim Grieve**,
RTOERO CEO

We have all been thrown off balance by these past 20 months of pandemic lockdowns. Forced to isolate, we have lost our natural feel for face-to-face connections. Without the ability to bring members together in district events, we have resorted to virtual contact, which has been valuable but clearly not as impactful.

To recapture the benefits of live district meetings, we have to rebuild our sense of what makes each district a unique and vibrant place for our members and prospective members.

In a recent webinar, Zita Cobb, the entrepreneurial founder of the Fogo Island Inn (see Travel story on page 28) community project in Newfoundland, talked about the importance of culture and place. Cobb commented, “Culture is very much a response to place. Culture is what we do in that place.”

Cobb mobilized the 2,000 residents of Fogo Island to create an asset-based community development project that has become globally recognized.

Now that we are slowly returning to local gatherings, there is a message in this Newfoundland project for RTOERO districts. It seems more important than ever that each district take stock of its unique local culture in order to engage current and new members.

For districts, continually redefining the local culture means answering key asset-based community development questions, such as:

- What do we know that is unique about our district?
- What do we love about our district and its members?
- What do we do in this district that creates a rich culture that promotes engagement?

This sense of “place” can be used on the district website, in retirement planning workshops, in annual meetings and on social media to deepen the engagement of both current and prospective members.

The 51 RTOERO districts are already following the asset-based example outlined by Cobb and others. They are working hard to successfully promote their unique culture as a means of attracting prospective members and building leadership succession plans.

What is unique about your district culture? I’d love to hear from you. 🌱

Best wishes,
Jim

Christmas in the bush

The annual school concert would
make or break my reputation

by **Michael Barnes** (District 18 Haliburton,
Kawartha Lakes), member of the Order of Canada



In December, the British immigrant teacher was facing his greatest challenge.

Life for the newcomer in Biscotasing, Ont., population roughly 100, lying halfway between Sudbury and Chapleau on the western Canadian Pacific Railway line, was not easy.

The word “no” was prominent. There was no road out, no electric power, no running water, unless one ran to the well. Set amid the straggle of small houses were the train station, a seasonal church and the school.

The young teacher had little reason to be optimistic. His salary for 10 months was well below what today would be called the poverty line, and there were no benefits. Each month his personal debt grew as he shipped in food on the train and ordered clothing from the catalogue.

At the unlit schoolhouse — S.S. #1 Margaret — of which he was also the janitor at \$40 a month, he often cut wood with a bucksaw while his charges were at recess. For instruction, there was one set of readers and a box of books kindly donated by the Imperial Order Daughters of the Empire. The two roller maps were plastered with chocolate bar advertisements, which at least only appeared in the oceans. The four-foot box stove sheltered the older children’s ink bottles at night, but by morning a frozen bottle often cracked, marking the floor dark blue.

For \$20 a month, the teacher lived in a house supplied by his school board. The place was barely insulated with sawdust and leaned in the wind, but it was shelter.

He had received strong hints lately from passersby that while the annual visit from the school inspector might gauge the teacher’s ability, the annual concert provided the teacher’s reputation in the eyes of the community.

In the week before the holidays, the older children dug out a very long wire and a great dusty moth-holed curtain. The wire was strung across the room, and the tawdry curtain set the stage. There were no lights, but candles were lit behind the curtain — there were no volunteer firefighters to complain. The audience brought their own Coleman lanterns to offer a seasonal effect in pools of light.

Tradition favoured the teacher. The audience clapped and cheered loudly for all the little recitations, skits and one-act plays. These were their kids, and they could do no wrong.

At intermission, the children sold pop and chips to raise money for a much-needed playground set. Donations were received by passing the hat.

Taking a break and standing outside under the stars, the teacher received some tentative nods of approval. One kind soul offered a flask. The teacher took a polite swig and experienced a mouth on fire from the homebrew.

Back inside, the show went on.

A boy stuck his head out of the curtain and shouted, “Closed! The store’s closed,” eliciting gales of laughter, as the storekeeper would never open after hours.

The audience
brought their
own Coleman
lanterns
to offer a
seasonal
effect in
pools of light.

But it was the finale that made that concert memorable. The curtain was pulled back to reveal the Grade 8 students — four boys and one girl — dressed in black, with black cardboard “guitars” strung from their necks. The needle on the borrowed windup gramophone struck up Elvis Presley’s latest hit, “Hound Dog.” The five gyrated and lip-synched along with Elvis and, in the close, smashed their cardboard guitars on one another.

The laughter reverberated for quite a while. “Pretty good, Teacher,” and the like, the parents commented as they left. The conductor of this motley troupe had met with community approval.

A decade later the school closed and was torn down; its site is now covered by encroaching bush. Today, the station is gone and there is a dirt road out to the highway, and only 22 residents remained at last count. Now 30 years retired from a respected career, the former teacher wonders what happened to his charges from that poorly endowed little school more than 60 years ago. He learned a lot from those children. ☞

ILLUSTRATION, DREW SHANNON

Gender, sex and aging

One-size health care doesn't fit us all

by **Alison LaMantia**



It would seem ludicrous to prescribe the same treatment to a 15-year-old female as you would a 40-year-old male, right? Surely there are differences based on age and sex. So why, then, would we take a one-size-fits-all approach for older adults?

According to Dr. Paula Rochon, RTOERO chair in Geriatric Medicine at the University of Toronto, it's because we aren't asking and answering this question: How are we different?

It wasn't until the 1990s that it became a requirement to include women in health-related studies in the United States. And despite that, the reporting from those studies doesn't always break down results based on sex (a biological classification) and gender (a socio-cultural construction), so there's no way to interpret how women and men may respond differently to treatments.

It gets worse, though. The recommendation to include older adults in studies was only made in recent years. And older adults are often treated as a single homogenous group.

"If you look at just about every report that comes up, it talks about older people and doesn't differentiate by sex, and it doesn't differentiate by age group," says Rochon. "We treat everyone as if they're the same, despite the fact that their needs are very different. Having data is really important for being able to make decisions for older women, who are left completely invisible."

If you're questioning why this isn't happening already, you're not alone. Rochon wonders if we aren't looking at data in this way because of ageism — or gendered ageism, which is ageism and sexism combined. Everything from medical treatments to the design of our homes and communities impacts our health, quality of life and longevity, and proper data would support better decision-making.

"If you present information by sex and age, patterns will emerge and things will become apparent that haven't been apparent before," she explains. "This applies to city planners, but it also applies to research — if you're studying

heart attacks or arthritis, you just lose so much information if you don't look at the data for different groups."

The impact of the lack of stratified data and reporting is obvious when it comes to drug therapy — an area of focus for Rochon and her research group. Women, and particularly older women, are at a greater risk of drug-related side effects. "Drugs aren't always tailored to the needs of older people or women who are older. And so, some women end up getting doses that are too high for them," she says.

And we know there are sex differences when it comes to conditions like heart disease, Alzheimer's and depression — but Rochon says it's becoming apparent that it's more widespread. If we don't start asking the question and gathering the data, we can't know what may be different for different people.

Considering age, sex and gender as part of research is nothing new to Rochon and her team, and in fall 2021, they launched a first-of-its-kind science-based centre called the Women's Age Lab to extend their work and impact.

PHOTO: SVETLICHNIY_IGOR

"If you look at just about every report that comes up, it talks about older people and doesn't differentiate by sex, and it doesn't differentiate by age group."

Dr. Paula Rochon

The goal is to improve health and social care for older women, and Rochon says there are some obvious things that can be fixed. "One of the tools we think could help is the idea of asking scientists and policy-makers — anyone who has data — to think about presenting the information by sex and age group. Let's say you're doing a survey about people's preferences around transportation: Stratify the results and look at the differences and patterns based on women and men in different age groups."

The lab will provide the collaborative space to generate solutions. It'll bring together individuals across the lifespan and scientists, policy-makers and health-care providers to focus on four main action areas: tackling gendered ageism, reimagining aging in place and congregate care, optimizing therapies and promoting social connectedness.

The results will include information and tools for clinicians, like a 2021 literature review Rochon and her colleague Dr. Nathan Stall co-authored with an international team of geriatricians from six countries. The review covers how to optimize drug prescribing for older adults by reducing doses or stopping medications that are no longer necessary. It explores how sex and gender need to be considered when prescribing and deprescribing medications, and provides clinicians with a step-by-step guide, based on the acronym DRUGS (see "Safe drugs," right), to support decision-making.

The guide highlights sex and gender considerations. For example, under G — geriatric medicine approach — the guide points out that "women are more likely than men to have multiple medical problems, frailty and adverse drug events; men are more likely than women to adhere to drug therapies; women might be less able than men to pay for medicines, decreasing adherence."

Rochon acknowledges their team will need to get the information out beyond medical journals to accelerate how quickly science leads to action.

"We're thinking about how we take this information and put it into practice within hospitals or a community setting — how do we apply what we're learning? We also want to bring forward from people what is important to help guide our thinking and make it useful," explains Rochon.

Patients have a role to play in this critical work too. We can ask questions. For example, how might this treatment impact me differently because I'm a woman? Or because of my advanced age? Should we review the medications I'm on to make sure they're all still necessary? And we can ask these questions on behalf of our spouses and loved ones.

"That's part of the advocacy — it's telling your doctor that people want information about this. It matters," says Rochon. Doctors may not have the answers right away, but if they aren't already asking the questions themselves, inquiries from patients might trigger them to go looking for answers.

"When you think about it from an advocacy perspective, the older population is becoming larger than the younger population," says Rochon. "People need to have their voices heard, and I think everyone needs to be making it important." 🌱

SAFE DRUGS
Here's a snapshot of the DRUGS guide for clinicians to support medication safety for older adults.

- D** - Discuss goals of care and what matters most to the patient.
- R** - Review medications.
- U** - Use tools and frameworks.
- G** - Geriatric medicine approach.
- S** - Stop the medications.

THE IMPACT OF THE RTOERO CHAIR IN GERIATRIC MEDICINE
In 2014, with the support of its members, RTOERO created the \$3-million endowment for the RTOERO chair in Geriatric Medicine at the University of Toronto. Dr. Paula Rochon has been the chair since its inception, and the university recently renewed the appointment for five years. The interest from the endowment continues to support the research, and the group has also been awarded federal funding.

Rochon and her research group continue to work with RTOERO, especially the RTOERO Foundation, to gather input from members and offer information back to members through webinars and articles.

"What is truly unique about Dr. Rochon," says Mike Prentice, executive director of the RTOERO Foundation, "is that even with the incredible depth and scope of her work, she always makes time to meet, discuss and collaborate with the foundation. It is this generosity of time that allows us to share her work and her knowledge with the RTOERO membership so we can all benefit from her research."

You can make a difference

Advocate for the well-being each of us deserves

by **Patricia Ogura**



It is no secret that Canada’s national health-care system must be reimagined from scratch. In the early 1970s, the program was new, and Statistics Canada reported a Canadian median age of 26. Today the median age is 41 — 58 per cent older. Our life expectancy in 1970 was 73. Today it’s 83. This is something to celebrate, although it’s also no secret that as we age, health challenges and demands on health systems increase significantly.

Eighteen per cent of our population has reached age 65 — almost one in five Canadians — and Canada’s health programs do not adequately recognize the needs of older people.

The pandemic has been a sorrowful reminder of this. According to Dr. Paula Rochon, vice-president of research at Women’s College Hospital and the RTOERO chair in Geriatric Medicine at the University of Toronto, “COVID-19 has shown us the cost of not investing.... Nothing and no one in health care can be marginalized.”

Vibrant Voices, RTOERO’s advocacy program, actively engages with governments and influencers in the health sector to ensure the needs of older Canadians are consistently top of mind. Its special focus includes:

- Promoting programs for aging in place
- Addressing health practices in long-term care homes
- Demanding proper recognition for all personal-care workers
- Encouraging implementation of a universal pharmacare program
- Promoting healthy aging initiatives
- Establishing mental health programs for older people
- Promoting education in geriatric health care

Vibrant Voices is an important collective voice. Just as important — and as influential — are single voices. Margaret Mead, the world-renowned anthropologist, wrote of the power of individual efforts: “All social change comes from the passion of individuals.”

There are many ways you can support geriatric well-being.

- Recognize the needs of older people you know. Help them find solutions to a lack of community, loneliness, nutrition and exercise deficiencies, digital illiteracy, transportation barriers, home safety and other challenges.
- Review community services for older people in your community. Promote the resources. If the resources don’t exist, find like-minded people and partners, and create them.
- Notice community locations that are inaccessible to anyone with mobility issues. Spearhead an initiative to provide access for everyone.
- Appeal to elected officials to deliver on their responsibilities to older people. Exercise your right to vote and make your voice heard at the polls.
- Encourage corporations to support programs targeting the needs of older people. Remind these companies that you are a consumer.
- Volunteer at community centres, long-term care homes, senior living residences and other establishments.
- Organize community events, apart from traditional or seasonal ones, for older people.
- Mobilize older people to engage with you when you speak to your local councillors or business decision-makers.

When you look with dedicated eyes, you’ll see how to make a difference. And you’ll find others who want to help. A single voice raised can become a choir.

