renaissance







Fall 2021 Vibrant Voices advocacy webinar series

Older adults are the fastest-growing age group in Canada. Together with our members and partners, we advocate for critical policy improvements to address urgent needs now and create a more secure and compassionate future for everyone.

Join RTOERO's **Vibrant Voices** webinar series to learn about our key advocacy issues – geriatric health care, seniors' strategy and environmental stewardship – and hear from experts and thought leaders in the industry.

Register at vibrantvoices.ca

FALL 2021 SCHEDULE



Building an elder-care system that actually cares



Saving the Forest... Saving Us



Paths to Wellness for Older Persons: Body, Mind, Spirit

September 15, 2021 1:00 – 2:15 pm ET

Panelist:

André Picard, Globe and Mail health reporter and columnist.

Health-care systems have dismally failed older Canadians for decades. Andre Picard identifies solutions to the elder-care crisis. October 13, 2021 1:00 – 2:15 pm ET

Panelist:

Dr. Diana Beresford- Kroeger, world-recognized author, medical biochemist and botanist.

The natural world is under siege. That includes human life. But we can regenerate. Dr. Beresford-Kroeger demonstrates how we can save the planet, ourselves and her great passion, the global forest.

November 3, 2021

1:00 – 2:15 pm ET

Panelists:

Isobel Mackenzie, seniors advocate for the Province of British Columbia.

Dr. Keri-Leigh Cassidy, professor of geriatric psychiatry at Dalhousie University and founder of the Fountain of Health initiative for optimal aging.

Wellness is a complex state of being. Too often, elder care addresses only bodily needs. Our speakers explore how true wellness is about body, mind and spirit working together.





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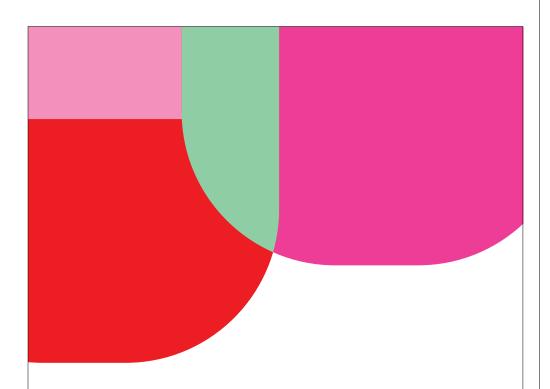
Building a better community, country and world

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keep in touch!

The **RTOERO** online community is fun, active and engaged. Connect with our growing group for updates on news and events near you, exclusive contests, retirement tips and more.



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RTOERO

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MOVING?

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



Pocket Planner Agenda de poche

Mark your calendars!

The 2022 pocket planners will be mailed to all members in the fall.

. We'll let you know when to watch your mailboxes.



Reader letters

Incredible work goes into this magazine. I can't wait to get every issue in my hands. My appreciation to the writers, staff and board is enormous.

-Champa Nambiar (District 23 North York)

Wow! I just finished reading James Franklin McDonald's "The golden age of teaching." It

was like reading about my own teaching career. It was so similar, although I didn't move to different counties but stayed in the St. Catharines area. I did work part-time as an adjunct professor of education at Canisius College in Buffalo, N.Y., for six years following my retirement from the public school system. Thanks for the memories!

–James Glassford (District 14 Niagara)

The spring issue was fantastic! Thank you for all the hard work that went into this publication.

—Beth Mackay
(District 27 Ottawa-Carleton)

Thank you for the copy of Renaissance.

Congratulations to the editor, staff and contributors for a fabulous publication. The articles were presented, formatted and assembled in a way that made the information visually attractive, educationally informative and timely. My thanks and appreciation to all involved.

-Madrina Alexander (District 23 North York)

I loved the article "The comfort of stone" by Marie Pottle. I'm a fellow islander, a Gaelic speaker from the Isle of Barra.

-Oighrig Mac Neil Keogh (District 34 York Region)

Congratulations on Renaissance's excellent spring 2021 issue. It

provides RTOERO with a public face that reflects the unique style and substance of its membership and mission. "The golden age of teaching" feature was outstanding.

-Ken Lee (District 47 Vancouver Island)

Thank you for another superb edition of Renaissance and for publishing my article, "The golden age of teaching." For a hobby writer, it is always thrilling to view one's work in a newspaper or magazine. Your efforts to turn Renaissance into an eye-catching, informative publication surely must make all retired teachers who subscribe to it feel immense pride. -James Franklin McDonald (District 22 Etobicoke and

York)

The feature article
"Cybersecurity 101" was
well presented and very
timely, considering how
hard the cyber scammers out
there are working to relieve us
of our personal information
and even our money.
Daniel Tobok, the CEO of
Cytelligence, presented a
comprehensive strategy
for outwitting the bad guys.
Count me as one of what
I'm sure will be a long list of
appreciative readers!

-Bill Oliver (District 24

Scarborough and East York)

We asked Marta Searle Gill, Erin Pehlivan and Elizabeth Baird what it means to them to be Canadian.



MARTA SEARLE GILL

"This is all I know: being a Canadian and liking it!
The beauty of our land is unparalleled, with hills, plains, mountains, forests, lakes, rivers and oceans on three sides. True, our weather leaps from one extreme to another. But if variety is the spice of life, we've got it."

-District 28 Region of Durham



FRIN PEHLIVAN

"My family is originally from Turkey and came to Canada for a better, more stable life.

I've travelled to almost 40 countries, but every time I come home, I'm reminded that, even during tough times, we're privileged to live in a safe and accepting country."



ELIZABETH BAIRD

"To be a Canadian is to be a lucky person, with much to be grateful for. While Canadians are far from perfect, with plenty to do to make up for past actions and current inequalities, I like to think we are up for the challenge."

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, the pandemic is still impacting day-to-day life in many ways. As you know, we plan and produce *Renaissance* months before it lands in your mailbox or inbox, so some stories and images might not align with current COVID-19 best practices or restrictions (our travel feature, for example). If we still can't travel this summer, consider our walkingtour story your getaway until we can.

Stay safe, Stefanie Martin Editor-in-Chief

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

As Can-"eh"-dian as RTOERO

Helping secure a better today and tomorrow



by **Rich Prophet**, RTOERO Chair

Canada: Much to appreciate, more to learn

Hearing and honouring all Canadian voices



by **Jim Grieve**, RTOERO CEO

As we prepare to celebrate the 154th birthday of our magnificent country, let's take a moment to reflect on what's important to us as Canadians.

Stereotypes still abound about Canadians, characterizing us as polite, hockey-obsessed people pouring maple syrup on our poutine, all while apologizing and ending every sentence with "eh."

In reality, of course, our national character is so much more. Numerous scholars have attempted to identify, measure and compare the ethical and human values of Canadians. We have often been recognized as a people who value fairness, accommodation, sustainability, diversity and equity. As Canadians, we're proud of our national character and core values.

It's no surprise that many of the ideals Canadians cherish are comparable to RTOERO's values — as expressed in our *Strategic Plan 2025* — of accountability, community connection, giving back, inclusion, leadership, service to members and promoting well-being.

Like all Canadians, RTOERO values the ideal of giving back to the community and to our members. We put this principle into action via our political advocacy. Through member donations to our foundation, we fund research on healthy aging, and disburse scholarships and grants to community projects.

Most Canadians see safety and well-being as essential facets of our national culture. RTOERO focuses on improving the physical and mental health of our members and seniors across the country. We offer world-class health insurance plans to support our members throughout their retirement. Our districts are focused on these initiatives as well, and members enjoy their strong support and the opportunities for social engagement they provide.

Canadians believe in fairness. At RTOERO, we believe in inclusion and in creating a strong sense of community. We focus on accountability to ensure fairness for our members and all seniors. Open communication builds trust, which allows us to serve as a trusted voice for all retirees.

As we say in our motto, we believe in the power of our community to secure a better future. 💝

Happy Canada Day! Rich **Returning to Canada from a trip and playing in a band are, for me, directly connected.** I love travelling and experiencing other cultures, but there is no greater feeling than returning home. We take for granted how fortunate we are to live in a country where so many can thrive.

That said, a place where not everyone can thrive is woefully imperfect. Too many Canadian voices are silenced, ignored and undervalued. Our RTOERO collective commitment to diversity, equity and inclusion (DEI) deserves continuous learning and sustained positive action.

Playing in a band or singing in a choir with others who have different musical backgrounds, vocal ranges and musical abilities seems to be a good metaphor for advancing our understanding about DEI. Having a deeper understanding of DEI means making sure that all those different talents and voices are included, heard and able to contribute to a memorable performance.

In our *Strategic Plan 2025*, RTOERO members, along with our board of directors, committees, district leaders and professional staff, have committed to deepening our personal understanding of DEI and leading with these principles in mind.

Pre-pandemic, RTOERO staff completed a four-part DEI awareness training program with a skilled facilitator. Every monthly staff meeting features a DEI portion of the agenda, which is dedicated to powerful conversations designed to stretch each individual's understanding of the concepts and help every member reflect on personal bias and unconscious privilege. We are each committed to making a positive difference through these reflections.

In 2021, the first year of our five-year plan, the imperative is to introduce DEI self-assessment tools and awareness training to members of the RTOERO board of directors, committees and district executives.

We know that in order to create harmony, we have to include and honour all Canadian voices — especially those of Black people, Indigenous people, people of colour and members of LGBTQ2I communities, who, for too long, have been silenced, ignored and undervalued.

Keep in touch and share your thoughts, Jim

PHOTO, COURTESY OF KEN LEE

What's good for the goose

How the famous statue in Wawa, Ont., flies in and out of my life

by **Ken Lee** (District 47 Vancouver Island)



Above: Ken Lee with the new and improved Goose 3 after its unveiling in 2017.

In 1960, while working for Shell Oil in Jasper Park, Alta., I bought a weekend edition of the *Globe and Mail*. Inside was a 30-page insert advertising secondary school teaching positions at every school board in Ontario. The postwar baby boomers were headed to high school. I had often considered teaching and, to my astonishment, discovered that

I had often considered teaching and, to my astonishment, discovered that having a university degree and agreeing to take a university summer course were acceptable qualifications.