To add your voice to RTOERO’s appeals and efforts to improve Canada’s geriatric health-care programs, visit rtoero.ca/giving-back/advocacy. 🐼

PHOTO, MONKEY BUSINESS IMAGES

Healthy eating made easy

This year, make healthy eating a priority

by **Fran Berkoff**, registered dietitian



I bet many of you are looking to make some healthy living changes — that’s no mean feat. And if you’re like me, this isn’t the first time you’ve decided to eat better or lose weight or shape up.

If healthy eating is on your agenda, set yourself up for success by choosing small and specific goals. For example, instead of saying, “I want to eat better,” begin with “I will start eating breakfast” or “I’ll add an extra vegetable at dinner.”

Make sure your goals reflect your lifestyle and preferences. Make them real: Write them down, put them in your smartphone, share them with a friend and ask for support. And if you slip up, don’t chastise yourself. Learn from the experience and move on. Here are two goals with some tips to get you started.

Drink more water

Whether you’re playing golf or tennis or hunkering down at home, staying hydrated is a must. As you age, your thirst signal is not as strong, and you may need to remind yourself to pour a glass of water. And when it’s cold outside, it’s just as important to stay hydrated as it is on scorching summer days. There are many opinions on how much we need, but a common recommendation is to drink six to eight cups of water or other fluid every day. While this may seem like a lot, all drinks (except alcohol), including tea, coffee, juice, milk and soup, count. Water, of course, is number one, because it’s free of calories, sodium and sugar.

PHOTO, EDGAR CASTREJON

- Here are seven ways to up your intake.
- Drink a glass at each meal. Sipping from a straw may make it seem more “special.”
 - Start slowly. Add one cup a day as you get into the habit.
 - Not a fan of plain water? Consider sparkling or soda water. Add lemon or lime slices, or a splash of cranberry juice. Dress up a pitcher of ice water with mint, cucumber or berries.
 - Always have a bottle of water in the fridge and/or your car, and place a pitcher on the table at mealtime.
 - Set a timer alert on your phone to remind you to drink periodically throughout the day.
 - Include more watery foods, such as lettuce, celery, cucumber, watermelon, tomatoes, spinach and berries, in your diet.
 - The best way to check whether you are well-hydrated is to look at the colour of your urine. If it’s clear or light yellow, you’re good.

Eat out in a healthier way

After long months of COVID-19 and isolation, eating out is a big treat, and you can do it without throwing “healthy habits” away or feeling guilty.

- Choose from the à la carte menu instead of the prix fixe.
- If you are famished when you sit down, order something to take the edge off your appetite, such as a green salad with dressing on the side or a glass of spicy tomato juice.
- Watch out for higher-fat starters such as Caesar salad, deep-fried appetizers, creamy dips or cream soups. Consider seafood cocktail, smoked salmon or a broth-based or puréed vegetable soup instead.
- If you know portions will be large, ask whether smaller ones are available. Or share with your partner or order appetizers as a main course.
- Choose steamed, poached, roasted, baked, grilled or broiled items. Steer away from sautéed, pan- or deep-fried, au gratin, creamed or crispy foods.
- Call ahead to find out about the day’s specials so you can decide your entree in advance. You’ll be less tempted to overindulge if you’ve already made up your mind.
- Something on the menu you just can’t resist? Share an order with the table.
- Limit yourself to one alcoholic beverage, and have it with your meal. 🐼

The health benefits of self-reflection

Why you might want to keep a gratitude journal

by **Pauline Anderson**



As the country continues to grapple with the aftermath of a devastating pandemic, this might be a good time to ponder what to be thankful for — whether that’s good health, love of family and friends, steady employment or personal achievements.

Research suggests that documenting reasons for why you’re grateful has psychological benefits, including a sense of calm and personal growth.

One study carried out by researchers at Indiana University and elsewhere, and published in the journal *Psychotherapy Research* in 2016, randomly assigned 293 people seeking psychotherapy to one of three programs: psychotherapy only, psychotherapy plus expressive writing (about feelings related to stressful experiences) or psychotherapy and gratitude writing (writing letters thanking others). After 12 weeks, participants in the gratitude group reported significantly better mental health than those in the other two.

Gratitude journaling also promotes physical health. A study conducted by the Chopra Foundation in collaboration with the University of California at San Diego, and published in the journal *Spirituality in Clinical Practice* in 2015, randomized 186 patients with asymptomatic heart failure to receive an eight-week program of standard management or standard management plus keeping a gratitude journal. Those in the gratitude group were instructed to write down three things they were most appreciative for on a daily basis. That study showed that expressing gratitude not only improved mood and fatigue levels but also boosted heart health by, for example, reducing levels of biological markers of inflammation, such as C-reactive protein and white blood cell counts.

You, too, might reap such benefits. Pick up a sturdy paper journal and list your reasons for being grateful. Or, if you’re keen on using a digital diary that may encourage more creative expression, there are a myriad of related apps. But all apps are not created equal, so see “User Beware” (at right) for cautions. 🧘

GETTING STARTED

- Aim to write in your gratitude journal on a regular basis. Experts recommend spending about 15 minutes at least once a week.
- Try to make the journal part of your normal routine — for example, writing first thing in the morning or before bed.
- Some experts suggest writing up to five things you’re grateful for. But the number isn’t as important as the actual content, which could include experiences, events, people or other things for which you feel thankful.
- Consider including an explanation for why these things made you feel good. Remember that unexpected events in your life are often the most impactful.

USER BEWARE

When assessing an app — including a gratitude app — Dr. David Gratzer, a psychiatrist at the Centre for Addiction and Mental Health in Toronto who sits on an American Psychiatric Association app advisory panel, offers these tips.

- Make sure the app is easy to use and contains practical information.
- Ensure the app has solid backing — for example, from a hospital or other credible institution.
- Confirm that the app has a transparent privacy policy and that your personal information won’t be shared with third parties.
- Determine when the app was last updated; it should be reviewed at least every six months.
- Look for evidence of specific benefits, such as details from user reviews and published outcomes.
- Beware of hidden costs. After using the app for free, you might suddenly be asked to pay a monthly subscription fee to continue.
- Investigate whether the app allows you to connect with others doing the same kind of journaling so you can share experiences.

PHOTO: MOMO PRODUCTIONS

8 ways to keep fit this winter

No gym membership? No problem

by **Ylva Van Burren**



When the weather outside is frightful, we’d much rather hunker down at home and read a book, watch a movie or scroll through Facebook than venture outside, am I right? But we know exercise can be on that list of things to do at home too.

Adults 55 and older need to get 150 minutes or two and a half hours of exercise or activities that cause a little sweating and harder breathing every week, says Emily Johnson, founder of StrongerU Senior Fitness, an education company for senior fitness instructors. That adds up to about 30 minutes five times a week — whether you’re walking,

cycling or playing pickleball.

Twice a week, it’s important to do activities or exercises that target the large muscles in your upper and lower body. That movement can be a specific muscle-conditioning video class or carrying your groceries home.

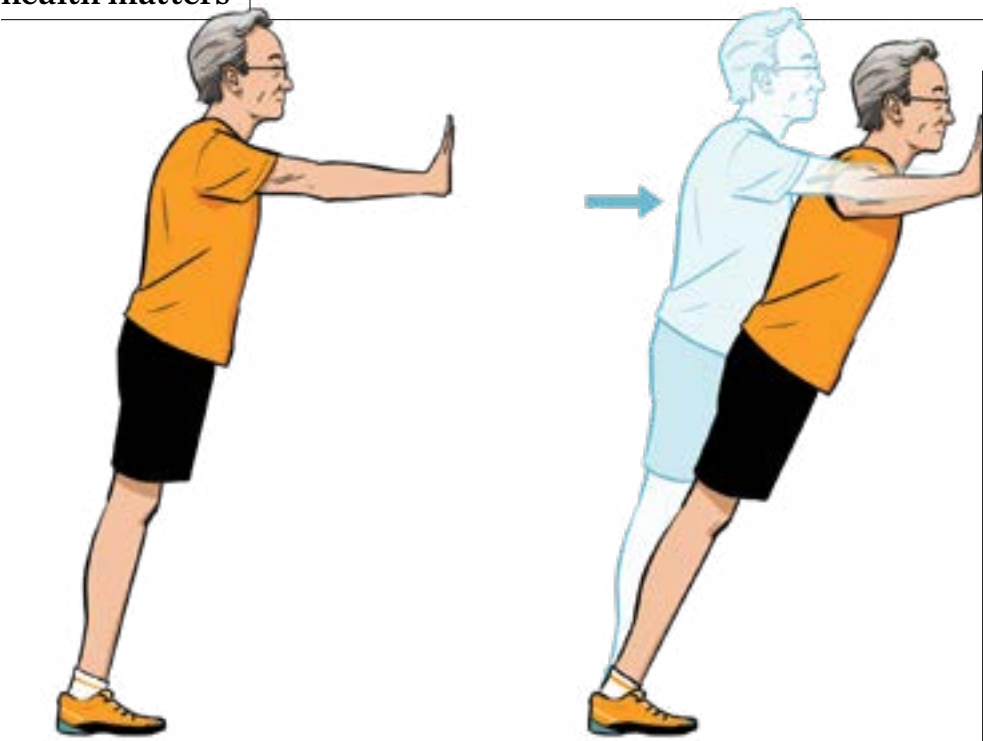
“We also encourage exercise that enhances balance and prevents falls,” says Johnson. “But if you’re keeping active and hitting the first two goals, you usually have that covered.”

Anyone starting a new fitness program should check in with their doctor first. Then start slowly and proceed with exercise at your own pace. 🧘

EIGHT WAYS TO KEEP FIT THIS WINTER

1. Just walk. Walk around the block, your house or another indoor space. Walking works the major muscles in the lower body and increases blood flow to the brain, says Emily Johnson, founder of StrongerU Senior Fitness. Layer up for the outdoors, wear boots with treads and invest in a pair of ice grips or crampons that attach to your boots and provide grip on slippery surfaces.
2. Dance. Moving to music improves physical, mental and cognitive health, and is often a social activity. One example of a dance program is GERAS Dance, a therapeutic mind-body program for older adults. Developed by Dr. Patricia Hewston, an occupational therapist at the GERAS Centre for Aging Research, Hamilton Health Sciences and McMaster University, the program is delivered as a livestreamed group activity and as in-person classes at the YMCA (post-COVID-19). The dance is ballroom style, and the program starts with seated movements and progresses to standing and moving the body in different directions. Says Hewston: “Research shows that the program can help prevent falls and frailty, and improve cognition in participants.”

ILLUSTRATION: JORIBOLTON



3. Work muscles in the laundry room with household items and props. For example, use a sturdy chair to go from a sitting to a standing position two or three times in a row, do three push-ups against any wall (see diagram above) and do biceps curls with a soup can or jug of laundry detergent (see diagram at right).

4. Schedule activity breaks. The 24-Hour Movement Guidelines encourage people to sit around less by consciously scheduling movement breaks. For example, get up once an hour to drink some water or walk around the house. With research showing that exercise in 10-minute bouts is efficient, do your own 10-minute workout – try doing stride jumps and sit-ups, and marching on the spot. Or find a workout online.

5. Take the stairs. “It’s important to shift our mind about what exercise is,” says Hewston. It can easily be embedded in daily life. Housecleaning and gardening are both exercise. So is taking the stairs, walking your dog and cycling to the grocery store (weather dependent, of course). Walk around the house while you talk on the phone. Buy a pedal bike, and put it under your desk or TV room easy chair.

6. Get a coach. Adults with rheumatoid arthritis, osteoarthritis, spinal cord injuries and other physical disabilities can sign up for one-on-one

coaching with Get in Motion, run by the Canadian Disability Participation Project (cdpp.ca). Coaches provide exercise motivation by phone or Zoom in regular sessions, explains Sarah Houle, co-ordinator of the program. Together, you set goals and schedule physical activity. Coaches provide resources like YouTube videos and exercises from Spinal Cord Ontario.

7. Attend a virtual fitness class or follow an online video. Logging onto online classes is easy peasy; choosing your weapon may be the tough part. Browse yoga, tai chi and boot camp classes to see what appeals to you. Take a Retroactive Fit Break with Participaction or a balance class for seniors, or do an exercise video referred by a friend, university or fitness organization.

8. Sign up for an activity. Now that facilities are reopening, it may be time to venture out and sign up to learn something new. For example, take an aquatics class (great for people who have arthritis) or learn how to play pickleball or table tennis.

EMILY JOHNSON’S BICEPS CURLS

Sitting or standing, start with your arms down by your sides, one hand holding a jug of laundry detergent or soup can. Breathe out and bend your elbow to bring the jug up to your shoulder. Breathe in and return to starting position. Repeat eight to 12 times, with the last three repetitions being extremely difficult. Change sides.



FITNESS MATTERS

Immediately after exercising, says Dr. Patricia Hewston, an occupational therapist at the GERAS Centre for Aging Research, Hamilton Health Sciences and McMaster University, you will feel good because of all the endorphins going through your body. But the long-term benefits are important for an aging body and mind too. Research shows that regular exercise helps prevent falls, frailty and dementia.

ILLUSTRATION, JORIBOLTON



Your passion for Canada’s natural spaces defines your life; now it can define your legacy. With a gift in your Will to the Nature Conservancy of Canada, no matter the size, you can help protect our most vulnerable habitats and the wildlife that live there. For today, for tomorrow and for generations to come.