I phoned the principal of a high school

I phoned the principal of a high school that had included a "teacher's house" in the job description. After a very pleasant interview, he offered me a science-andmath opportunity on the condition that I pass an eight-week summer course at Queen's University in Kingston, Ont. I would quip later that, had I taken a nine-week course, I might have qualified as a brain surgeon!

Michipicoten High School was situated in Wawa (Anishinaabemowin for "wild goose"), a mining town of 5,000 located on the north shore of Lake Superior, some 200 miles north of Sault Ste. Marie and 300 miles east of Thunder Bay. When I accepted the job, the principal explained that, on my way from Alberta, I would have to drive to Queen's via Windsor, since Highway 17 from the Sault to Wawa might not be completed until Labour Day.

Luckily, Highway 17 opened to cars during the last week of August. So, on the day after Labour Day in 1960, I was nervously teaching science and math to Grade 9B in my own homeroom. A week later, the school's 250 students were bused down to Highway 17, just outside of town, for the ceremonial ribbon cutting and opening of the new route by Ontario Premier Leslie Frost and federal Minister of Trade and Commerce George Hees.

On a concrete plinth overlooking this ceremony stood Wawa's new 28-foot-high goose monument, erected to celebrate the new highway. It was made of chicken wire and plaster. Little





Left: Ken; his wife, Ingrid; and son Ingmar in Wawa, 1960.

Right: The celebrated statue even made it onto a commemorative postage stamp.

did I realize that my life would be forever entwined with that giant statue.

My four years in Wawa were magical. I loved teaching and enjoyed the instant feedback from my students — something that rarely happens in a large corporation. Two of my three children were born in Wawa, and our family became totally involved in the culture and politics of the community. I directed school musicals, coached track and even acted with the town drama club. In 1962, at the end of my second year, I ran for municipal alderman and, thanks to a huge main-street parade engineered by my students, got elected.

Around election day, Goose 1, weakened

by rust and the occasional shotgun blast, collapsed onto the highway in a pile of chicken wire and plaster. The townsfolk asked the council to replace it. The job of finding *Goose 2* was delegated to me as a neophyte councillor.

Where do you buy a 30-foot-high Canada goose? Nowhere, it turns out. So with the help of my artistic wife, we held a design contest instead and selected a four-foot-high wrought iron model, submitted by Dick van der Clift, an ironworker from the Sault. Dick then constructed the full-size *Goose 2*, which was erected in 1964. Cost: \$5,000.

Goose 2 became famous. Its image was

even included on Canada Post stamps.

I left Wawa in 1964 for a principalship on Manitoulin Island and, coincidentally, passed *Goose 2* travelling on a flatbed truck on its way to Wawa, where it proudly stood for 53 years.

In 1991, after 31 years of teaching in other Ontario towns and for the Department of National Defence in Europe, I retired to Salt Spring Island in British Columbia. I was greatly honoured in 2017 to be invited by the mayor of Wawa to preside over the unveiling of *Goose 3* (a more expensive model at \$250,000), the stainless-steel replica of *Goose 2* on Canada's 150th birthday.

The positive impact of intergenerational friendships

by Erin Pehlivan



Becoming friends with someone outside your age group offers a rich and rewarding experience. Not

only can meaningful intergenerational friendships positively impact physical and mental health, reduce ageist beliefs and combat social isolation, they can also provide value, perspective and support in a way that same-age friendships might not be able to. In fact, according to Harvard psychiatrist and author George Vaillant, older adults who participate in generativity — the act of investing in and caring for the next generation — are three times as likely to be happy as those who don't.

Joan Trotman (District 13 Hamilton-Wentworth, Haldimand) recently connected with her former students via Facebook school forums. "We exchange different perspectives on things, and

I try to encourage them during this difficult time," she says. "Whether it's [keeping someone] company during a stressful time, [offering] encouragement or broadening their outlook...we can still help one another learn about ourselves and share ideas, no matter our age."

Successful intergenerational friendships are based on the same expectations as any other friendships: Common interests. Shared values. Similar world views.

Shirley Criscione (District 24 Scarborough and East York) talks about how important her friendship with 100-year-old Jeanne is: "She has taught me so much about the value of staying active, eating well and volunteering," she says. "Jeanne reads the paper every day, listens to CBC Radio and is always up-to-date on the latest information. She is a wonderful friend and is so caring about others. She certainly helps me understand the value of a positive outlook."

According to the 2016 census, 24.6 per cent of Canadians aged 65 and older live alone. Dr. Samir Sinha, director of geriatrics at Sinai Health in Toronto, says older people are more likely to face isolation as they begin to outlive family members and friends. He points to the success of HomeShare Canada (homesharecanada.org), an organization that pairs seniors who have an extra room with people who need a place to stay. No two programs are exactly alike; Toronto HomeShare, for example, invites empty-nester seniors to rent a spare room to a college or university student, who helps with light household tasks, such as making and sharing meals, tidying up or walking a pet. And, perhaps even more important, this companionship can lead to long-term friendships and a larger social network.

"You're creating a great program that solves a housing-policy issue, and that allows certain older people to remain healthy and independent in their homes for longer," says Sinha. "You end up seeing an incredible sense of solidarity, where both people are benefiting."

Intergenerational friendships can also offer an improved sense of meaning and purpose for both friends. Sinha says younger people who are starting to navigate the world often find it a complicated place, but when they're in the presence of a mentor who is willing to share their wisdom, it can help them thrive.

"Younger people have an opportunity to connect with an individual with a greater level of experience or perspective," says Sinha. "When they're paired with older people who have been through all of that, it can create a stabilizing and very positive influence."

The benefit for mentors comes from offering emotional stability, wisdom,

"You end up seeing an incredible sense of solidarity, where both people are benefiting."

Dr. Samir Sinha

strategic communication skills and motivation to contribute to society. As a result, mentees have a stronger desire to pay it forward and give back to others.

According to Big Brothers Big Sisters of Canada (bigbrothersbigsisters.ca), mentees and mentors alike benefit from these relationships. Their research shows that when you're there for a young person as they grow up, you learn just as much as they do.

According to a 2019 AARP study, intergenerational friendships uniquely stand the test of time; 45 per cent last at least 10 years, and 20 per cent last more than 20 years. That might be because older adults tend to have fewer, deeper and more meaningful friendships, says Sinha, whereas younger people's sameage friendships tend to be shallower connections. "[Adults] no longer have to worry about who's popular and who's not popular," he says. "They're focused on being connected with people they really want to spend time with."

But how exactly do you make friends with people from other age groups? Seek out younger friends through volunteering, mutual friends and interests, and neighbourhood or community organizations - and be genuinely curious about different perspectives in those groups. Not only might you learn something from another person, you might teach them something too. 🥞



Feel-good farming

The SEED, a not-for-profit food project at the Guelph Community Health Centre in Guelph, Ont., is dedicated to combatting food insecurity, but not without the help of seniors and youth. Supported by an RTOERO Foundation grant since 2017, the project is a hub for volunteers to work alongside one another while staying active, meeting others and learning new skills, including how to tend to the fruit and vegetable farms on site.

Seniors often feel lonely and disconnected after they retire. Intergenerational programs such as the SEED promote social engagement, collaboration and networking. "It's a tangible example of a straightforward strategy to build community, promote physical activity and offer an opportunity to build intergenerational relationships. It's a win-win that goes a long way toward reducing social isolation," says Mike Prentice, executive director of the RTOERO Foundation.

The program has also allowed older adults to participate in gardening therapy, open-farm days and virtual tours. They have also engaged with the Guelph Youth Farm at Everdale, a farm-based charitable organization, to harvest food and cook meals together. To learn more, visit theseedguelph.ca.

Strategies for aging well

Advocate for dignity, opportunity and independence

by Patricia Ogura



Statistics Canada reports that

18 per cent of Canadians were aged 65 or older as of July 1, 2020. That's nearly 6.9 million adults, many of whom will wrestle with health and socio-economic challenges in their later years. RTOERO's advocacy arm, Vibrant Voices, advocates for health and financial initiatives that protect older people and create a more compassionate Canada for everyone.

RTOERO's Seniors' Strategy, in collaboration with our members and partners, focuses on:

- Protecting the rights of older persons
- Eliminating crime and abuse against elders
- Increasing financial security for seniors
- Upgrading standards for health care and well-being
- Eliminating ageism

Ageism is the root of many challenges faced by older Canadians. Education, entertainment and marketing content underrepresent and often incorrectly portray older people, their lifestyles and their needs. Careers in gerontology are not considered glamorous.

Legislation committed to changing these attitudes is top of mind during political campaigns but buried once elections are won. Contributions older people make to their families and communities are undervalued.

RTOERO has created a coordinated strategy to ensure that older Canadians can continue to play their important role in creating vibrant communities and economies. It provides dedicated funding and manages accountability for outcomes.

Doing what's right

Canada's infrastructure "does not deal with the complexities of older life," reports Margaret Gillis, president of the International Longevity Centre Canada. "We need an accountability system," she argues. Gillis worries about older people and their legal challenges, and is currently leading the movement to convince Canada to support a United Nations Convention on the Rights of Older Persons that will hold countries responsible for how they treat their elders.

The Canadian Department of Justice assessment *Crime and Abuse Against Seniors* (2015) estimates crime and abuse affects one in 10 older adults. It reports that financial exploitation and emotional

abuse are not only common but also occur frequently at home and in institutions.

Building financial stability

Financial insecurity is a significant threat for older people. Statistics Canada reports 12 per cent of senior families have low income. The number reaches 28.5 per cent for single older people. RTOERO believes that some solutions lie with government; namely, in supporting and protecting defined-benefit pension plans, which are a proven method of making retirement secure for all Canadians. RTOERO requests that influencers establish measures aimed at identifying older people who are struggling to manage essential expenses, including health-care costs.