Order your free Legacy Information Booklet today.
Call Marcella at 1-877-231-3552 x 2276 or visit DefineYourLegacy.ca



YES YOU CAN

6 challengers share their goals and plans to succeed

As told to **Martin Zibauer**

Last spring, *Renaissance* invited RTOERO members to sign up for our Yes, You Can! Challenge. Tell us, we asked, about a lifestyle change you planned to work on in 2021, or a project you’ve had in the back of your mind but, life being what it is, haven’t tackled yet. We asked for challenges that fit into three categories — physical health or activity, personal growth or giving back to

the community — and that the challenge be possible to accomplish in four months. The size or complexity wasn’t important. What was important was that your challenge be intentional, personal and tailored to you.

Meet six members from across Canada who are setting out to prove Yes, You Can! They each have a goal and a plan — will they be successful? We’ll check in with them in the Spring 2022 issue and share their challenge stories.

PHOTOS, COURTESY OF IAN ROBERTSON

1 IAN ROBERTSON

District 14 Niagara

Challenge: To finish building a 16-foot sailboat/rowboat with builder Skip Izon and complete a solo 1,300-kilometre loop of the Great Lakes via the Trent-Severn Waterway to fundraise for his favourite environmental organization, World Wildlife Fund Canada

The idea to build a new boat for a rowing and sailing trip started about four years ago, with a planned trip through the rivers and canals of Europe, and potentially down the Danube. This would have been largely a rowing trip, somewhat inspired by the Rowed Trip adventure of Julie and Colin Angus, but there would have been some parts where sailing would be far more effective.

Fast-forward to 2021 when, after recovering from health issues, I felt inspired to try again.

Due to the pandemic, I decided to plan a Canadian trip instead. I wanted a route that was long enough to be both challenging and interesting but safe enough to be done in a small boat. The boat design combines rowing and sailing, which is unusual in itself, and the oar mechanism allows me to row facing forward, so I’m not straining my neck. It will be a little wider than a canoe because of the sailing choice, be 16 feet long and weigh less than 100 pounds.

The most obvious trip, since I live near the shores of Lake Ontario, was a loop of the Great Lakes via the Trent-Severn Waterway.

And the Old Man in a Boat Tour (oldmaninaboattour.ca) was born. This trip is a personal challenge but also an opportunity to fundraise for World Wildlife Fund Canada, a wonderful organization I have been supporting for 30 years. I hope to raise \$10,000, and I’ve pledged to match any sponsorship up to a total of \$8,000.

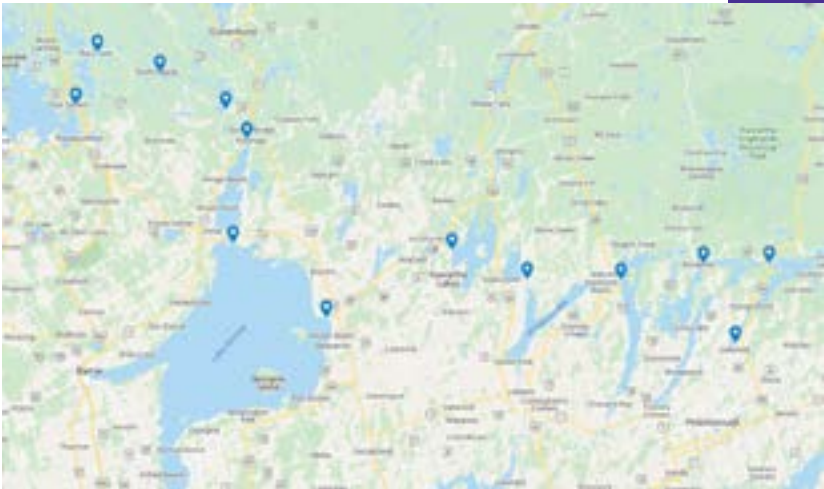
My wife is 100 per cent supportive, although she is rightly concerned about issues such as safety. And I won’t rule out sending an SOS home and asking my daughter to bring a spare part or some supplies.

I expect the trip to take about two months. I’m camping and travelling really light. But if I get tired and dirty, I am going to allow myself the luxury of a bed and breakfast.

Am I nervous? I suppose. I think anyone who approached this and wasn’t nervous would be an idiot. It’s not that I feel it’s dangerous — it’s well within my capabilities. I’ve always sailed. I ran a sailing school in Hamilton many years ago. There are many uncertain factors, including my health, but I’m excited about getting out there and getting going.



Robertson and Izon fitting the floorboards.



Robertson's a solo 1,300-kilometre loop of the Great Lakes via the Trent-Severn Waterway.



Clockwise from top left: Inverarity walks regularly to her daughter's home; going into surgery; walking in Toronto with her granddaughters; healed and happy; in the pool with all of her grandchildren.

2 CHRISTINE INVERARITY

District 7 Windsor-Essex

Challenge: To exercise regularly and rebuild muscles that haven't been used in a long time, thanks to six major surgeries

I have had so many surgeries: three spine surgeries, a right knee replacement and a right hip replacement. Then I retired and needed my left hip replaced.

So it has been one recovery after another. I was doing what I was supposed to do, and then COVID hit. I couldn't go to the gym. I couldn't see people. I felt my energy and my strength slipping away. Nothing seemed to motivate me.

But I have decided that COVID and retirement can't be excuses.

My doctor just gave me a prescription to go to a physiotherapist who will be able to design an exercise program that takes my surgeries into account — exercises I can do without hurting my body. I'm going to take a fitness test, a way to measure where I am now, and then measure myself at the end of four months, or even in the middle, whenever I need motivation. I plan to schedule a specific time of day to work out. And I am going to set goals based on my body type and health, and the artificial joints and metal in my body.

I have equipment at my house I can use. I'm signing up for an online Pilates class, which will help build my muscles and strength.

I'm a little worried I'll push myself too hard, too fast — I want to see changes yesterday! Can I build up my muscles in the proper timing? Can I not rush myself? Can I just have patience with what my body's going to do as I rebuild it?

Success is going to be measured in the amount of energy I have and my ability to do the things I want to do, like playing pickleball.

I want to not just be present but ALIVE and THRIVING for my family and my three amazing grandgirls!

PHOTOS, COURTESY OF CHRISTINE INVERARITY

3 JERZY "SMOKEY" DYMNY

District 47 Vancouver Island

Challenge: To ride the hilly Quadra Island road loop on his bicycle twice (a total of 32.4 kilometres), non-stop, except for water refills

After having a life-threatening septic infection in my lower abdomen in the fall of 2020, I had to stop doing strenuous physical activity for months.

I had been a lifelong cyclist prior to my hernia operation, which is when I received my bonus septic infection.

I'm not just a cyclist. I've been a bicycle mechanic instructor for more than 20 years. I own Quadra Bike School (bicyclemechanic.ca) on Quadra Island, B.C., where I offer five-week bicycle mechanics courses four times a year, in the spring and fall.

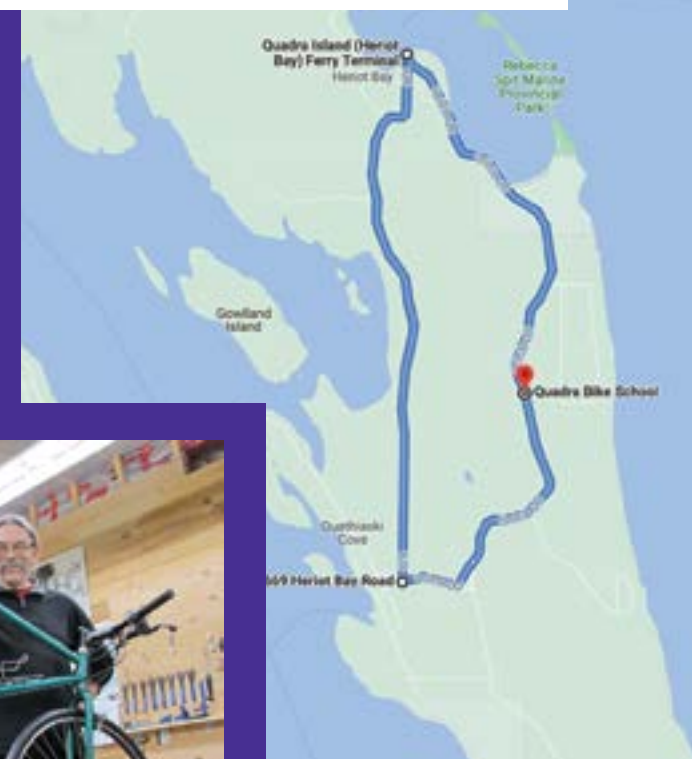
So this was a disaster. It spoiled the whole fall. I couldn't ride because my muscles and lungs were not up to par. When I did start riding, I realized, "Oh man, this is going to be harder than I thought."

I needed a plan.

To begin with, I'm going to ride from my bike shop to either Heriot Bay or Quathiaski Cove, to one of our cafés, if the weather is not too wet. Then I'll ride the route twice a week and then three times a week. When my strength is better, I'll complete the 16.2-kilometre route once a day. Then I'll do it one and a half times and, finally, do the whole ride — twice around.

It's not easy. You start at sea level and ride up and down hills multiple times — down long hills, up short hills, down short hills, up long hills.

I miss going out into the woods and jumping around on my super-duper mountain bike and whipping around on the trails. I'm faster than people 15 years younger than me when I'm in shape. I want that back.



Top: Dymny teaching a hands-on workshop. Left: Dymny (right) with a satisfied student.

PHOTOS, COURTESY OF JERZY DYMNY



Chester and Ellie practising American Sign Language.

4 BARBARA CHESTER

District 10 Bruce, Grey, Dufferin

Challenge: To become semi-fluent in American Sign Language

My great-granddaughter, Ellie, who turned five in February, was born with multiple physical challenges, including deafness. Ellie has been learning to sign since she was an infant. I want to be able to communicate with her, so I need to learn American Sign Language (ASL). And frankly, more people should know ASL because I think there are more deaf people in our communities than we're really aware of.

When I want to reach a goal, I need to have a regimented plan to accomplish it. So I plan to dedicate an hour a day to learning ASL, at least five days a week. I'll download apps and purchase books, and I'll practise my skills with hearing-challenged people at every opportunity, including, of course, talking to Ellie.

I was feeling a little nervous, and then this morning I watched a couple of YouTube videos and I thought, "This isn't so hard; I can do this." A lot of the signs make sense. For example, pretend you're wearing a ball cap and grab the rim of the cap: That's the sign for "boy," because boys wear caps. Any signs above the nose are masculine; feminine signs are below the nose.

I am confident I will learn enough to have a simple conversation with Ellie — and then I will continue, so we can really talk!

PHOTO, COURTESY OF BARBARA CHESTER

5 UTA SOJAT

District 34 York Region

Challenge: To write her late mother's memoir as a gift for her children and grandchildren

The idea of a book came from my son, who wanted his children to know more about his grandparents and the other relatives he had heard about. "We don't really know who these people are," he told me. "We know they're there, but we don't really know them."

My plan is to write down stories my mother told me about her youth; establish a family tree so my children will know who is who; collect vital data on the most important people in my mother's life; write about her later life from my own recollections; and then compile everything into a coherent story and have it bound.

I don't yet have my mother's personal papers, things she saved through her life, from my dad's life, her birth certificate, marriage certificate. When she died, we cleaned out her house in Hamburg, Germany, and I drove boxes of anything important to Croatia — my husband has a big family there, and we can store things. We haven't been able to go over because of COVID, so I haven't been able to bring back my mother's personal folder.

It has been very difficult to get my parents' history. I found some details in the parish records in the village she grew up in. I have great memories of that village because I visited as a child. It was so close to Hamburg, where we lived, and we went every year until the border was closed.



PHOTOS, COURTESY OF UTA SOJAT



as unique as your eyes

At IRIS, our eye care professionals know your eyes are unique and that your vision needs special attention. We provide hundreds of brand-name fashion frames from the world's leading designers, a wide selection of sunglasses, and benefits like our No-Matter-What Guarantee and interest-free financing so you can see what you love and love what you see.

RTOERO members benefit from IRIS Advantage offers like \$150 towards the purchase of eyewear and prescription sunglasses.

**GO TO [IRIS.CA/ADVANTAGE](https://iris.ca/advantage)
ACCESS CODE: RTOERO**

Before I could tell my mother's story, I had to learn more about the Second World War. My parents didn't really talk about it.

Dates when Hamburg was bombed, for example, helped me understand a photo of my parents in another city. I never knew why they were there until I realized they'd been evacuated when most of Hamburg was destroyed by a firestorm.

I've written before, and I like to write. I write every day in the morning, before lunch, for a couple of hours. Once I start,

I'm in a flow and it's not a chore.

You need to write every day. If you don't, then you get in a rut, and you say, "Oh, I can do it tomorrow." And then tomorrow comes, and you have something else to do. And then, "Oh, well — next day, next day, next week."

If you start something, stay with it and finish it, or don't start it. If I don't have the enthusiasm for something, then I will not stay with it because it's not what I really like to do. And at this point in my life, I'm free to do what I like to do.



Previous page, from left: Sojat with parents and sister on her second birthday; Sojat, in the bassinet, with her parents and sister. This page: Sojat's mother's childhood home; Sojat's parents' wedding day, 1942; Sojat and her sons, November 2017.