Improving health care and well-being

Anita Plunkett, a registered practical nurse who trains personal-care workers, knows Canada's health-care infrastructure well and is witness to the treatment of older Canadians who are aging at home or in institutions. "The systems need a complete overhaul," she says. Plunkett maintains that health models "don't consider the whole picture" and believes they should address older people's physical, mental and spiritual requirements.

Both Gillis and Plunkett advise governments to encourage careers — at all levels — in gerontology. Canada needs geriatricians, and all medical students should receive more geriatric training. Our nation needs more qualified personal-care workers for older people as well, and they must be properly recognized and compensated. "Gerontology needs to be a respected designation," says Gillis. RTOERO agrees.

Your voice can help ensure health and financial security for older Canadians. Make it heard. Meet with, phone and write to elected officials, people of influence and stakeholders. To find out how, visit rtoero.ca/giving-back/advocacy.

Put more Canada on your plate

Standout food favourites from close to home

by Fran Berkoff, registered dietitian

On July 1, 2021, Canada turns 154, and we're celebrating all things Canadian, including some top-notch healthy foods that come from our home and native land. Dig in to these homegrown nutritional powerhouses.

Saskatoon berries are native to the Canadian Prairies, B.C. and Northern Canada. These little gems are not only delicious but also loaded with vitamins, such as C and folate, and minerals, such as potassium. They're rich in antioxidants that help reduce inflammation and age-related oxidative stress, a factor in both reducing your risk of developing cardiovascular disease and fighting cancer. Similar to blueberries in size and colour, they have their own unique flavour. Well-known as the stars of saskatoon berry pie, they're also tasty baked into crisps, muffins, cookies and pancakes. You can whirl them into your breakfast smoothie too.

Arctic char is Canada's northernmost freshwater fish, inhabiting rivers and lakes in our rugged north country, as well as subarctic coastal waters. It's a mild fish, similar to salmon and trout, and a rich source of protein and heart-healthy omega-3 fatty acids. Fortunately, since it's farmed in Nova Scotia, New Brunswick, Manitoba, Quebec and the Yukon Territory, it's available fresh year-round. It has very good eco-credentials,

having earned a Best Choice designation from Monterey Bay Aquarium Seafood Watch. Broil, bake, barbecue or even smoke it, as you would salmon. You can up the Canadian quotient with a luscious baste of maple syrup.

The Yukon Gold potato, prized by chefs worldwide for its smooth, eye-free skin and light yellow flesh, is a truly Canadian product. Although named for the Yukon River and gold rush country, it was developed by Gary Johnston in Guelph, Ont., in the '60s. Before you say that potatoes are loaded with calories and not much else, let me reassure you that one

potato has only 110 calories and provides generous amounts of potassium, fibre and vitamin C, and even some iron. Whether boiled, baked, grilled or roasted, Yukon Golds are delicious and one of the only potatoes that doesn't scream out for butter. While competing varieties have sprung up, we can be proud that our Yukon Gold is still the superstar.

Every fall, I look forward to my first bite of a crispy, tart **McIntosh apple**. While it's well-known as the national apple of Canada, you may not have heard that it was the inspiration for Macintosh computers too. Jef Raskin, who worked for Apple in the late '70s, conceived of and started the Macintosh project, which he named after his favourite fruit. The name was already trademarked, so he tweaked the spelling slightly to Macintosh instead of McIntosh.

Apples are a rich source of soluble fibre, which helps lower cholesterol. They contain a variety of plant chemicals with disease-fighting properties too. Often called "nature's toothbrush," a raw apple will stimulate your gums, increase saliva flow and reduce buildup of cavity-causing bacteria as you crunch on it. Apples are tasty baked into crisps and pies, but consider slicing or dicing them raw to add to tuna or peanut butter sandwiches, yogurt and turkey stuffing. Or simply bake them beside roast pork or chicken. 🥞



DID YOU KNOW?

THE CAESAR

 The Caesar cocktail, created by Calgary bartender Walter Chell, is Canada's national cocktail. A mix of vodka, Clamato juice, Tabasco sauce and Worcestershire sauce, it's the Canadian take on a bloody mary.

RED RIVER CERAL

 Many of us grew up eating Red River Cereal, a delicious porridge made in Canada with three whole grains (wheat, rye and flax). Sadly, it's no longer available. And while a clone is in development, it just won't be the same for me.

LENTILS

• Canada is one of the largest producers and the largest exporter of lentils in the world. In 2018, our country grew 33 per cent of the world total, and Saskatchewan was the most productive lentil-growing region in Canada. While we didn't create them, we sure know how to produce these incredibly healthy legumes!



Have you moved or changed your email address recently?

Don't forget to email **membership@rtoero.ca** to update your contact information with RTOERO!

This will ensure you don't miss out on important information and updates.



Alzheimer's research shows early promise

Here's what's on the horizon

by Pauline Anderson



Researchers are making headway in identifying – and perhaps even preventing - Alzheimer's disease, the most common form of dementia. Here's a roundup of some of the most recent developments in the field.

Game-changing blood test

Researchers have developed a simple blood test to detect the presence of beta-amyloid (Aβ) protein in the brain, a hallmark of Alzheimer's disease, and some experts are calling it a game changer. The test, intended for use in patients who have some cognitive impairment, requires only a small amount of blood (as little as a teaspoon). A specialized laboratory analyzes the sample for beta-amyloid concentrations and determines the likelihood (low, intermediate or high) of Aβ plaques having formed in the brain.

A study by the company that developed the test showed it correctly identified brain amyloid plaque status in 86 per cent of patients. The company stresses that the test, by itself, can't diagnose Alzheimer's but could be an important tool to aid in the evaluation process. Typically, brain beta-amyloid plaques are detected using positron emission tomography (PET) scans, which are expensive and often difficult to access.

Eyes: A window into the brain

Investigators have identified the presence of beta-amyloid in the retinas of living patients who are experiencing cognitive decline and correlated these data with evidence of changes in the subjects' brains. This work suggests that retinal Aβ may appear before deposits form in the brain.

Experts believe retinal amyloid screening could be a quick, easy and inexpensive tool to detect signs of Alzheimer's.

Uncovering amyloid in the eye may allow clinicians to identify the disease at earlier stages, even before symptoms appear, when it may be more treatable. Then, once a patient meets a certain predefined retinal amyloid threshold, doctors could monitor this marker, much as they might high triglyceride or blood glucose levels.

Protection via flu shots

Research suggests the relatively cheap and readily available seasonal flu shot may reduce a person's chances of developing Alzheimer's. One study found that receiving at least one flu vaccination was associated with a 17 per cent reduction in Alzheimer's risk.

Another study discovered that people who were inoculated against pneumonia between the ages of 65 and 75 cut their Alzheimer's risk by up to 40 per cent. Investigators say more research is needed to uncover the biological mechanism that might be responsible for this protective effect.

High-intensity physical activity

Results from research conducted in McMaster University's NeuroFitLab suggest that it's never too late to get the memoryenhancing benefits of physical activity. The study, which enrolled healthy but sedentary older Canadians in a 12-week exercise program, showed that memory among those who completed high-intensity interval training improved by up to 30 per cent. The workout, completed three times a week, involved four 4-minute sets of high-intensity exercise on a treadmill followed by a recovery period.

Exercise boosts memory by promoting growth of new neurons in the hippocampus area of the brain. These neurons contribute to the creation of more-detailed and -accurate memories; for example, being able to correctly remember if you took your medication today or where you parked your car. However, only study subjects who did more strenuous exercise experienced the benefits; participants who completed a program of moderate-intensity, continuous aerobic training, and those doing just stretching exercises, did not demonstrate improved memory.

Brain-boosting fats

Mounting evidence points to the cognitive benefits of a high-fat, low-carbohydrate ketogenic diet that contains adequate protein. The diet, which reduces seizures in some children with drug-resistant epilepsy, helps break down fats into chemicals called ketones.

It's believed that ketones may enhance healthy neuron growth and reduce inflammation that contributes to cognitive decline. This, experts say, means the diet could delay, improve or prevent the progression of memory deterioration. But they caution not to try this regimen unsupervised. 💝





by **Stuart Foxman** illustrations by Tom Froese

> few years ago, the Guardian in the U.K. ran an article on misconceptions about Canada. The paper used an illustration of a Mountie, holding a hockey stick and downing a brew, astride a polar bear wearing a Blue Jays cap, overlooking a tuque-wearing lumberjack chopping down a tree on a frozen tundra broken up only by an igloo.

The illustration was being cheeky, but the article wondered: How easy is it to define "Canadian"? "Canada," the writer opined, "is often pictured as a uniformly cold, multicultural, socialist paradise full of beer-swilling ice hockey fans."

The question of what it means to be Canadian has challenged us since Confederation. On May 25, 1867, George-Étienne Cartier, a soon-to-be Father of Confederation, likened the new union to a tree whose branches extend in many directions. Evocative, but not exactly inspiring — and not exactly precise.

On CBC Radio in 1972, host Peter Gzowski asked listeners to finish the phrase "As Canadian as..." to compete with the simile "As American as apple pie." The contest winner: "As Canadian as possible under the circumstances."

Marshall McLuhan, the Canadian academic, philosopher and media theorist, said in 1963, "Canada is the only country in the world that knows how to live without an identity." But maybe our lack-of-identity-as-identity starts with our origin story. Canada was born from conferences and consensus, not revolution, as was the case for our southern neighbours and many other countries.

One could argue that this has shaped our national character ever since. The Canadian "brand" means we look for ways to get along. The Americans have as a founding ideal "life, liberty and the pursuit of happiness." The French have "liberté, égalité, fraternité." Our take on the tripartite motto: "peace, order and good government."

As rallying cries go, that's tepid. But consider that Canada was born just two years after the end of the U.S. Civil War,



notes Michael Adams, author and president of the Environics group of research and consulting companies. We preferred peace over war, order over chaos, and good government as a cornerstone. "It's where we work out our differences," Adams told *Renaissance*.

So what makes us tick or stirs our national pride? In one of their 2020 Confederation of Tomorrow reports, the Environics Institute for Survey Research asked about situations that make people feel more Canadian. At least three in five people cited seeing war veterans honoured on Remembrance Day, watching athletes competing for Canada, celebrating Canada Day, travelling to other countries or hearing the national anthem. About half of respondents felt a lot or a little more Canadian when they thought about Canada's natural resources, used their health card, or read or heard about the Charter of Rights and Freedoms in Canada's Constitution. Incidentally, new Canadians were more likely than those born in Canada to say they felt more Canadian in almost all the situations presented in the survey.

Previous Environics research explored what binds us together in this country. One survey found that citizenship is about much more than having a Canadian passport, obeying the law and paying taxes. What makes us good citizens, Canadians said, is:

- Treating men and women equally (95 per cent)
- Accepting those who are different (82 per cent)
- Protecting the environment (80 per cent)
- Respecting other religions (65 per cent)
- Actively participating in one's local community (51 per cent)

We get a glimpse at Canadian values from other surveys that ask about the things and concepts that characterize us. In studies by public-opinion research firms Abacus Data, Ipsos and Nanos, these items get high marks:

- Our universal health-care system
- The right and freedom to live as we see fit
- Open-mindedness toward others
- Caring for the world around us
- Social justice
- Kindness and compassion
- Peacekeeping by the Canadian Forces
- Our steadiness and consistency

How we see ourselves is revealing, but so is how others view us — and how we think they do in return. In a 2018 Abacus survey, Canadians said they feel the rest of the world sees our country as being tolerant (93 per cent), diplomatic (93 per cent) and ethical (88 per cent). The vast majority believe we're seen as an example to emulate (79 per cent).

Canada did indeed fare well in the 2020 Best Countries rankings from *U.S. News & World Report*, BAV Group and the University of Pennsylvania's Wharton School. We came in second overall (after Switzerland). Among the nine categories that generate the rankings, Canada was second in citizenship (which looks at issues like human rights, gender equality, care for the environment and progressive culture) and first in quality of life. The commentary on the rankings noted another attribute: the way Canada encourages all citizens to honour their own cultures, and celebrates diversity as a strength.

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Maybe Canadians are just people who "get along well overall, pulling in the same direction."

What about Canadian stereotypes?

Are they earned? Let's start with this one: Canadians are polite. Researchers at McMaster University put this concept to the test by analyzing discourse on Twitter. They collected 40 million tweets from Canadian and American accounts, and tracked which words were overrepresented in each group.

For Americans, some of the trademark words were *hate*, *tired* and *mad* (and this was all pre-Trump). In contrast, Canadians were more likely to use words like *great*, *thanks*, *amazing* and *happy*.

That may be minor evidence, but if being polite is, in fact, part of the Canadian psyche, that may date back to our roots. Nelson Wiseman, director of Canadian Studies at the University of Toronto, told *Maclean's* we had a strong tradition of centralized regimes with the French, and then as a British nation. That made us more subordinate or deferential.

Moreover, Wiseman explained that while the U.S. places more value on the individual (which can make people appear more selfish), Canada has a more collective nature. We have a we're-all-in-this-together attitude.

Now what about the cliché that we're a welcoming nation? It seems to be true, and is growing.

For four decades, Environics has surveyed Canadian attitudes toward immigrants. The level of acceptance and support has been going up for years, and is now at its highest level. As reported by Environics in the fall of 2020, 56 per cent of Canadians say we need even more immigration, and 84 per cent say immigration has had a positive impact on Canada. The main reasons cited: It adds to our diversity and helps our economy grow.

"What does it take to be 'one of us'"? was a question posed by the Pew Research Center in a survey of global attitudes. Pew asked people in Canada, the U.S., Australia, Japan and 10 European countries about their national identity. Only 21 per cent of Canadians surveyed agreed that being born in the country was very important to truly being one of us. That was well below the average for all 14 countries surveyed. In eight of them, more than one-third of respondents said you had to be born in the country to be one of us; in three, more than half said so.

The Canadian attitude reflects the melting pot versus mosaic argument. In other places, you fit in, said Anthony Wilson-Smith, president of Historica Canada, in an interview with *Renaissance*. Here, you can be yourself.

Still, being ourselves can also mean defining ourselves against others. There's a reason why Canadians often like to brandish the Maple Leaf when we travel. It's to make sure people know we're not American.

A distinguishing habit for many Canadians is to compare ourselves to the U.S. Canada has one-tenth the population and nowhere near the international influence. We often seem to suffer from an inferiority complex when we compare ourselves to our bigger and brasher neighbour. That said, we can get pretty smug when we compare the state of our health care, race relations and political discourse with that of the U.S.

Actor and comedian Robin Williams, when asked to describe Canada, once said, "You are the kindest country in the world. You are like a really nice apartment over a meth lab."

After all, consider a country where 24 per cent of the population says they have often or sometimes been victims of discrimination. Or where 84 per cent of white people surveyed say race relations in their community are generally good — but 54 per cent of Black respondents and 53 per cent of Indigenous ones report ongoing race-related discrimination.

Hold on though — that's not the U.S. That's Canada, according to studies from the last two years conducted by the Canadian Race Relations Foundation and Environics.

Surprised? While we pride ourselves on being the model of an

Canada in a word

In one word, what says "Canadian" to you? We asked RTOERO members on Facebook, and 144 of you told us. You gave us 62 different answers, but there was a clear number 1: **eh**. That was the landslide winner, with 24 votes. Coming in second, with eight votes, was **sorry**, and third, with seven votes, was **hockey**.

This was a diverse list (and **diversity** got one vote). A lot of choices had to do with our reputation for openness: **accepting**, **compassion**, **considerate**, **kindness**, **caring**, **sharing**, **multicultural** and just plain **nice**.

Another group of members had food on their mind, with **bacon**, **BeaverTails**, **poutine** and a bunch of **Timmies** and **maple syrup**.

A few animals got a shout-out: **goose**, **beaver** and **blue jay**. Somewhat surprisingly, **snow** only received two votes; **winter**, just one.

To everyone who responded, **thank you** – that got a couple of votes too.

inclusive society, we don't walk the talk. Perhaps racism is one more thing we're polite about. We certainly have work to do.

That said, Canadians are, in many other respects, caring and respectful people. Adams wrote a seminal book on the values of Canada and the U.S. called *Fire and Ice*. He has pointed out how Americans have more of a winner-take-all ethos, and are more consumerist, exclusionary and violent. Canadians are less xenophobic, less materialistic, more inclusive and more acceptant of societal change.

For more than five decades now, Adams says Canada has been on a "progressive trajectory." We're more pluralistic, he says.

Generally, our model also isn't a society of rugged capitalism, with winners and losers, but a place where we get together and arrive at solutions. We're closer to Scandinavia than America, Adams suggests.

Comparing ourselves to others isn't new. Wilson-Smith says Canadians have long defined ourselves by what we're not — not British, not French, not American.

If that's what we're not, what are we? People who "get along well overall, pulling in the same direction," says Wilson-Smith. "You can be anything you want to be — as long as you're not doing harm to anybody else."

Wilson-Smith, a former journalist and foreign

correspondent, has worked across Canada and in three dozen countries. He feels that Canadians talk about national identity more than most countries but still struggle to arrive at what exactly it means.

He points to an old comment from Pierre Trudeau, a champion of multiculturalism. Fifty years ago, as prime minister, Trudeau said this: "We should not even be able to agree upon the kind of Canadian to choose as a model, let alone persuade most people to emulate it. There is no such thing as an ideal Canadian. What could be more absurd than the concept of an all-Canadian boy or girl? What the world should be seeking, and what in Canada we must continue to cherish, are not concepts of uniformity but human values: compassion, love and understanding."

So what does it mean to be a Canadian?

Do the values of openness, tolerance, freedom, peace, generosity, courtesy, mutual respect and fair treatment add up to a national identity? Or are those simply traits to which anyone, anywhere in the world, should aspire?

Certainly, they are. On their own, they're not uniquely Canadian. But together, they're a powerful combination and something to be proud of.

We probably won't brag about that, either. It's not our way. That's as Canadian as possible under the circumstances.



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What being Canadian means to me

Building a better community, country and world

by Karl Subban (District 16 City of Toronto)

To answer the question "What does it mean to be Canadian?" I go directly to a quote by the great Canadian and musician Gordon Lightfoot: "You just get the vibes of your surroundings and it rubs off on you." The people I've met, the sport of hockey and the vibes from my many life experiences have shaped my Canadian identity.

First, I think of Mr. and Mrs. Gray when I think about what it means to be Canadian. My mom, Fay, worked with Mrs. Gray at the Sudbury Steam Laundry. One day, Mrs. Gray overheard her talking about her upcoming trip to Toronto International Airport to meet her three sons, who were arriving from Jamaica. My mom had no idea how she would make the five-hour trip by herself: My dad, Sylvester, was scheduled to work and could not afford to miss his shift. Missing work would mean less money for clothes, food and a roof over our heads.

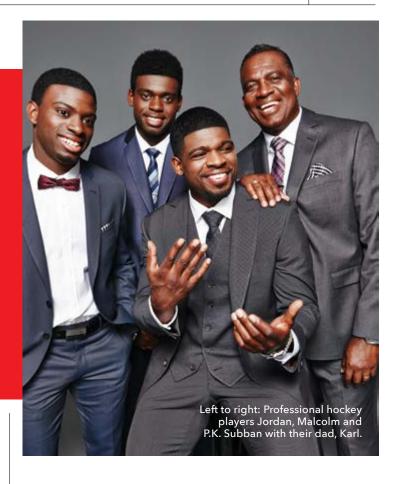
So Mr. and Mrs. Gray volunteered to drive my mother to Toronto to meet my brothers and me. I was 12 years old, Patrick was 10 and Markel was 8. The Grays even refused to

On the trip to my new home in Sudbury, Ont., I ate a hot dog for the first time, Mr. and Mrs. Gray's treat. The food filled my stomach. Their kindness and service filled my heart. Their helping, giving and welcoming spirit influenced my sense of what being Canadian means — we help ourselves by helping others, I learned.