6 ANDRÉE BOUDREAU

District 4 Sudbury, Manitoulin

Challenge: To lose 25 pounds and get herself back into shape

I had lost 35 pounds before the pandemic hit, and I was diagnosed with breast cancer in March 2020. I had such nausea that I allowed myself to eat whatever calmed my stomach. I gained all the weight back. Now I am cancer-free, and after everything I went through, I owe it to myself to be fully healthy.

I want to regain my strength. I am tired and I am weak. When you survive cancer, every day is a new day. I wake up every day with a positive outlook.

I will follow my diet plan. I will do a form of physical activity, including cardio, every day. I will do strength training to regain muscle

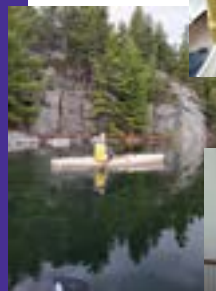
tone. The radiation has left me very tired, so rest will also be part of my daily routine.

I know I can do this.

I didn't even realize I had put on that much weight. The weight seemed to creep on over the past three or four years since I retired.

I've already lost 15 pounds, but I'm at that frustration point.

But, as I said, every day is a brand new day. And it's such a joy to be able to live this life because of the treatments I went through, and I am really motivated by that. My husband's on board with my regimen as well, so the fact that he's with me motivates me too. 🧘



From top: Boudreau walks regularly; with daughter Anika at the family cottage on Kukagami Lake, east of Sudbury; kayaking; on the mend.

**PART 2
CHALLENGE
UPDATE**

Don't miss the Spring 2022 issue of *Renaissance*, as our challengers share their journeys and the outcomes!

PHOTOS, COURTESY OF ANDRÉE BOUDREAU



Stevenson in Bagan, Mandalay Region, Myanmar.

Why I travel solo

How to see the world alone and love every minute

by **Carol Stevenson**
(District 16 City of Toronto)

YYZ
2022-20-04

I was in an accident when I was 12 and spent several years in a wheelchair. To pass the time, I started writing to penfriends in 15 different countries. I enjoyed sharing information about food, music and customs, and exchanging postcards, stamps and coins. I waited eagerly each week for mail addressed to me with colourful and interesting postage stamps; these letters were my window to the world.

A month before high school graduation, finally free from my wheelchair, and with my parents' consent, I started planning a six-week summer trip to Europe. I contacted three of my penfriends — one lived in Germany, one in Austria and one in the Netherlands — and booked my open-jaw ticket.

And so, at 17, I went by myself on my first transatlantic Pan American Airways flight. I had lived a very sheltered life up until then and had only travelled to our family cottage two hours from our home.

PHOTOS, COURTESY OF CAROL STEVENSON

The answer is that I really enjoy exploring in my own way, at my own pace, with the flexibility to make decisions on a whim.

Perhaps my parents agreed to the trip because they knew my childhood had been rough. Whatever the reason, it was a dream come true — and it sparked my lifelong passion for travel.

When I retired at 65, I had visited 65 countries. When students and colleagues asked about my retirement plans, they weren't surprised when I said I intended to travel a lot and wanted to reach the goal of seeing 100 countries. I have been retired for nine years and have visited a total of 160 countries, mostly independently.

I'm often asked why I travel alone. The answer is that I really enjoy exploring in my own way, at my own pace, with the flexibility to make decisions on a whim. I have taken group tours by land and sea, mostly to countries where I feel less comfortable travelling alone or where it's more feasible to do so on a guided group tour.

Here is what I have learned.

1. Combine teaching with travelling

I started travelling more often and for longer periods when I returned to teaching at the age of 55. Besides teaching in elementary school, I taught English as a second language (ESL) to adults in the evenings. The conversational English courses were popular with students in their 20s who were newcomers to Canada and looking for work or admission to university. I made friends with a number of my students, and when I travelled to their home countries, they gave me names of family and friends who were happy to show me around.

The two-month summer break gave me the opportunity to teach ESL in summer schools overseas, including to students in South Korea, China, Poland and Mexico. I was always the oldest teacher working alongside younger teachers, but age doesn't matter compared to experience, personality, flexibility and a sense of humour. Teaching ESL overseas is a great way to combine work and travel, and to get to know another culture better.

2. Do your homework

Once I decide on a destination, I buy a travel guide and then surf the internet, checking out recent reviews of tours, accommodations and restaurants. I plan a rough itinerary for the places I want to visit, checking out bus and train timetables for short and long-distance travel, accommodations, restaurants, use of credit cards, opening and closing times for museums and costs. I always book my first and second nights' accommodation, and I try not to arrive after dark. Sometimes late-night arrivals are unavoidable; in that case, I arrange for the hotel to send a car and driver to meet me inside the airport.

Or, if that isn't possible, I look for a taxi office inside the airport. I try to get some local currency for incidentals before leaving Canada or at the currency desk in the airport if I wasn't able to get it beforehand.

3. Explore your destination through day tours

When I arrive in a new place, I take a hop-on-and-off sightseeing bus if one is available. This helps orient me to the layout of the city and locate the main attractions. Walking or bike tours are great for the same reasons and offer the added benefit of fitness. These tours are often rich sources of recommendations for local restaurants, events and attractions.

Day tours allow me to see out-of-the-way places of interest without the hassle of driving or taking public transportation and arranging admissions and guides. I prefer to book day tours either online before I leave or through staff at wherever I am staying when I arrive. On day tours, I meet tourists from different countries, and on many occasions, I have arranged to do other activities with someone I met on a tour. In a sense, I am never alone; I am surrounded by people who are participating in activities just like me and who are happy to chat. I have made many new friends with whom I have stayed in touch.

4. Take safety precautions

I am often asked if I feel afraid when I travel solo. Sometimes I get nervous, but I am cautious and aware of safety issues and scams, and I avoid places that pose dangers. I do not take chances or do things to jeopardize my safety, such as telling strangers I'm travelling alone, walking by myself on secluded streets or after dark, wearing attention-getting clothing or expensive jewelry, showing cameras and phones, displaying cash, or carrying a map or guidebook in my hand. I always keep my hotel's business card in my pocket, and I let the staff know my plans, particularly if I hire a private driver to take me to see a sight. I have learned from experience to be aware of my surroundings at all times and to blend in with the crowd. I would have missed a lot of great experiences if I had let fear hold me back.

5. Stay, eat and shop local

Wherever possible, I stay in bed and breakfasts, eat in local cafés and shop in independent stores. It feels good to support local businesses and people and, at the same time, immerse myself more deeply in the local culture. Signing up for cooking classes, volunteering and attending seminars at museums, art galleries and universities all provide wonderful opportunities to meet locals, as well as contribute to and get more familiar with the community and culture.



Top: Stevenson in the Namib Desert, Namibia.
Left: At the Illusiat Icefjord, Greenland

6. Prioritize your trips according to your interests

When I started travelling, I concentrated on Europe, which I was more familiar with and where I was able to communicate in the French, Spanish and German I had learned in high school. It's very helpful to know at least a few words and phrases in the language of the country you're visiting. Locals appreciate your effort, and it comes in handy when you're off the beaten path. As I became more experienced with travelling independently, I branched out to Asia, the Middle East and Africa. Then I focused on seeing the wonders of the world. After that, I chose countries based on cultural attractions, history, religion, architecture, wildlife and natural beauty.

7. Seek out memorable experiences

What have been some of my most memorable adventures? Trekking to see mountain gorillas in Uganda; hot-air ballooning in Cappadocia, Turkey; riding a dolphin in the Dominican Republic, a camel in Egypt and an elephant in India; walking among the unique wildlife in the Galapagos Islands; riding a helicopter above Victoria Falls in Africa; taking a walking safari in Botswana; riding in a small plane above the Nazca Lines in Peru and over Mount Everest; and walking along the Great Wall of China, to name a few.

Oh — and I travelled to all of those places after I turned 65.

Will I continue to travel solo? Definitely. I think it is the most gratifying way to travel — and with more than 160 countries under my belt and many more to experience, I'm not ready to stop yet!

A PLACE TO

live well.

Join us for a personalized tour and see what life is like at *Delmanor, Inspired Retirement Living.*

Inspired Retirement Living™

delmanor.com

DON MILLS

(416) 331-9797

ETOBICOKE

(416) 233-0725

NORTH YORK

(416) 225-9146

OAKVILLE

(905) 469-3232

RICHMOND HILL

(905) 770-7963

Opening Early 2022

AURORA (905) 503-9505

26

renaissance

winter 2022 27

Winter weekend getaways

Escape to one of these luxurious cross-Canada resorts

by Doug Wallace

There’s nothing like a little pampering to recharge the batteries. If sticking close to home is in your forecast this winter, indulge in one of these luxury hideaways for a well-deserved extra-long weekend.

NEWFOUNDLAND AND LABRADOR

Fogo Island Inn, Joe Batt’s Arm

Overview: Off the north coast of mainland Newfoundland in a small fishing village, this landmark resort offers luxurious yet community-oriented hospitality. The inn is actually a charity, with the profits reinvested in the whole region.

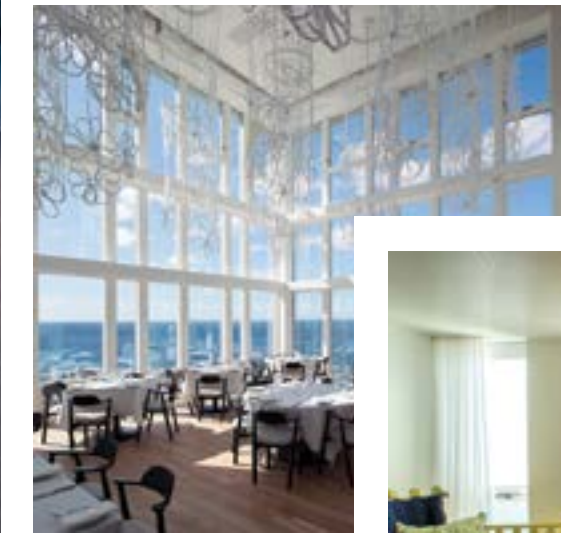
Essence: Modern architecture is juxtaposed with interiors rooted in the history and traditions of Newfoundland culture. Twenty-nine rooms feature floor-to-ceiling North Atlantic views, handcrafted quilts and rugs, and locally produced wooden furniture and furnishings. Culinary adventures are hyperlocal: foraged berries, preserved meats and fish, and salt-cured wild game.

Curricula: Joe Batt’s Arm is famous for parading icebergs, frolicking whales, wild storms and the northern lights. A variety of excursions get you out into the fresh air to enjoy cultural, geological, artistic and marine activities — art crawls, hiking, jam making, snowshoeing and snowmobiling, and even bonfire nights.

FOGOISLANDINN.CA



THIS PAGE: TOP PHOTO, COURTESY OF ALEX FRADKIN. BOTTOM PHOTO, COURTESY OF FOGO ISLAND INN



THIS PAGE: COURTESY OF FOGO ISLAND INN



COVID-19 reminder

As we go to press, we are still in the midst of the COVID-19 pandemic. If we still aren’t able to travel when you read this, save these coast-to-coast destinations for when we can.

ALBERTA

Kananaskis Mountain Lodge, Kananaskis Village

Overview: Part of the Marriott Autograph Collection, this chalet-style Rocky Mountain resort is one hour west of Calgary in the Kananaskis Country park system.

Essence: Enjoy the comfort of a contemporary mountain environment — spacious, modern rooms offer awe-inspiring views — plus a full spa and five restaurants serving steak, wood-fired pizza and more.

Curricula: Go skating, cross-country skiing and fat biking (the wider-than-normal tires let you bike in snow) around the Kananaskis Valley, downhill skiing at the nearby Nakiska Ski Area, and sleigh riding and dogsledding at Boundary Ranch. The lodge’s Nordic Spa is like a winter fairy tale, with steam rooms, saunas and heated pools surrounded by gorgeous alpine scenery.

[LODGEATKANANASKIS.COM](http://lodgeatkananaskis.com)



SASKATCHEWAN

Elk Ridge Resort, Prince Albert National Park

Overview: One hour north of Prince Albert, this all-season wonderland in the heart of the boreal forest is chic and sumptuous, with luxury-leaning rustic appeal.

Essence: Stay in the lodge itself or in one of the two- and three-bedroom cottages, townhouses and cabins offering modern cottage comfort. The fresh air and outdoor activity whet your appetite, so enjoy prime cuts of elk at Fredrich or fresh walleye at the more casual the Wyld.

Curricula: When you’re not in the pool, in a hot tub or in front of a fireplace, you can wander the trails outside; go skating, snowshoeing, cross-country skiing, snowmobiling or curling; or enjoy curling’s cool cousin, crokicurl, a new winter tradition. Carve out at least an hour for a little something at the new Drift Spa.

[ELKRIDGERESORT.COM](http://elkridgeresort.com)



TOP PHOTOS, COURTESY OF KANANASKIS MOUNTAIN LODGE. BOTTOM PHOTOS, COURTESY OF ELKRIDGE RESORT

ONTARIO

Elora Mill Hotel & Spa, Elora

Overview: Overlooking the Grand River 90 minutes west of Toronto, this five-star boutique inn in a historic early-19th-century building is a new destination weekend hot spot, thanks to a major multimillion-dollar renovation in 2018.