Our family moved into the upstairs apartment of a twostorey building on 293 Peter Street. I looked out the window and told my parents I was never going outside — it did not look like Jamaica. My parents did not know what to

I looked outdoors another day, saw kids who did not look like me and told my parents I was never going out there. They both looked at me and, again, did not know what to say.

I heard the kids playing and speaking a language I had never heard and didn't understand. My parents told me they



were speaking French. I told them that the kids didn't look like me, talk like me or want to play with me, so I was never leaving my apartment.

My world had no door until I went to school.

When the cold weather came, the hockey players came out to play street hockey. My life changed the moment the kids invited me to play with them. I used my landlord's son's hockey stick to tend goal. I knew how to catch, block and kick out the ball. I made a few saves and some new friends. I learned a new game and had a few laughs.

I even had a new dream: to be Ken Dryden of the Montreal Canadiens. How I looked or spoke did not matter to my teammates or to me. The only thing that mattered was that I was in the game and on a team. That is the Canadian way.

The francophone kids on Peter Street could have turned on me, or turned their backs and made fun of me, but instead they invited me to play with them and to be like them. I became a hockey player and a Montreal Canadiens fan because of the kids on Peter Street. And kids like them can be found all over this great land.

I became a Canadian citizen in 1975. I cried tears of joy while I sang O Canada. The vibes, those good feelings generated in the moment, took hold of me and became the light shining on my path as I moved forward in a big country with a big heart.

Becoming a Canadian was not an event but rather a process shaped by the positive vibrations of my surroundings. I thank Mr. and Mrs. Gray and the kids on Peter Street for giving me Canadian vibes, and a positive feeling about what it means to be Canadian. It's about bringing people together to make a better community, country and world.

I lived it, and now I am sharing it. 🥮

THE CANADIAN CITIZENSHIP TEST?

Dy Alison LaMantia
THAN YOU THINK

If I were trying to get my Canadian citizenship, I'd be waiting another four to eight weeks to try again. That's because I failed a simulation of the citizenship test; a pass is 75 per cent. And, if I'm honest, my score of 65 per cent was a bit lucky, because I guessed at some of the answers.

Do you know when the Canada and Quebec Pension Plans were devised? It was 1965. I got that one by guessing. How about this one:

Who was John Buchan?

A. A popular governor general of Canada

B. A famous Canadian general

C. A victorious Canadian army general

D. One of the Fathers of Confederation

I picked C, which is wrong. You might be thinking, "Of course. He was A, a popular governor general of Canada." Or maybe, like me, you're guessing.

The Canadian citizenship exam consists of 20 multiple-choice or true-or-false questions about history, geography, economy, government, laws and symbols. Test takers have 30 minutes to complete it. After taking the test, they meet with a citizenship official for an interview to evaluate their language skills in either English or French.

Five RTOERO members and I took one of the many free simulation tests online. We took it unprepared. If we had actually been going for citizenship, we would have pored over the government's official study guide (see page 23) and perhaps connected with settlement organizations in our communities for support. Here's how the RTOERO members fared.

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JOHN CAPPELLETTI (District 34 York Region)



"How would a new Canadian know all this **stuff?"** That was John Cappelletti's response after completing the simulation test, which he also took - and passed - on Zoom, with me watching.

He feels the test questions should be designed to prepare new Canadians for citizenship. "I think they should be asking contemporary questions," he said. "What are the political parties? Does Canada have a seat on the UN Security Council?

Who is Canada's largest trading partner? Even to name the current prime minister and explain the role of the Senate."

Cappelletti acknowledged that this simulation was created by a company that ultimately wanted to sell us a program to prepare for the citizenship test. "This might be cynical," he added, "but maybe they made their sample test extra-hard to make people think they need to buy something."





MARG BOOZE (District 49 The Prairies)

"Oh geez," said Marg Booze as she read one of the simulation test questions on Zoom with me. "Many Canadians who were born here, which I was, wouldn't know this," she added.

Booze also found herself guessing at answers and didn't pass. "A lot of these questions — you would study them, learn them for the test and, if you were asked about them a month later, you wouldn't remember. It's not meaningful," she said.

We can't say for sure whether the actual test would leave the same impression. Regardless, Booze felt strongly that the test should, ideally, help prepare people to become better citizens.

"I think they should try to keep [the test] as simple as possible, with things that every Canadian should know; for example, questions dealing with levels of government — municipal, provincial and federal — including duties. And, also, questions that help people know there are agencies that they can go to for help if they need it, like food banks and other services," said Booze.



TEST YOURSELF

Here are some of the sample questions listed in the government's official study guide, Discover Canada.

- What is meant by the equality of women and men?
- 2. What are some examples of taking responsibility for yourself and your family?
- 3. Who were the founding peoples of Canada?
- 4. Who are the Métis?
- 5. What does the word *Inuit* mean?
- **6.** What is meant by the term "responsible government"?
- **7.** Who was Sir Louis-Hippolyte La Fontaine?
- **8.** What is the role of the courts in Canada?
- **9.** In Canada, are you allowed to question the police about their service or conduct?
- **10.** What is the highest honour that Canadians can receive?

Answers on page 25

You can access Discover Canada: The Rights and Responsibilities of Citizenship, the government's official study guide for the citizenship test, at canada.ca/en/immigration-refugees-citizenship. Click on Citizenship and look for the link to the title.







MARGARET COLEMAN

(District 11 Waterloo Region)

Despite also failing the simulation,

Margaret Coleman thought the test-taking experience was fun and educational. She learned new things after trying several tests online. "I'm really proud of Manitoba — evidently, they brought in voting rights for women ahead of Ontario," she said.

She found some of the questions simple, but others were quite hard: "It struck me how proficient in English people have to be," she said. "There are subtle differences in language in some of the answers."

Through this process, Coleman came across websites selling products and services. "The other thing that struck me in all of this is the companies that line up to make money from people who are going through the citizenship process," she said. The company that provides the simulation test we took sells a complete training program for \$29. However, Immigration, Refugees and Citizenship Canada doesn't endorse any of the free practice tests or products on the market.

| Fiscal year | Total number of citizenship test takers (includes retests) | Pass rate of first-time test takers | | |
|--|---|---|--|--|
| | | | | |
| 2016-2017 | 91,953 | 88.4% | | |
| 2017-2018 | 103,527 | 92.1% | | |
| 2018-2019 | 160,373 | 92.8% | | |
| 2019-2020 | 175,447 | 92.3% | | |
| Data provided by Immigration, Refugees and Citizenship (| | | | |

TAKING THE CANADIAN CITIZENSHIP TEST

The cost to apply for Canadian citizenship is \$630. There's no additional fee to take the test. Adults applying for Canadian citizenship must have lived in Canada for at least three of the five years preceding their citizenship application.

Adults aged 18 to 54 have to attend an interview and take the test as part of the citizenship process. Applicants who are 55 and older, or who are 14 to 17 years old and don't have a parent applying for citizenship, only have to go to the interview.

There are approximately 400 possible test questions. The official exam includes 20 randomly generated questions, and examinees have 30 minutes to answer them. Those who don't pass have to wait four to eight weeks to try again.

Canada is the first country in the world to offer a fully administered online citizenship test. Traditionally, it and the interview have been conducted in person at locations throughout the country, but in 2020, testing moved online due to COVID-19.

Immigration, Refugees and Citizenship Canada (IRCC) already had plans to introduce online testing as part of their citizenship modernization program, but "online tests have been prioritized due to COVID-19. Citizenship ceremonies were also moved to an online format in June 2020," explains Lauren Sankey, communications adviser for IRCC. "Moving citizenship events – ceremonies, tests and interviews – to an online format is part of the department's goal of bringing efficiencies to the citizenship program and simplifying the application process."

The online testing platform launched in November 2020. During its initial period, a limited number of applicants were invited to take the online test, and system performance was monitored closely. "An important aspect of holding online tests is the verification of applicants' identities, which is important to the integrity of the program, especially in an online environment," explains Sankey. "Measures are in place to confirm each applicant's identity by capturing a photo of their ID and their face, and by taking static photos during the test." Women who wear a full or partial face covering have their identity verified by a female citizenship official during a virtual testing session.

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PAMELA BAKER (District 50 Atlantic)



"The test would be easier for someone who had just been studying," said Pamela Baker. She passed the test but also guessed on a number of the questions.

"I found a lot of the questions ambiguous," she told me. "Some of the answers were so similar you'd have to know what you were talking about." Baker had no problem with the questions related to Confederation, however. After retiring, she moved to P.E.I. and led tours for cruise-ship visitors, including to the historic sites where Confederation talks took place.

Like the rest of us, she found the test challenging overall. "You know, in a simulation test like this, there's no pressure. But if I had to do this under the pressure of not getting my citizenship, it would be very nerveracking," she said.





SUZANNE POUDRETTE-GAGNON (District 45 EstaRiO)

Suzanne Poudrette-Gagnon, whose first language **is French**, took the same simulation test as the rest of us and tried a French-language version as well. She failed the English test but passed the French one, which was provided by a public library.

She noted that the questions were not as tricky on the library version, which may support the hypothesis that the simulation test we tried was particularly tough in order to encourage us to sign up for the provider's for-profit program.