Essence: Twenty-seven Euro-style rooms exhibit rustic-chic appeal, with stone walls, fancy light fixtures, local art and handcrafted local furniture and terrific views of the Elora Gorge. Noted chef Jonathan Gushue goes the farm-to-table route with menus that change every week based on what local farmers are offering.

Curricula: Tour art studios, go hiking or head into the woods on snowshoes or cross-country skis. The truly adventurous give ice climbing a try, scaling the sleek walls of the gorge. Others drift through the spa or into the outdoor pool and hot tub.

[ELORAMILL.CA](http://eloramill.ca)



QUEBEC

Manoir Hovey, Eastern Townships

Overview: Set on 12 hectares overlooking Lac Massawippi, this Relais & Châteaux property 30 minutes south of Sherbrooke offers old-style destination luxury, perfect for a special occasion or just because.

Essence: Built in 1900 as the summer house for a wealthy American industrialist, the Manoir exudes the historic charm of an elegant, old-world country estate — mind you, one with all the mod cons. The 35 bright rooms feature sumptuous contemporary furnishings surrounded by a lively mix of patterns and textures. Nature-inspired cuisine is driven by sustainability, diversity and creativity.

Curricula: If you manage to drag yourself away from the fire in Le Tap Room, taste your way through the many local fromageries. Winter is also a wonderland of snowshoeing, skating and ice fishing, all guaranteed to build up an appetite.

[MANOIRHOVEY.COM](http://manoirhovey.com)



TOP PHOTO, JEFF SHUH. MIDDLE PHOTO, COURTESY OF ELORA MILL HOTEL & SPA. BOTTOM PHOTO, COURTESY OF MANOIR HOVEY



From springtime in Paris to summer on the sun-drenched Amalfi Coast to winter wandering at festive German Christmas markets, Europe is a destination for all seasons.

Plan your next trip to Europe with Merit Travel and Collette Tours and take the experience to a new level. *With us by your side*, you can focus on exploring without ever searching for the right hotel, navigating a foreign city, or missing a ‘must see’. Together, we minimize the hassle so you can maximize the fun.



RTOERO
MEMBERS
SAVE!

MAKE YOUR MEMORIES MORE AMAZING
WITH THESE AMAZING SAVINGS!

RTOERO Members **SAVE \$100 per person*** on any tour!

Plus, use offer code **RTOSAVE** to learn about special seasonal savings of up to **\$500 per person***



*Use offer code and your member benefit for savings. Savings are comprised of retail offer together with member benefit. Offer valid on new bookings only and can expire earlier due to space or inventory availability. Retail offer savings amount will vary by tour and departure date and is only available on select departures. Contact your Merit Travel Consultant for details. Space is on a first come, first served basis. Offers are not valid on group, existing bookings or combinable with any other offer. Other restrictions may apply. Promotional pricing may remain in effect after the expiration date. All offers are subject to Merit Travel standard Terms of Service. Other terms and conditions may apply.

ICORON ON-4499356 | BC-34799 | QC-703 563 | 5343 Dundas Street West, 4th Floor, Toronto, Ontario, Canada M9B 6K5 | 636 Hornby St, Vancouver, BC, Canada V6C 2G2 | 330-1257 Guy Street, Montreal, PQ, Canada H3H 2K5

Call 1.877.872.3826 or visit [MeritTravel.com/RTO](https://www.MeritTravel.com/RTO)

Use code: **RTOSAVE**



BRITISH COLUMBIA

Brentwood Bay Resort, Vancouver Island

Overview: Enjoy pampering perfection and incredible vistas at this woodsy retreat overlooking Saanich Inlet, just a half-hour north of Victoria.

Essence: The 36 suites and villas sport sumptuous modern furnishings, floor-to-ceiling windows and gas fireplaces to warm up the evening chill. The Arbutus Room offers inspired seasonal cuisine, while the Pub comes through with seafood-forward comfort food.

Curricula: Take advantage of the spa’s full range of esthetics and body treatments — there’s even a pedicure suite for you and your friends — along with an outdoor pool and hot tub. The Saanich community offers a variety of outdoor activities all season long, and the resort’s schedule of live music livens up a quiet evening in.

[BRENTWOODBAYRESORT.COM](https://www.brentwoodbayresort.com)



PHOTOS, COURTESY OF BRENTWOOD BAY RESORT



INTRODUCING VISTA

YOUR WORLD FROM A NEW PERSPECTIVE

MERIT
TRAVEL
EXCLUSIVE!

Receive **FREE** prepaid gratuities and **\$400 shipboard credit per couple** on select sailings like *Greek Isles Odyssey*, departing June 1, 2023.

[MeritTravel.com](https://www.MeritTravel.com) | 1.877.872.3826

merit travel | OCEANIA CRUISES®

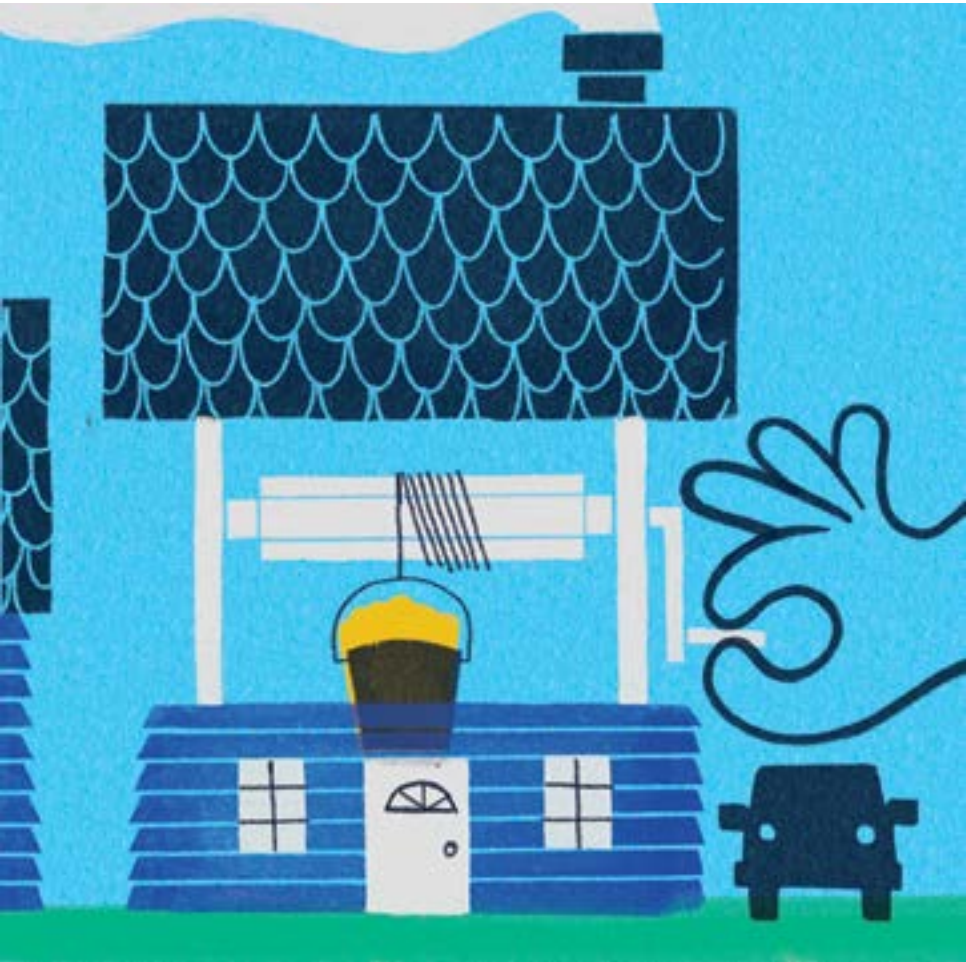
ON-4499356 | BC-34799 | QC-703 563 | 5343 Dundas Street West, 4th Floor, Toronto, ON, Canada M9B 6K5
330-1257 Guy Street, Montreal, PQ, Canada H3H 2K5 Merit Travel is a registered trademark of H.I.S.
Merit Travel Group Inc. All rights reserved.



Is a reverse mortgage for you?

Here’s what you need to know to make the right decision

by **Lesley-Anne Scorgie**



A reverse mortgage is a loan that allows you to take money from your home equity without having to sell. The money is tax-free cash, it’s typically offered at a reasonable interest rate, monthly payments aren’t required and you can usually borrow up to 55 per cent of your home’s current value. The exact amount you can get will depend on your home’s appraised value, the lender you choose to work with and your age. Another benefit: This money doesn’t affect the old age security or guaranteed income supplement benefits you may be getting. Many retirees turn to a reverse mortgage because they don’t want to sell their home. (When you do sell, you will have to pay the loan back.)

Not surprisingly, the longer you go without making payments, the more interest you accumulate. The result? You’ll have less equity in your home over time.

How it works

When you are approved for a reverse mortgage, you’ll need to clear up any outstanding loans, mortgages or lines of credit (including home equity lines of credit) that are secured against your home. But, in many cases, you can use the money from your reverse mortgage to pay out these other loans. When you receive the remaining funds, you can use them on anything you wish, such as paying for home repairs or improvements, helping with regular bills, covering health-care expenses or repaying debts.

You may be able to get the money from your loan as a one-time lump sum or by taking some up front and the rest over time. Ask your lender what payment options are offered for a reverse mortgage and whether there are any restrictions or fees.

Compare your options

My advice? Before you sign on the dotted line, compare the costs of the alternatives to a reverse mortgage:

- Downsizing to a smaller home
- Selling and moving to a rental (or assisted living, if applicable)
- Getting another type of loan, like a line of credit

A few things to watch out for

A reverse mortgage does have higher interest rates than a traditional mortgage, and there can be additional costs, which makes it a more expensive option for retirees. And the moment you take out a reverse mortgage, your home equity goes down and, therefore, so does your net worth, unless you use the money for investment purposes.

If leaving your home to your family is part of your estate plan, you’ll also need to consider the fact that the estate has to repay the loan with interest by a set time after you pass — and it’s possible that the estate settlement and repayment due dates might not align. But these cons need to be weighed against the benefits, such as being able to access to your hard-earned capital and not having to move. Explore your options, crunch the numbers and talk to your financial advisor about how a reverse mortgage will impact your overall financial plans. 🌱

ILLUSTRATION, JOSIAH GORDON

I didn’t see it coming

But old age arrived just the same

by **Adele Blair** (District 27 Ottawa-Carleton)



Blair camel-riding in Jordan.

I t happened slowly, gradually, until I retired at 71 from two consecutive driven and passionate careers serving children. There is no looking back, no U-turn allowed, no escaping the complex feelings we live with as we follow this road to its inevitable destination. I have travelled to the far corners of the world and enjoyed every experience, but I wasn’t sure I was going to like this trip. Perhaps I first felt this disquiet when I celebrated 70, a significant milestone birthday, and the email jokes and birthday cards I received characterized women my age as shrivelled up, bent over, petite figures with sagging breasts and skinny legs, waving their canes over their heads, with comments related to Botox or leaky bladder problems. Or perhaps it was the first time a 20-something sales clerk called me “Hon” or “Sweetie” or “Dear.” Then again, it might have been the targeted advertisements suggesting I check out affordable group living residences or local places to purchase a chic walker, and how to secure decent home care or select a good lawyer to prepare my will. And I should take care of this before dementia sets in the weekend after I receive my gold watch for retiring from a job such as CEO of a hospital, senior partner in a law firm or director of education for an Ontario school board!

PHOTO, COURTESY OF ADELE BLAIR

When the idea that older women are over the hill is presented everywhere, we create that reality and become what the culture depicts us to be.

Systemic stereotypes reinforce negative ideas about aging, and those of us who find ourselves arriving at its front door and being forced to join the party in progress can tell you it doesn't feel good. Negative stereotyping of older women impacts how professionals treat us — and how we feel about ourselves — which can lead to isolation, loneliness, depression and unhealthy lifestyles. When the idea that older women are over the hill is presented everywhere, we create that reality and become what the culture depicts us to be.

Women of my generation fought for better education. We fought for the right to choose the number of children we felt ready, willing and able to raise. We fought for equal pay for work of equal value. But, clearly, our fight isn't finished.

We need to eliminate negative images and words used to characterize older women. We need to tell people we are insulted when they speak to us using baby talk or a high-pitched voice, as if we are children. We need to be sure that younger people know we don't like to be addressed as "Sweetie" or described as part of a "cute couple."

We need to change the conversation and acknowledge what is clearly evident: Older women accomplish all kinds of amazing things, including travelling the world by themselves or with a friend, training for and running marathons, teaching English to Chinese students for a summer course, and taking and leading Zumba classes at their local community centres.

We need to dispel the myth that older women are physically unattractive and should not expect romance. We need to challenge derogatory, insulting, mean, rude and sexist humour, language and comments, and instead celebrate older women for their wit, charm and style, and their contributions to creating a better, more equitable world for everyone.



Left: A special day with daughters Michelle and Jennifer, 1983. Above: Blair in Jordan, one of 36 countries she has visited.