Poudrette-Gagnon also guessed at some of the answers. "I was pretty sure I knew who is on the \$10 bill," she said. "After the test. I checked to see if I had a \$10 bill in my wallet. I went back to find the answer in the Discover Canada book, and I really had to look for it." 🥞

Answers

- 1. In Canada, men and women are equal under the law.
- **2.** Getting a job, taking care of one's family and working hard in keeping with one's abilities are important Canadian values. Work contributes to personal dignity and self-respect, and to Canada's prosperity.
- **3.** Aboriginal, French and British.
- **4.** The Métis are a distinct people of mixed Aboriginal and European ancestry, the majority of whom live in the Prairie provinces. They come from both Frenchand English-speaking backgrounds and speak their own dialect, Michif.
- *Inuit* means "the people" in the Inuktitut language.
- **6.** Responsible government means that the ministers of the Crown must have the support of a majority of the elected representatives in order to govern.
- **7.** Sir Louis-Hippolyte La Fontaine, a champion of French language rights, became the first head of a responsible government (similar to a prime minister) in Canada in 1849.
- **8.** Courts settle disputes, and the police enforce laws.
- **9.** Yes, you can question the police about their service or conduct if you feel you need to. Almost all police forces in Canada have a process by which you can bring your concerns to them and seek action.
- 10. The Victoria Cross (VC) is the highest honour available to Canadians and is awarded for the most conspicuous bravery, a daring or pre-eminent act of valour or self-sacrifice, or extreme devotion to duty in the presence of an enemy.





These recipes follow the Canadian fruit harvest, starting with spring rhubarb and strawberries, and continuing through summer cherries, blueberries and peaches. They are generously sized – perfect for families or to take to the cottage or camp – and leftovers make welcome encores.

feature

THE VERY BEST RHUBARB STRAWBERRY CRISP

Start the summer with a popular twosome, rhubarb and strawberries, in a classic crisp. Beloved by pros and baking novices alike, crisps are the simplest of recipes, and this one's dashing red colour, unapologetic juiciness, balance of sweet and tangy and crunchy topping make it simply ravishing. But enough – just bake it!

FILLING

1 cup (250 mL) granulated sugar 1/₃ cup (75 mL) all-purpose flour ½ tsp (2 mL) ground cinnamon 6 cups (1.5 L) sliced fresh rhubarb or thawed frozen rhubarb 4 cups (1 L) halved strawberries

TOPPING

1 cup (250 mL) all-purpose flour 34 cup (175 mL) packed light brown sugar ½ cup (125 mL) butter, softened ½ cup (125 mL) slivered almonds, optional

Set out a 12- x 8-inch (3 L) glass baking dish or a shallow ovenproof baking dish with a 12-cup (3 L) capacity on a large rimmed baking dish. With the rack in the centre, preheat the oven to 350°F (180°C).

Filling: In a large bowl, combine the sugar, flour and cinnamon. Add the rhubarb and strawberries. Toss to mix; scrape into the baking dish, levelling the top.

Topping: In a smaller bowl, use a fork to combine the flour and sugar; work in the butter until the mixture is crumbly. Mix in the almonds, if using. Sprinkle evenly over the filling.

Bake until golden brown on top, bubbly around the edges and the fruit is tender, about 1 hour. Serve hot or warm, or let cool on a rack. (Make-ahead: Store at room temperature for up to 8 hours; reheat to serve.)

Makes 10 generous servings.

Rhubarb Two-Berry Crisp: Replace 2 cups (500 mL) of the strawberries with fresh or thawed frozen blueberries.

nectarines, apricots or apples would make tasty variations.

touch is sliced peaches, but the same quantity of

BATTER AND FRUIT

4 cups (1 L) sliced peeled peaches 1/4 cup (60 mL) butter 1 large egg, at room temperature ½ cup (125 mL) milk, at room temperature 1 cup (250 mL) all-purpose flour ½ cup (125 mL) granulated sugar 2 tsp (10 mL) baking powder ½ tsp (2 mL) grated nutmeg 1/4 tsp (1 mL) salt



SAUCE

1 cup (250 mL) packed light brown sugar 1 tbsp (15 mL) all-purpose flour 1½ cups (375 mL) water 1 tbsp (15 mL) butter 2 tsp (10 mL) grated lemon zest 2 tbsp (30 mL) fresh lemon juice

Butter the bottom and sides of an 8-inch (2 L) square metal baking pan or a similar-sized heatproof baking dish with an 8-cup (2 L) capacity. Place the pan on a rimmed baking sheet and set aside. With the rack in the centre, preheat the oven to 350°F (180°C).

Batter and Fruit: Layer the peaches in the baking dish; set aside. Melt the butter in a medium bowl over simmering water; let cool. Whisk in the egg, then the milk. Set aside.

Meanwhile, in a large bowl, whisk together the flour, sugar, baking powder, nutmeg and salt. Pour the butter mixture over the dry ingredients and stir with a wooden spoon just until the batter is smooth. Spoon over the peaches, smoothing the top; set aside.

Sauce: In a medium saucepan, stir together the brown sugar and flour. Add the water. Bring to a boil, stirring. Reduce the heat to medium and boil gently until syrupy, about 5 minutes. Stir in the butter, lemon zest and juice. Pour all over the batter. Do not stir.

Bake until a skewer inserted into the centre of the pudding comes out clean, and the sauce bubbles around the edges, 30 to 40 minutes. Enjoy hot, or let cool on a rack and serve while still warm and saucy. (Make-ahead: Let cool completely. Cover and store at room temperature for up to 1 day. Reheat to serve.)

Makes 8 servings.

PAT-IN-PASTRY BLUEBERRY TART

With blueberries, the baker has a choice of two varieties: low-bush wild or high-bush cultivated. While wild blueberries are renowned for the intensity of their flavour, they are pricey and often harder to find than cultivated. Luckily, both are great candidates for this tart, which features a filling made with a clever mix of fresh and cooked berries. And you don't have to worry rolling out pastry, either!

PAT-IN PASTRY

1 cup (250 mL) all-purpose flour ¼ cup (60 mL) ground almonds 3 tbsp (45 mL) icing sugar Pinch salt ¾ cup (150 mL) cold butter, cubed

BLUEBERRY FILLING

2/3 cup (150 mL) granulated sugar
2 tbsp (30 mL) cornstarch
Pinch salt
½ cup (125 mL) cold water
1 tsp (5 mL) grated lemon zest
4 cups (1 L) fresh blueberries, divided
2 tbsp (30 mL) fresh lemon juice
1 tbsp (15 mL) butter

TOPPING

¼ cup (60 mL) sliced almonds
 1 cup (250 mL) 35% whipping cream
 ½ cup (125 mL) plain 2% Greek yogurt
 1 tbsp (15 mL) icing sugar
 ¼ tsp (1 mL) almond extract

Set out a 10-inch (25 cm) tart pan with a removable bottom. With the rack in the centre, preheat the oven to 350°F (180°C).

Pat-in Pastry: In a large bowl, whisk together the flour, ground almonds, sugar and salt. Add the butter and, with a pastry blender or fingertips, work in until the mixture is crumbly. Using your hands, press small handfuls of the mixture at a time into pieces of dough that hold together. Press the dough, small amounts at a time, up the side of the pan, then over the bottom. Smooth the surface.

With a fork, prick the pastry at 1-inch (2.5 cm) intervals, and then line with foil. Bake for 10 minutes. Remove the foil and bake until the pastry is crisp and light sandy in colour, about 12 minutes. Let cool on a rack. (Make-ahead: Store at room temperature for up to 4 hours. Or wrap and enclose in an airtight container and freeze for up to 2 weeks. Unwrap and let thaw at room temperature before filling.)



Blueberry Filling: In a medium saucepan, whisk together the sugar, cornstarch and salt. Whisk in the water and lemon zest until smooth; mix in 2 cups (500 mL) of the blueberries. Bring to a gentle boil over medium heat; cook, stirring occasionally, until the mixture is deep blue, glossy and thick, about 6 minutes. Stir in the lemon juice and butter. Let cool slightly, about 5 minutes.

Gently stir in the remaining blueberries. Spoon filling evenly into the prepared crust. Refrigerate until set, about 1 hour. (Make-ahead: Refrigerate for up to 8 hours.)

Topping: In a dry skillet over medium heat, lightly toast the almonds; remove from the skillet and let cool. Beat the cream to stiff peaks. Whisk in the yogurt, icing sugar and almond extract. Pipe or spoon decoratively over the filling. Sprinkle with toasted almonds. (Make-ahead: The finished tart can wait in the refrigerator for up to 4 hours.)

Makes 8 servings.

VARIATION

Raspberry-Blueberry Tart: Replace 1 cup (250 mL) of the fresh blueberries folded into the cooked filling with fresh raspberries.

VARIATION

Super-Blue Blueberry Tart: Pump up the filling with an additional 1 cup (250 mL) fresh blueberries added to the cooked filling.

Tip: For a more modest whipped cream topping, halve all the ingredients and pipe or spoon the mixture around the edge of the tart. Garnish with the almonds.



SUMMER-EASY PANNA COTTA WITH CHERRY COMPOTE



This creamy, no-bake Italian dessert plays backup to a fresh cherry compote, which is enhanced with a little zing of balsamic vinegar. Normally, panna cottas are unmoulded onto plates, but you can skip that step and simply serve these right in the ramekins they were made in. You can also serve them in individual bowls, glasses or even demitasse cups. The containers you choose should each hold ½ cup (125 mL) of the panna cotta with extra room on top for the compote.

1 tbsp (15 mL) unflavoured gelatin 3 tbsp (45 mL) cold water 2 cups (500 mL) 35% whipping cream ²/₃ cup (150 mL) granulated sugar 2 cups (500 mL) well-shaken buttermilk 1 tsp (5 mL) vanilla Cherry Compote, see below

Set eight 1/2-cup (125 mL) or slightly larger ramekins on a tray; set aside.

In a small bowl, stir the gelatin and water until blended. Let stand for up to 10 minutes.

Meanwhile, in a saucepan, combine the cream and sugar; heat until steaming and sugar has dissolved, stirring a few times. Remove from the heat. Scrape the gelatin into the sweetened cream and stir until completely melted. Stir in the buttermilk and vanilla.

Strain into a 4-cup (1 L) liquid measuring cup or spouted pitcher. Divide the panna cotta mixture evenly among the ramekins. Let cool. Cover and refrigerate until set, 4 hours. (Make-ahead: Refrigerate for up to 3 days.) Spoon the Cherry Compote on top to serve.

Makes 8 servings.