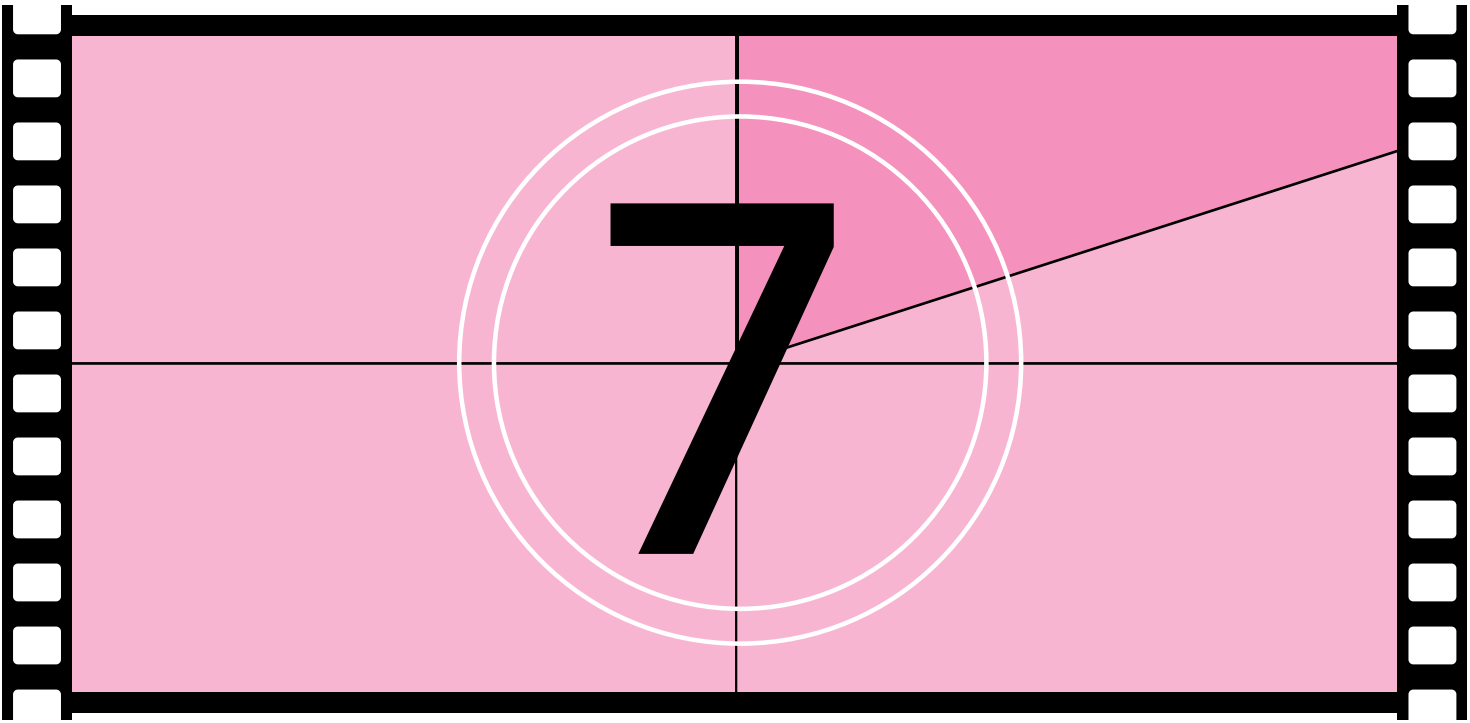
I suggest we no longer refer to older women as "little old ladies," "old biddies" or "seniors." I propose a new name that honours our strength, wisdom, energy, value to society and, yes, desirability. I would like to be referred to as a "classic woman" or "heritage woman," or something similar that celebrates my life experience and my silver hair, wrinkled brow and laugh lines, and recognizes that I am still attractive and can feel sexy and wanted by my partner. I never saw it coming. I never expected to get here this fast. But my hope is that the cultural changes needed to address ageism for classic women come rolling down the tracks imminently, so I can ride that train on out. 🌸

PHOTOS, COURTESY OF ADELE BLAIR

7 best dramatic movies of the 21st century

Laugh, cry, ponder — all at the same time

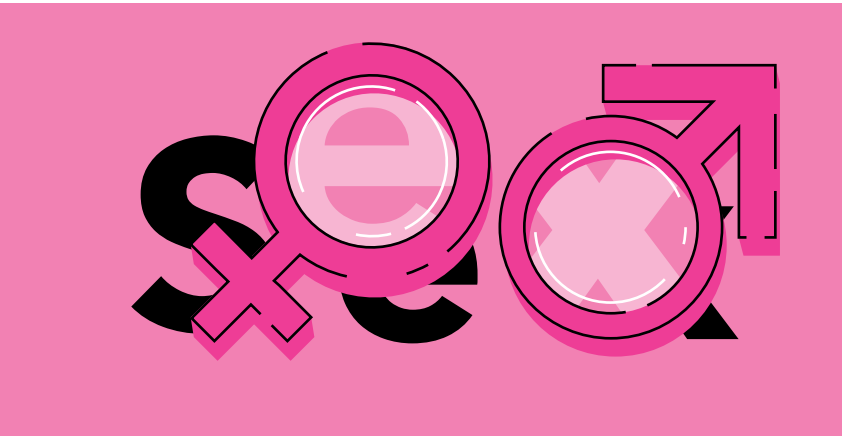
by **John Borovilos** (District 16 City of Toronto)



C

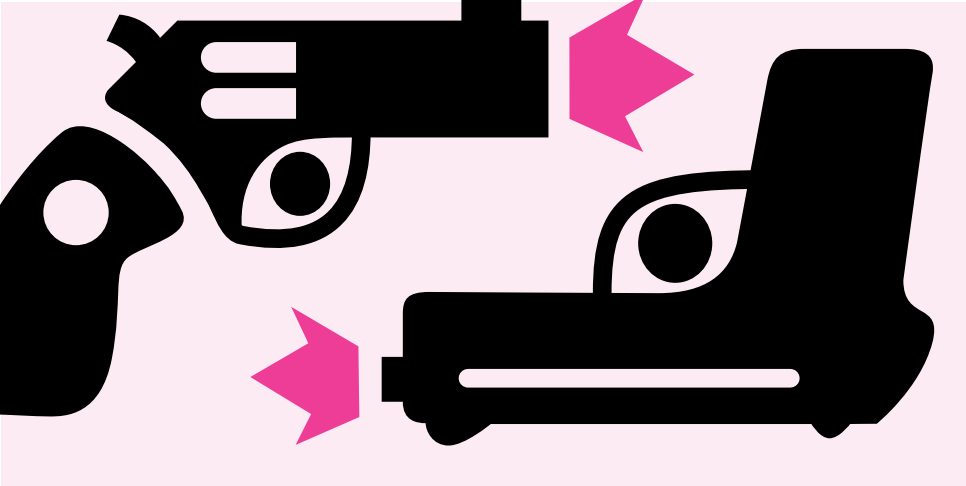
Choosing the best dramatic movies of the past 20 years is a daunting task — a kind of *Sophie's Choice* predicament. There are so many possibilities among the insightful, superbly produced movies made in this century that leaving certain ones out seems like an act of abandonment, of insensitive disregard. The films I have chosen, like any such list that purports to be the "best," should be seen as seven of many possibilities and are, at any rate, my own personal preferences. These are movies that moved me emotionally and intellectually, and stayed with me long after the lights came on in the darkened theatre.

ILLUSTRATION, JOSIAH GORDON



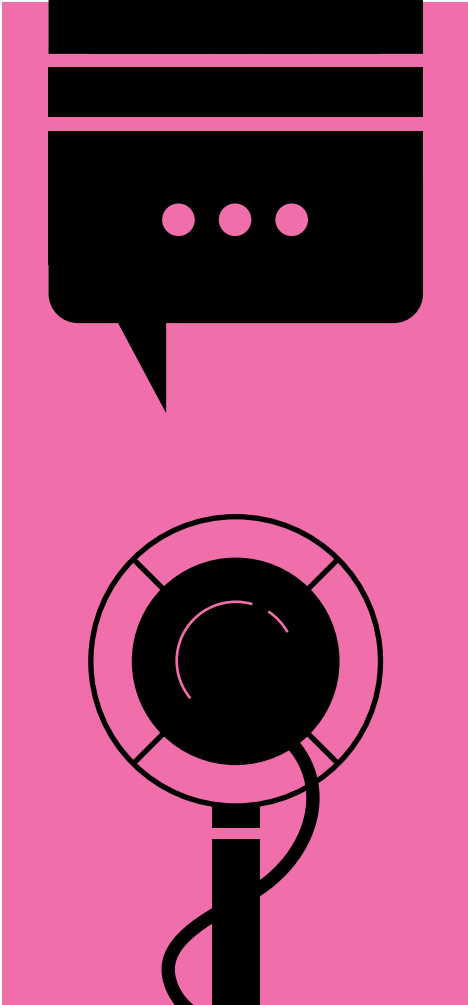
KINSEY (2004)
Director: Bill Condon
Starring: Liam Neeson, Laura Linney

Kinsey is a revelation on the life and work of the courageous sexologist. It features vulnerable, graceful performances from both Liam Neeson and Laura Linney, and creative direction and editing from Bill Condon, as it explores the insights of professor Alfred Kinsey. His groundbreaking message of, and research into, the importance of accepting and understanding sexual diversity is as relevant today as it was almost 70 years ago. This is a taut film that ultimately reveals the need to see truths in order to liberate ourselves from the lies and ignorance that suppress all of us. Yes, truth and love shall set us free.



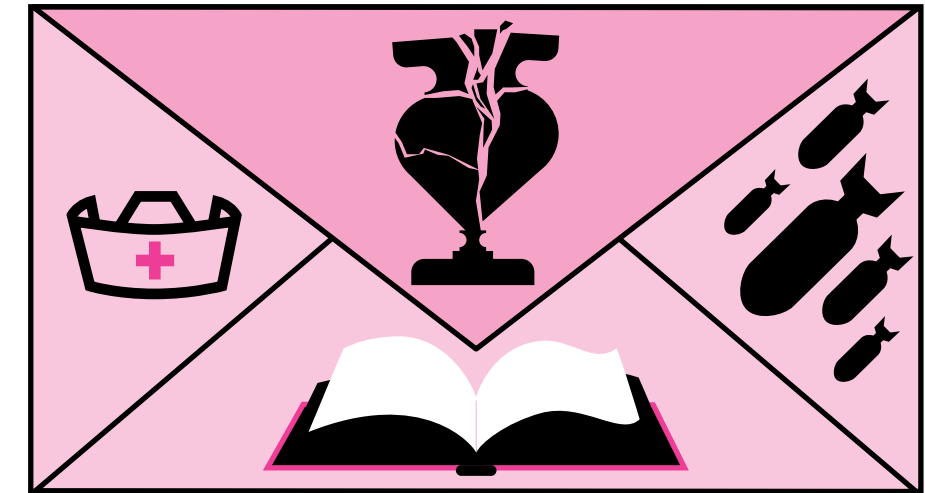
THE DEPARTED (2006)
Director: Martin Scorsese
Starring: Leonardo DiCaprio, Matt Damon, Jack Nicholson, Mark Wahlberg

The Departed won the Oscar for both best film and best director. This film about ruthless Boston mobsters and undercover cops involved in malevolent deception and betrayal, and their tragic, debilitating consequences both intrigued and horrified me. Yes, it is graphically violent, but the violence is never gratuitous and never played for cheap thrills. This is the kind of film Shakespeare would have made if he were alive today: Think of the big themes, multiple killings and maimings in plays such as *Hamlet*, *Macbeth*, *King Lear* and *Titus Andronicus*. This is serious filmmaking at its thrilling, jolting best.



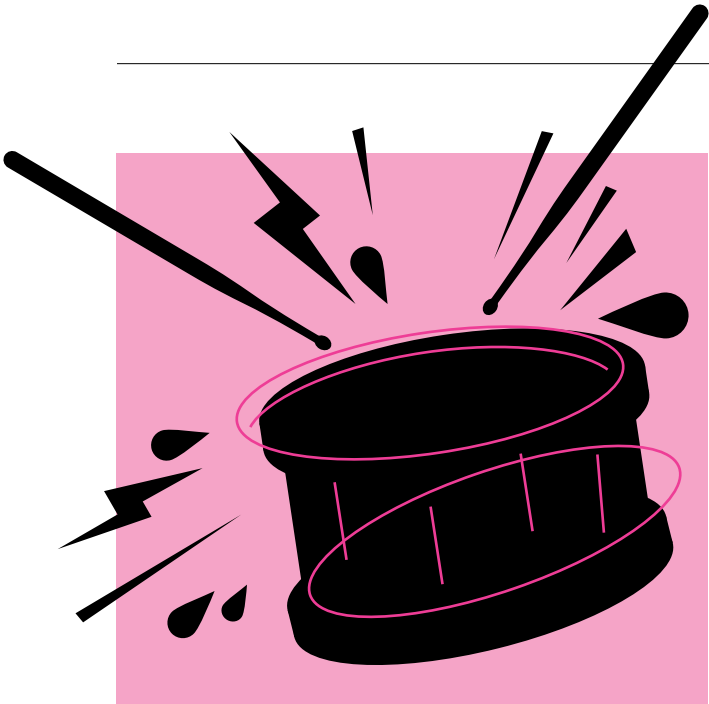
THE KING'S SPEECH (2010)
Director: Tom Hooper
Starring: Colin Firth, Geoffrey Rush, Helena Bonham Carter

This engrossing and entertaining film won both best picture and best actor Oscar honours in 2010. It features superb performances by Colin Firth as the stuttering Prince Albert, who is forced to take the throne as King George VI after the sudden abdication of Edward VIII, and Geoffrey Rush as his cheeky self-made vocal therapist. Together, the two are a miracle of acting, timing and pacing – a miracle, too, of the power of inspired teaching on the most bullheaded of students. As George VI eventually gains his voice to inspire his nation while the war drums beat on and the power of radio takes over, we are swept along with both the laughter and the tears. And we come to understand the power of real relationships and friendships, and the impact of real and profound communication.