CHERRY COMPOTE

3 cups (750 mL) pitted sweet cherries, about 18 oz (500 g) 1/4 cup (60 mL) granulated sugar 1 tsp (5 mL) grated orange zest ½ cup (125 mL) strained fresh orange juice 1 tsp (5 mL) balsamic vinegar, approximate

In a medium saucepan, bring the cherries, sugar, orange zest and juice to a simmer, stirring gently. Simmer until cherries are tender, about 5 minutes. With a slotted spoon, transfer the cherries to an airtight container. Boil the liquid until slightly reduced and syrupy, about 3 minutes. Pour over the cherries along with the vinegar. Let cool. (Make-ahead: Cover and refrigerate for up to 4 days.) Taste and refresh with a little more balsamic vinegar if desired.

Makes about $1\frac{1}{3}$ cups (325 mL).

Before you hake

- Choose the right oven rack. Generally speaking, bake cookies and cakes in the centre of the oven, and save the lower third for pies. There are some exceptions; for example, large Bundt pans need to be set on a rack positioned just below the centre.
- Prepare the pan(s) and baking dishes according to the instructions in each recipe.
- **Preheat the oven.** If your oven heats up quickly and the recipe is fast to put together, preheat before assembling the ingredients. If prep takes longer, preheat the oven so it reaches the desired temperature a few minutes before your masterpiece is ready to slide into the oven.

Walk this way

Take advantage of our too-short summer season and explore Canada on foot

by **Doug Wallace**



FOP PHOTO, LOÏC ROMER. BOTTOM PHOTO, TOURISME MONTRÉAL, MARIE DESCHENE



Eat up the Eastern Townships

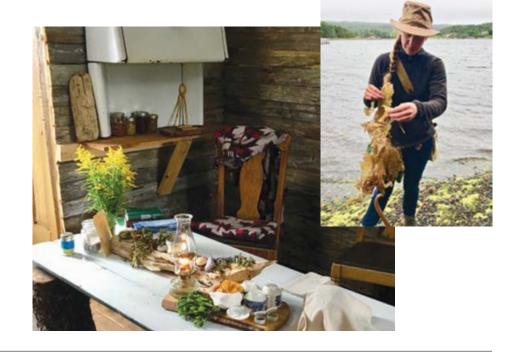
Cheesemakers Circuit Les Têtes Fromagères
With 14 potential stops, this Quebec cheese trail serves up the art
of fromageries, one after another. Explore the flavours created by
the region's passionate artisan cheese makers for a couple of hours
or a whole weekend, meeting the producers and hearing their
stories. From the organic pastures of the family-owned Fromagerie
La Station to the grazing goats at Fromagerie Cornes et Sabots
to the Gregorian chants of the Benedictine monks at Abbaye de
Saint-Benoît-du-Lac, this experience will be both memorable and
delicious. easterntownships.org/tourist-routes



Forage the woods in Newfoundland

Cod Sounds

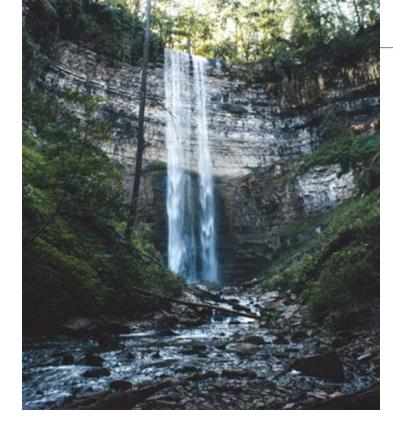
Food purists will delight in time spent in Avondale, near St. John's, with chef Lori McCarthy. As a champion of the eat-it-wild food movement, she takes travellers on walking tours to learn about the foodways of her province. Depending on the season, guests try their hand at meat curing and smoking, berry picking, coastal foraging and more, as McCarthy relates tasty tales of Newfoundland's colourful culinary history. Sessions conclude with a variety of homespun treats from land and sea. Visitors come away with an appreciation for the natural way of looking at food — and a full belly. codsounds.ca



Hit the pubs in Ottawa

Brew Donkey

Get in on behind-the-scenes fun on private tours through the local craft breweries of Ottawa and the Rideau Valley, which promise to be both entertaining and educational. Craft beer warrior Brad Campeau curates experiential bus tours, working with a diverse collection of almost 50 local breweries, from bestsellers to the little-known gems. Hit the road on Friday, Saturday or Sunday, year-round. Smaller, private tours can also be arranged along a route mapped out specifically for you. brewdonkey.ca



Trek the escarpment in Ontario

The Bruce Trail

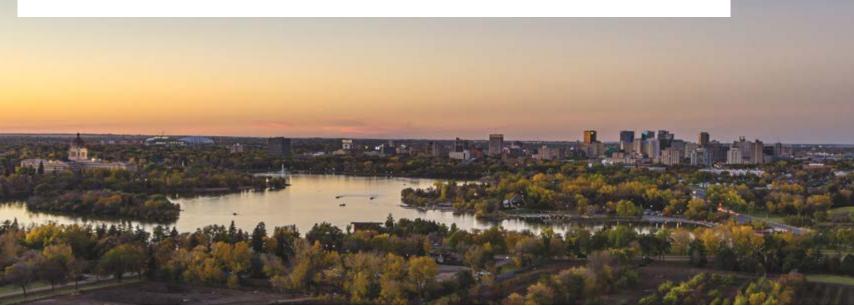
This oldest and longest marked hiking trail in Canada meanders 840 kilometres, with another 440 kilometres of secondary trails leading out from it. Year-round, it's visited by more than 400,000 people in hiking boots or snowshoes, who take in the wildlife along with the true beauty of the Niagara Escarpment, which is one of only 12 UNESCO World Biosphere Reserves in Canada. The moderately hard/easy section of the trail located near Milton, Ont., is about 45 kilometres long and just one of its nine legs. It's a great getaway for a few hours or a few days, depending on your schedule. ontariotrails.on.ca/trails/view/bruce-trail

Search for clues in Regina

Let's Roam

During an epic two-hour scavenger hunt of Regina, from downtown to Wascana Lake, you and your team meet an eccentric premier, a courageous chief and a theatrical prince while searching for clues. There are 20 puzzles in this modern-day treasure hunt, which takes in the Saskatchewan Legislative Building, Frederick W. Hill Mall and Wascana Centre. Each participant is texted photo challenges and activities to work through with the group — the answers can be found on public plaques, statues, art or just about anywhere. Enjoy about two and a half miles of happy hunting. letsroam.com





32 renaissance



Follow the birds in **British Columbia**

BC Bird Trail New to the province last fall, the BC Bird Trail is a network of routes through the Richmond Delta, the Fraser Valley and Central Vancouver Island that are just waiting for you to walk on them, binoculars in hand. Birders and hikers can poke about what's known as the Pacific Flyway, an avian migratory path that runs from Alaska to Argentina, and enjoy easy-to-follow trails for the day or a whole week. The meditation. mindfulness, fresh air and exercise they offer are the perfect way to give back to your body and soul. bcbirdtrail.ca

Taste your way through Tofino

Tofino Food Tours

When you're not boating, whale-watching, fishing or surfing in Tofino, you're eating. This tiny town anchoring Vancouver Island's far west side is a culinary adventure — if you know where to look. Tofino Food Tours can take care of that, with morning and afternoon treks delivering insider info on the best clam chowder, craft beer, oysters, charcuterie and cheese. Along the way, you get local lore, making the walk a little history lesson as well. Smoked jerk salmon? Yes, please.

tofinofoodtours.com 🕏





We can help in the event of identity theft

It's easy to spot a suspicious purchase on a credit card statement or to get to the bottom of why an unknown caller is asking for your social insurance number. But in this digital age, the creativity and resourcefulness of thieves is nothing shy of impressive. And it isn't always about money. Personal information can open many doors for fraudsters, including allowing them to apply for loans, rent apartments or cars, and more.

According to a recent survey commissioned by Johnson Insurance, only 26 per cent of Canadians say they have identity theft protection or insurance. For those who do, it pays to review your coverage with your insurance broker to ensure you understand what's included in your policy.

What does identity theft insurance cover? Depending on your policy and your insurer, you may receive support through the process, such as payment of expenses to help you recover your identity, reimbursement of the cost of credit bureau reports and coverage for any financial loss you might experience as a result of your identity being stolen.

Coverage limits vary by insurer, so check with your provider to understand your policy. To learn more about home insurance through Johnson, give us a call or visit johnson.ca/ home-insurance/home.

The song of the sea

A round-the-world voyage of a lifetime

by Pauline Duquette-Newman



renaissance



In July 2009, Dominique **Aucouturier** (District 2 Thunder Bay) and Richard Kolomeychuk, her life companion of 40 years, boarded their sailboat. Petite Ourse, and set off from Toronto to realize their retirement dream: to sail around the world. The couple already had their sea legs - Kolomeychuk was an avid sailor, and Aucouturier had learned to sail in France — but this adventure of a lifetime was not a spur-of-themoment decision.

Aucouturier and Kolomeychuk bought Petite Ourse, a Valiant 40 twelve-metre cruising monohull sailboat powered by solar, wind and a generator, especially for the trip. For comfort and safety, it was equipped with air conditioning, a refrigerator and a freezer. A desalinator was installed to convert salt water into fresh, and Wi-Fi, a telephone and a radio were installed.

The couple spent two and a half years getting Petite Ourse ready. To be on the safe side, they sailed the Great Lakes to make sure the boat was up to the voyage. The month and a half spent sailing down the St. Lawrence River also provided a testing ground before getting to the open ocean.





PLANNING. **PRECAUTIONS AND PIRATES**

Q: Was the trip everything you had hoped it would be?