ATONEMENT (2007)
Director: Joe Wright
Starring: James McAvoy, Keira Knightley, Vanessa Redgrave

Some critics found it difficult to appreciate a brilliantly crafted character-driven movie that tells a story about childhood and misunderstandings, class maliciousness, love, betrayal and redemption with such heart-wrenching and haunting pull. The entire film kept me engrossed in the lives of these star-crossed people set amid the beautifully photographed English countryside and the horrors of Dunkirk and the Second World War. The ironic final pitch is a devastating blow to the stomach that questions the cathartic and redemptive power of art and literature themselves. It's a powerful movie for the ages.



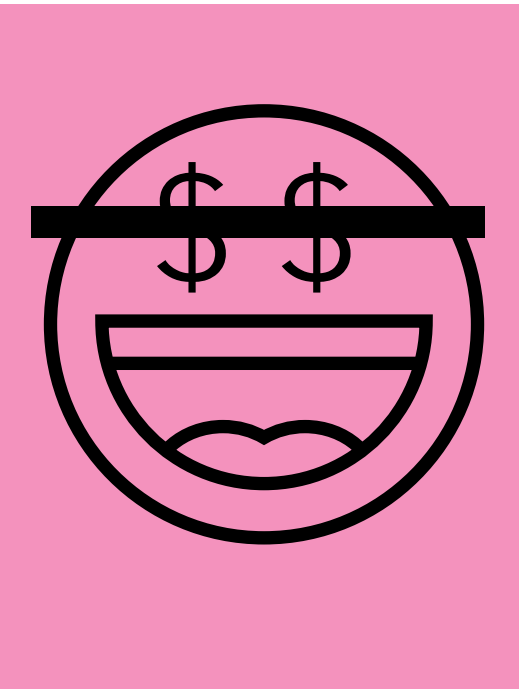
WHIPLASH (2014)
Director: Damien Chazelle
Starring: Miles Teller, J.K. Simmons

Whiplash is a film that forces you to grapple with huge and disturbing ideas about teaching and ambition. How far should a teacher go to have a student reach their version of perfection? Is "perfection" worth it if it means psychological brutality? This movie, with a soaring Oscar performance by J.K. Simmons as a maniacal and obsessive music teacher, is very troubling – and very intense – and will leave you both strangely satisfied and shattered at its end. How far would you go as a teacher to meet your own ambitions? By the way, Damien Chazelle went on to direct *La La Land* in 2016 – another great film!



DUNKIRK (2017)
Director: Christopher Nolan
Starring: Fionn Whitehead, Tom Glynn-Carney

Dunkirk is an immersive film. While some people seem to think it has no storyline, the experience of seeing and hearing the chaos and explosive, terrifying noise of war is the storyline. Dealing with the massive evacuation of thousands of troops from the shores of France to England in 1940, the movie places you in the middle of the war by land, by sea and by air to experience first-hand what these brave men and women went through, trying simply to survive. I have never experienced a war film like this, and I came away with even more respect for those who fought for us and our fragile democracies with such bravery and valour. To get its full impact, this film must be seen on the biggest screen possible with the best possible sound system (I saw it in UltraMax). I might add that two other great films, *Their Finest* and *Darkest Hour* (featuring Gary Oldman in an Oscar-winning role as Winston Churchill), also deal in part with the evacuation of Dunkirk and should be seen as companion pieces.



PARASITE (2019)
Director: Bong Joon-ho
Starring: Song Kang-ho, Cho Yeo-jeong

Parasite, a South Korean film, won Oscars for both best picture and best director, and deservedly so – there are scenes I still can't get out of my head. Director Bong Joon-ho has masterfully crafted a movie that is part Juvenalian social satire, part horror comedy and part thriller. Its cinematography and soundtrack are reminiscent of the techniques and atmosphere of that master of suspense, Alfred Hitchcock. It's a nail-biter right till the end. With outstanding performances from the entire cast, the movie demonstrates the inequity between two economic classes in Seoul, a kind of rich man-poor man theme that makes your heart ache while you laugh through your teeth and gasp at the horrific twists and sudden violence. It's a real indictment of the cruel indifference and conspicuous consumption of the very rich.

I could have mentioned at least 20 other superb films from this century, including this past year's *Sound of Metal*, *The Father* and *Minari*, but I think these seven may well be the best.
See you at the movies! 🍿

We have to talk

Elder abuse has been called the invisible epidemic

by **Stuart Foxman**

“Help — I’m worried about my older brother, and I don’t know where to turn.”

That was the call Caroline Sulpher (District 21 Renfrew) received about three years ago. At the time, her district was delivering education sessions in the community about elder abuse, thanks to a grant from RTOERO’s Project Service to Others, now called the Community Grants and Scholarships Committee. Sulpher, then the district president, coordinated the presentations. Word spread in Renfrew County, and now someone was reaching out to Sulpher about their family member.

The brother was in his early 70s, married for a second time and dealing with the impacts of a stroke and physical disabilities. Apparently, his wife wasn’t caring for him and was exerting her control to keep his family away.

“The caller was very concerned about him,” recalls Sulpher. “They felt he was a victim.”

Sulpher listened and passed along some community resources. She never learned the outcome. Here, at least, a sibling was looking out for their brother. Others suffer alone.

Elder abuse has been called an invisible epidemic. Studies indicate that elder abuse affects 4.5 to 7.5 per cent of Canadian seniors — but it’s likely more. The Canadian Network for the Prevention of Elder Abuse (CNPEA) estimates that 10 per cent of seniors experience some form of abuse: physical,

sexual, financial or, as in the case of the brother with the stroke, psychological or emotional abuse, or neglect.

And elder abuse may have escalated during the pandemic, when many seniors were isolated. Raeann Rideout, director of Provincial Partnerships & Outreach with Elder Abuse Prevention Ontario, notes that calls to the Seniors Safety Line rose 250 per cent from March 2020 to March 2021.

Elder abuse is underreported. Sometimes victims are ashamed to talk about it. Other times they don’t think anyone will believe them. Or they don’t want to admit the abuse, even to themselves.

Most people don’t think they could be victimized, says Bénédicte Schoepflin, executive director of CNPEA. But, she says, it can happen to anyone. And anyone can abuse: friends, neighbours, care providers, financial advisors, landlords, others in positions of trust or authority and, commonly, family.

The fact that people are often abused by relatives is a big reason so many cases aren’t addressed. The victims don’t want to cause trouble, air their dirty laundry or create family strife, especially if they’re dependent on the abuser in some way. “The person experiencing abuse will usually take time to work through their emotions about it,” says Schoepflin. “To get there, you have to first recognize this is happening to you.”

RTOERO has identified elder abuse as a critical issue and has worked closely with Elder Abuse Prevention Ontario. What’s clear is that not enough people understand what constitutes elder abuse and how to report it.

“People need to be empowered to recognize that these types of incidents aren’t normal.”

Raeann Rideout

What does elder abuse look like?

Not all elder abuse rises to the level of a criminal or civil offence. “Some of it is more discreet,” says Schoepflin. But all forms of abuse are wrong and cause harm.

- **Physical abuse:** Violence and rough treatment that can cause injury, discomfort or pain. This can include overmedicating and the inappropriate use of restraints.
- **Psychological and/or emotional abuse:** Actions or treatment that diminishes another person’s sense of identity, dignity and self-worth (for example, confinement, threats, verbal assault, insults, humiliation, intimidation or excluding competent seniors from decision-making).
- **Sexual abuse:** Sexual behaviour directed at an older adult without their full knowledge or consent (such as sexual assault, sexual harassment, fondling or sexual comments or jokes).
- **Financial abuse:** Misusing funds and assets without the person’s full knowledge or consent, or their best interests (including fraud, theft, or pressuring or tricking someone out of their property or possessions).
- **Neglect:** Withholding basic necessities of life, such as food, clothing, shelter, medicine or health care. This can happen intentionally (active neglect) or because of someone’s lack of experience, information or ability (passive neglect).

PHOTO, ECLIPSE IMAGES

Elder abuse has been called an invisible epidemic. Studies indicate that elder abuse affects 4.5 to 7.5 per cent of Canadian seniors – but it’s likely more.

Circumstances differ, but a lot of abuse involves coercion, belittling or manipulation, says Rideout. She says people need to be empowered to recognize that these types of incidents aren’t normal.

Like the daughter who tells her widowed mother, “If you marry that younger guy, I won’t bring the grandkids to see you anymore.” Or the son who has his father sign a power of attorney to “help” and then transfers real estate to his own name. Or the cousin who says, “You want me to take you to the doctor and pick up the groceries? Stop whining or I’m not going anywhere.”

Maybe it’s the building superintendent who makes sexual comments and gets handsy with the tenant who has a leaky sink. Or the health-care aide who makes cutting remarks about a client’s difficulty getting dressed.

People often wonder how they even ended up in an abusive situation — or are in denial that they’re in one. For a quick self-assessment, ask yourself these four questions.

1. Has anyone prevented me from getting food, clothes, medication, glasses, hearing aids or medical care, or from being with people I wanted to be with?
2. Have I been upset because someone talked to me in a way that made me feel ashamed or threatened?
3. Has anyone tried to force me to sign papers or use my money against my will?
4. Has anyone made me afraid, touched me in ways I didn’t want or hurt me physically?

If you answered yes to any one of these questions, think about confiding in a trusted family member or friend, or your family doctor, who will keep the conversation confidential. Or look for community resources that can help.

How can you tell if someone you care about is the victim of elder abuse? Clues can be both obvious and subtle.

- Unexplained injuries or bruising
- Changes in weight, appearance or hygiene
- Changes in mood, such as sadness, fear, anger, anxiousness or detachment
- Changes in typical activities or behaviours
- Hearing or seeing an older adult being treated like a child
- No chance to see the older adult alone

These signs don’t necessarily mean someone is being abused, but if they raise red flags, start a conversation with that person. That may not be easy.

People who are being abused don’t always open up easily. Even if you have strong suspicions, it probably doesn’t do much good to say, “Are you being abused?” — especially if the person you’re talking to wouldn’t label what they’re experiencing as abuse.

Instead, offer them an opening. Ask how they’re doing. Tell them you notice they seem out of sorts or that you miss seeing them as often as before. Don’t comment on power and control dynamics in what you feel is an abusive situation. And don’t judge.

Someone who’s experiencing abuse may not be ready for a frank conversation right away. Especially if the abuser is family, they may make excuses or go through lots of internal turmoil. Keep the lines of communication open. Show you’re someone they can trust and confide in when they’re ready.

And don’t just be a bystander. If you have immediate concerns about someone’s safety — you feel their health or life may be in danger, for example — call the police.

Elder abuse doesn’t have a single cause and can manifest itself very differently. But there is a common reason some older people are targets, and also why coming forward can be difficult: ageism.

“One of the biggest barriers is an ageist society,” says Rideout. “People don’t believe older people or take them seriously. We also don’t prioritize the issue of abuse of seniors like we do domestic or child abuse.”

Even trying to step in and help someone can be motivated by ageism, such as feeling you have to save them because they’re too helpless to save themselves. Be supportive, but don’t force a solution, says Schoepflin. Unless someone is incapable of making their own decisions, give them room to have more agency, she says. “We can’t solve an issue that’s affected by ageism by facing it with more ageism.”

Older adults are often victimized because of stereotypes that they’re frail and vulnerable, says Marta Hajek, executive director of Elder Abuse Prevention Ontario. That can make it easier for others to feel they can control the person.

“If you feel someone who’s elderly has no use to society anymore, is weak or a burden or is a person nobody will care about, it makes it easier to step into a role where you might exert some power,” adds Sulpher. “Ageism isn’t elder abuse, but it’s the first step to it.”



PHOTO, KOHEI HARA

PROMOTING HEALTHY DIALOGUES
RTOERO and Elder Abuse Prevention Ontario (EAPO) have had a formal partnership since 2017.

While healthy aging is an important consideration throughout life, retirement can mark a time for renewed focus on finding ways to manage personal, emotional, financial and physical safety and security to protect yourself from scams, manipulation, neglect and abuse. For many retirees, access to high-quality information and support

networks can make a difference. That’s where the partnership between the two organizations is essential for members.

“Nothing is more important to us than making sure our members have the information and supports they need to safeguard their healthy, active lifestyle in retirement,” says Rich Prophet, chair. “For the past five years, our partnership with Elder Abuse Prevention Ontario has provided information and support, personalized to meet our members’ needs and interests.”

- Elements of the partnership include:
- Social media cross-promotion
 - Personalized content for articles and newsletters
 - Presentations about elder abuse prevention at RTOERO events
 - Volunteer connections
 - Webinars, webcasts and videos

One example of the collaboration is the Tea & Talk program, which was developed by Elder Abuse Prevention Ontario. Participants in the Tea & Talk modules tackle difficult topics — elder abuse, sexual harm in older adults, ageism and discrimination, caregiving, protecting finances, self-esteem, dating as an older adult and communication in healthy relationships.

Elder Abuse Prevention Ontario trains volunteer facilitators from organizations such as RTOERO to deliver Tea & Talk modules. Several RTOERO member-facilitators have led Tea & Talk programs in their districts.



We are **HIRING TEACHERS**

Up to **\$60 per hour** work-from-home position
Flexible hours



Do you still have a passion for education?
Looking to be an **online teacher**?
Looking for a **part-time job** at home?



Contact Allen at **905-472-2002 ext.107**
or Email to **hr-online-us@neworientalgroup.org**
Please mark “**Apply from Renaissance**” when you apply

One of the best private high schools in Ontario is offering a real-time live innovative teaching experience.

The NOIC administration and teachers are **highly qualified and experienced professionals** from Canada, the US and the UK.

Easy-to-use **online teaching platform**.

OSSD teaching experience preferred.

We offer **very competitive compensation**. Part-time, full-time, retired and non-retired teacher inquiries are encouraged. Pensions are not affected.

The power of pets

How two cats brought comfort and joy through difficult times

by **Patricia Lychek** (District 12 Norfolk)

Think you know RETIREMENT LIVING?

THINK AGAIN.

Life at Chartwell is centred on **social connections, caring staff and worry-free services** that can make life better.

Embrace the benefits of a Chartwell residence today to lead your retirement years with the health, happiness and peace of mind you deserve.

Life is Better, Together.



Book a tour today!
1-844-727-8679 | Chartwell.com



John Lychek and Captain Kirk out for a walk.

When I married John in 1958, he was not as accustomed to having cats as I was. Over time, his attitude changed.

In our nearly 63 years of marriage, we lived in four countries on three continents. During most of those years, in Canada and abroad, we have been the happy owners of at least one feline friend, often two.

In 1989 we settled in Hanover, Ont., where I continued my career in education. By that time, John was retired. We had a succession of indoor-outdoor cats that brought us a great deal of joy. Most of them found us; they had become lost or decided to leave their former homes and arrived at our door.

It was a very sad day in September 2009 when 11-year-old Pitch had to be put to sleep. I explained to Dr. Sally Parks, our veterinarian, how difficult the situation was for us, since we had decided we wouldn't have another cat. She told me it was a pity because she had a wonderful, delightful kitten ready to be adopted.



Ralphie and Captain Kirk take a cuddle.

John had battled heart disease since 1987, and Dr. Parks explained how studies have shown that having a pet reduces heart rate and stress levels. We went home and looked after burying Pitch, which was a heartbreaking experience. After a short discussion, we called Dr. Parks and agreed we would return and decide if the kitten was right for us.

The clinic had given the kitten the name Captain Kirk, because he had been found at a nursery where Captain Kirk hostas were sold.

We immediately fell in love with Captain Kirk; he had such charm. It was as though he knew we were meant for one another. Captain Kirk settled into our life in no time and helped us get over losing Pitch. We decided he would be an indoor cat and we would take him out on a leash. Kirk, as we called him for short, adapted to this quite well. A few days after Kirk arrived, a Manx kitten approached John on the golf course. The poor bedraggled kitten was obviously a stray. John knew she needed a home. We named her Ralphie after another Manx we had owned named Ralph.

Captain Kirk loved Ralphie immediately. He was happy to have a playmate! And so we became owners of two cats once again, even though we had made the decision not to have any more animals.

We didn’t know then how important this decision would be. In 2012, after a visit to a memory clinic, John was diagnosed with mild cognitive impairment (MCI). At that time, John functioned very well, but we were told MCI often progresses to more serious memory loss. Armed with all the information, we did our best to remain positive, always hoping our situation would stay as it was. The cats became paramount in John’s life. He spent more and more time with them during the day, and they always slept with us. With each passing day, Ralphie and Kirk became more like human friends for John. In 2015, we decided to downsize to a smaller home, as John’s ability to manage was decreasing. We found an adult community in Port Rowan, near Lake Erie. In our new location, John’s most frequent and most enjoyable daily activity, all year round, was his walks with Captain Kirk. They would head for the park, Kirk on his leash, for a stroll around the pond. John met new people every day — people stopped their cars or paused on their walks to greet him and Captain Kirk, and it was obvious Kirk was a valuable member of the community. As John’s disease progressed, he couldn’t remember which house was ours, but Captain Kirk knew where we lived.

We immediately fell in love with Captain Kirk; he had such charm. It was as though he knew we were meant for one another.



Left: The Lycheks and the faux Captain Kirk. Below: John Lychek and Captain Kirk tour the neighbourhood.



This was both a sad and a happy discovery. John’s memory was continuing to decline, but for a short time I knew Kirk would get them home. When the time came that John needed extra help, we had caregivers who quickly realized the importance of Ralphie and Kirk in his life. John and Captain Kirk went for walks with a caregiver — later they used John’s walker — and it was wonderful to watch the parade go around our crescent. We took advantage of short-term-stay opportunities at a long-term care home where John would spend a few days and nights. On his first short-term stay, the staff gave him a robotic cat to enjoy while he was there. I had never seen one before and was amazed to discover that when the battery was engaged, the fluffy kitty would meow, purr and stretch. John was so enamoured with the cat, he packed it in his suitcase to bring home! The shutdown due to the pandemic took a tremendous toll on John. His whole world became centred on Ralphie and Kirk. In October 2020, it was time for him to enter long-term care on a permanent basis — without his closest companions. Before he left home, our daughter gave him his own robotic cat. She even managed to find one that looked exactly like Captain Kirk. The faux Captain Kirk has a tag just like the one on his namesake, with his name and John’s room number, so when the cat goes astray, he manages to find his way back to John’s room. John no longer recognizes me and sleeps a great deal of the time, but a way to settle him if he needs calming is to give him his current Captain Kirk. These days, when I arrive home after visiting John, Ralphie and Kirk are usually in the window waiting for me. They are a comfort now that I am alone after so many years as part of a couple. There is no question in my mind about how invaluable they have been since they unexpectedly arrived in our lives and throughout John’s decline and, now, the important part they play in helping me adjust to my new circumstances. ☘

Your classic holiday movies

We asked: What’s your all-time, watch-every-year holiday movie tradition?



One Magic Christmas: My sons were five and four when I took them to see this wonderful movie.
—George Denny
(District 18 Haliburton, Kawartha Lakes)

A Christmas Carol: My favourite is the original black and white version starring Alastair Sim.
—Lorraine Knowles
(District 36 Peterborough)

—Nancy Stepien
(District 31 Wellington)

The Polar Express
—Karen Mcilwain
(District 2 Thunder Bay)

A Christmas Story
—Kathie McNamara
(District 8 London, Middlesex)
—Kathryn Greening
(District 3 Algoma)
—Susan Pottery
(District 42 Mainland British Columbia)

White Christmas
—Connie Keeler
(District 17 Simcoe County)

Home Alone My sons and I watch this together and laugh every year.
—Paula Chambers
(District 24 Scarborough and East York)

Elf
—Lisa Salonen
(District 35 Dryden)

Love Actually
—Judy Veysey
(District 38 Lambton)

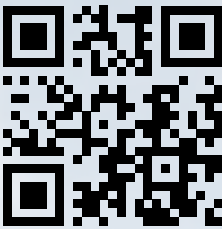
The Bishop’s Wife
—Marie Greengrass
(District 48 Leeds and Grenville)

The Holiday I laugh and cry every year.
—Linda Skeries
(District 17 Simcoe County)

PHOTO: MARIE C FIELDS

To celebrate their life, be inspired by it.

Honour your loved one with **A Time to Remember**,™ a new way to plan a uniquely personalized final farewell.
Scan the QR Code to visit our website to request A Time to Remember E-Book Planning Guide.



Introducing all of our Ontario locations

- Ajax**
McEachnie Funeral Home
Pine Ridge Memorial Gardens

Amherstburg
James H. Sutton Funeral Home

Ancaster
Dodsworth & Brown Funeral Home

Barrie
Adams Funeral Home & Cremation Services

Belle River
Melady Funeral Home

Belleville
Burke Funeral Home

Brampton
Brampton Funeral Home & Cemetery
Scott Funeral Home - Brampton Chapel

Brantford
Toll Funeral Home

Breslau
Memory Gardens Funeral Home & Cemetery

Burlington
Dodsworth & Brown Funeral Home
Burlington Memorial Gardens

Goderich
McCallum & Palla Funeral Home

Gormley
Highland Hills Funeral Home & Cemetery

Hamilton
Dodsworth & Brown Funeral Home
L.G. Wallace Funeral Home
White Chapel Memorial Gardens
- Kingston**
Robert J. Reid & Sons Funeral Home
Glenhaven Memorial Gardens
Gordon F. Tompkins Funeral Home
- Central Chapel
- Township Chapel

London
Forest Lawn Funeral Home & Cemetery
Memorial Funeral Home

Midland
Nicholls Funeral Home

Mississauga
Scott Funeral Home - Mississauga Chapel

Newmarket
Taylor Funeral Home- Newmarket Chapel

Oakville
Glen Oaks Funeral Home & Cemetery
Oakview Funeral Home

Ottawa
Capital Funeral Home & Cemetery
Kelly Funeral Home - Somerset Chapel
Kelly Funeral Home - Carling Chapel
Kelly Funeral Home - Walkley Chapel
Kelly Funeral Home - Barrhaven Chapel
Kelly Funeral Home - Kanata Chapel
Maison Funéraire Kelly Funeral Home - Orléans

Peterborough
Nisbett Funeral Home
Rosemount Memorial Gardens

St. Catharines/Niagara
Butler Funeral Home
Pleasantview Funeral Home & Cemetery
- Stoney Creek**
Chapel Hill Memorial Gardens

Stouffville
O'Neill Funeral Home

Tecumseh
Marcotte Funeral Home

Thunder Bay
Harbourview Funeral Centre
Jenkins Funeral Home
Sunset Memorial Gardens

Toronto and surrounding area
Glendale Funeral Home & Cemetery
Glenview Memorial Gardens
Highland Funeral Home
Highland Funeral Home - Scarborough Chapel
Highland Memory Gardens
Lynett Funeral Home
McDougall & Brown Funeral Home
- Scarborough Chapel
Resthaven Memorial Gardens
Scott Funeral Home - West Toronto Chapel
- Woodbridge Chapel

Welland
J.J. Patterson & Sons Funeral Residence

Whitby
Mount Lawn Funeral Home & Cemetery

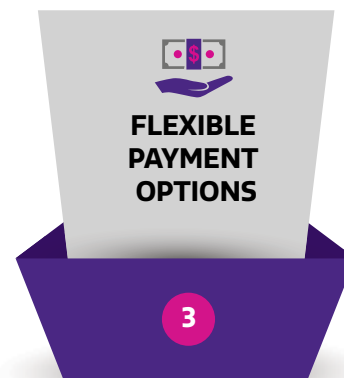
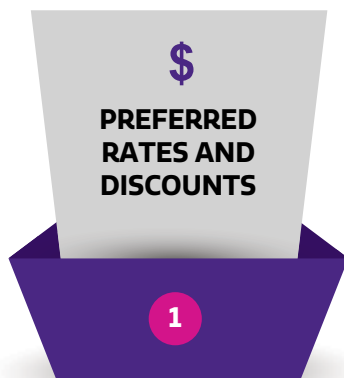
Windsor
Greenlawn Memorial Gardens
Janisse Funeral Home
Morris Sutton Funeral Home
Victoria Memorial Gardens
Victoria Greenlawn Funeral Home & Cemetery

™ A Time to Remember is a trademark of Arbor Memorial Inc.



RTOERO MEMBERS SAVE BIG ON HOME AND CAR INSURANCE WITH JOHNSON.

6 REASONS TO INSURE YOUR HOME AND CAR WITH JOHNSON INSURANCE.



For quotes provided between October 1st – December 31st, Johnson Insurance will donate \$20 (up to a maximum of \$15,000) to the RTOERO Foundation for research aimed at reducing the impact of social isolation on Canadian seniors.*

Over 80,000 education professionals trust Johnson.

1.855.616.6708
Johnson.ca/educator

Mention group code **ST** for your preferred rates.



**RTO
ERO**

JOHNSON
INSURANCE
HOME · CAR

Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Home and car policies primarily underwritten, and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by UAC or RSA. Car insurance not available in BC, SK or MB. Home and car insurance not available in NU, JI, RSA and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply, and/or may vary by province or territory. *AIR MILES® Reward Miles awarded only on regular home and car insurance policies underwritten by UAC or RSA (in Quebec). At the time the premium is paid, one (1) Mile is awarded for each \$20 in premium (including taxes). Miles are not available in SK or MB. In Quebec, up to a maximum of 15 AIR MILES Reward Miles per month, per policy. ®TM Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and JI (for UAC), and in Quebec Roins Financial Services Limited. *Up to total \$15,000 (CAD) donation. Promotion open October 1, 2021 – December 31, 2021 ("Promotion Period") to legal residents of Ontario who are current Retired Teachers of Ontario members ("Eligible Persons"). Eligible Persons must call Johnson during the Promotion Period and either: (i) obtain a home or car quote, or (ii) provide a valid expiry date for their current home or car policy. Limit of one (1) donation per person and household. Offer subject to change. The RTOERO Foundation Charitable Number 848662110R0001.