Dominique: Yes, and even better, because it is fantastic to live what we learn in books. For example, to arrive in Tonga, where the international date line begins and be told proudly by the inhabitants that you can celebrate your birthday twice in 24 hours if you go from Tonga to American Samoa. Or to experience the alizés – the trade winds - that blow all around the planet from east to west, and to be transported by them as sailors have done since ships set out to explore the world. To savour the underwater beauty of the sea, which is unimaginable, or to experience it at sunset, or at night with all the stars and the moon as your only companions. To learn from the people we met, and the cultures we explored. **Richard:** The trip was much better than we hoped for. If I had known this life at an earlier age, I don't think I would have gone back to an earthbound existence.

Q: Did you have to get all your documentation for each country you visited before you left Canada? **Richard:** Every country is different. Many places required that we have an agent acting on our behalf with the government. In many countries, you are limited to where you can arrive. Some require prior notice of your arrival data; otherwise, you risk a large fine or being turned away. Proper etiquette when arriving in a country was to fly a yellow quarantine flag that was taken

down after a health clearance, which happened after clearing customs. In Cuba, our boat was searched for pornography and drugs, and we needed to report every move our boat made. In the Maldives, a Muslim country, the boat was checked for Bibles before we could get repairs. In Australia, the boat was inspected for termites and biological growth on the [hull]. In New Zealand, our homemade meat preserves were confiscated. In the United States, it's mandatory to report every port move you make.

Q: Were you ever afraid? **Dominique:** When the waves were high – five or six metres – especially in the Atlantic from South Africa to Saint Helena island. The boat would go up the wave, which took a few seconds, and then suddenly fall back down. I learned to go with the rhythm and, little by little, I got used to it. I told myself that as long as the boat managed to go up and down a dozen waves, we would be fine. But we had a very good boat and a very able captain who had all my trust! At night, if I saw a small boat with very few lights approaching Petite Ourse, I was afraid they were pirates. Getting from the boat to the shore of Saint Helena island was scary but also funny – we thought we were Jane and Tarzan. Richard: The ocean swells there are enormous. The only way you can get from the mooring-field tender to the dock and vice versa is to grasp a rope and swing your way onto the dock or

Q: You mentioned pirates. What precautions did you take? Richard: At the time, the most dangerous place for pirates was off the coast of Somalia at the [mouth] of the Red Sea. We avoided this area and opted to go to South Africa and around the Cape of Good Hope. In the Caribbean, we accessed the regional cruisers' safety net, which lets you know about recent boat burglaries, thefts and, in a few cases, murders. But it's safer to cruise on a sailboat than to travel by car if you pay attention to safety notifications.

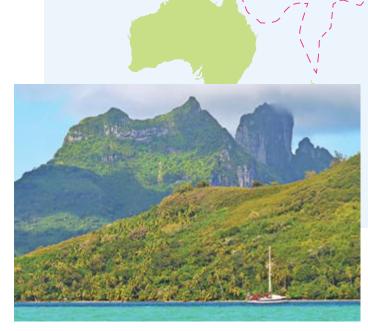
boat. It's scary at first but, after a few

times, it becomes a routine.

We were amazed by the grandeur and tranquility. It was magical.

North Pacific Ocean





South Pacific Ocean



Top: With the Maori in New Zealand.

Top right: Anchored off Toopua Island in Bora Bora.

Bottom: Teaching in Indonesia.

Repairs during this portion of the trip were made to the engine and generator.

Aucouturier had taken a sabbatical in 1992–93, and the couple had sailed from Toronto to the Mediterranean and back in their previous yacht, *Golden Aura*. They had already crossed the Atlantic on that journey, but the boat was smaller and the trip was only 17,000 nautical miles (31,000 kilometres) — not the 35,000 nautical miles (64,000 kilometres) they were planning to tackle in *Petite Ourse*.

After leaving Canada and sailing along the east coast of the United States, the couple made stops in the Bahamas; Cuba; the islands off the east coast of Mexico; and Central and South America, including Guatemala, Honduras, and the islands off the coasts of Colombia

and Panama, where they crossed to the Pacific.

The most polluted place they experienced during their journey was the San Blas Islands, off the coast of Panama. Although these islands look like paradise, "the Indigenous people who live there have to deal with an ocean and beaches of garbage and plastic," says Aucouturier.

The adventure continued along the west coast of South America, with a stop in Ecuador. Then it was on to the Galápagos Islands to prepare for crossing the Pacific.

On May 11, 2012, they set sail for the Marquesas Islands in French Polynesia, where they docked 30 days later. This was Aucouturier's favourite stop. "It's very special," she says, "because of the hospitality of the local population, the mild

renaissance



An unforgettable adventure

Carried by the trade winds, Petite Ourse sailed 45,000 nautical miles (83,000 kilometres) across the seas of the Northern and Southern hemispheres, an adventure that would last off and on for almost 10 years. Aucouturier and Kolomeychuk regularly returned home for several months at a time to take care of their personal affairs, such as medical and dental appointments and filing their income taxes, and to avoid sailing during hurricane season.

Along the way, they stopped regularly for groceries, to refuel and for routine boat maintenance. They had to comply with the requirements of each of the more than 40 countries they visited: obtaining permission to dock, submitting the necessary documentation and completing boat inspections. Aucouturier has both French and Canadian passports, which sometimes made passing through customs easier, as some countries prefer one over the other.

The couple's remarkable journey provided them with unforgettable opportunities to experience local cultures and meet people, who invited them to family dinners and cultural, sporting and religious events.

They say the food was excellent throughout their expedition. They stocked up on supplies at ports of call, fished en route and enjoyed treats they'd brought from Canada. "We ate very well around the world," says Aucouturier. "What could be better than freshly caught fish: mahi mahi,

wahoo, bonito. Once in a blue moon, we ate something we brought from Canada, like maple syrup on pancakes on a Sunday morning."

When the boat was not moored, they spent their days preparing meals, sailing, reading, writing logbook reports and posting on their blog, Voyages of Petite Ourse (sailblogs.com/ member/petiteourse/392567). Friends joined them occasionally, which was a welcome change of company.

Although Aucouturier was officially retired, she never really gave up teaching. When the opportunity arose during the couple's world tour, she offered her services as a volunteer teacher, notably in Indonesia and New Zealand. It was an experience she enjoyed, because leaving the classroom had been difficult. "When we came back, I would have liked to have continued teaching, but COVID-19 turned everything upside down," she says.

As a young girl, Aucouturier was already fidgety. "I must have been eight years old, and I still remember the day I decided to travel the world, to explore different cultures and countries. Now that I've done it, I would like to do it again, again and again. It's a passion!" she says.

It's no surprise, then, that she and Kolomeychuk are already planning their next adventure. They might buy a new boat and set sail for the Aleutian Islands, other parts of Alaska or Russia – or maybe just see where the wind takes them.



climate, the beauty of the landscapes and the freshness of the fruits and fish."

In the Tuamotu Archipelago, Aucouturier remembers snorkelling in a lagoon with clear turquoise water and countless colourful fish, surrounded by a coral atoll. "Time stood still," she says. "We were amazed by the grandeur and tranquility — it was magical."

Then the couple headed to the Society Archipelago, which includes Tahiti and is known for its black pearl farms, and on to the Cook Islands, Samoa, Tonga and Fiji. They docked in New Zealand, where they stocked up on wine and fresh fruit, and then set sail to New Caledonia and the islands of Vanuatu.

The couple docked in Australia in December — early summer — where they rented a camper van and toured the country for a few months. In the spring, they sailed *Petite Ourse* inside the Great Barrier Reef on their way to Indonesia,

Singapore, Malaysia, Thailand and Sri Lanka. In Malaysia, they took a train from Kuala Lumpur to Bangkok, Thailand, and then a bus and ferry back to Malaysia.

Aucouturier and Kolomeychuk sailed on to the Maldives, Seychelles and Mayotte, an archipelago in the Indian Ocean off the coast of East Africa. Then the couple pushed on from Mozambique to South Africa, a crossing characterized by very strong currents and high winds. During this trip, like everywhere else they sailed, the couple enjoyed the playful company of dolphins and the impressive and sometimes fearsome presence of humpback, grey and pilot whales.

From the southern tip of Africa, *Petite Ourse* headed toward the Atlantic, with a short stop at the island of Saint Helena, famous for its unique, single-bean arabica coffee and, of course, Napoleon Bonaparte's exile.

Petite Ourse then turned north and west on its way toward stops in several Caribbean ports. The couple had to remain vigilant in Trinidadian waters to avoid pirates, who were out on the high seas, looking to rob (and sometimes murder) as a result of the economic collapse of neighbouring Venezuela.

Aucouturier and Kolomeychuk's epic adventure ended in Annapolis, Md., where they sold the sailboat and returned to Canada by land.

Original French feature and English translation by Pauline Duquette-Newman.



PHOTO, COURTESY OF DOMINIQUE AUCOUTURIER AND RICHARD KOLOMEYCHUK

5 ways to stretch a solo income

Simple changes can boost your financial security

by Lesley-Anne Scorgie



Whether you're single, or part of a solo-income household, these five strategies could help you maximize your income and feel more secure about your finances.



Your home. Your car. The milestone vacations you plan to take. Scale these bigger-ticket purchases to your income; they will have longer-term implications on your day-to-day cash flow, especially if the monthly payments are high. And, more importantly, they can impact your retirement readiness. In nearly all cases, it makes sense to set your sights on lower-cost big-ticket purchases, like a smaller home in a less-expensive location. If you bought your home years ago, it probably has appreciated significantly in value. In that case, you could sell and downsize, or sell, shore up your investments with the equity and switch to a flexible rental scenario.



Pre-pandemic, the financial community recommended having between three and six months' worth of essential expenses tucked away in the event of an emergency. Now, resoundingly, we recommend the higher end of that scale, because when emergencies strike, they can last a long time. If you're on a solo income, you'll always need more cash savings for emergencies than a double-income household would. You don't have a

second-income safety net, and that exposes you to greater financial risk.

My advice: Start building your what-if fund as early as possible. Regularly deposit money in a high interest savings account — this can be held within a TFSA to avoid taxes — and aim to save a total of six to eight months' worth of essential expenses. Statistically, you're likely to experience a financial emergency every seven years, so you'll be using and replenishing this account with some regularity. It takes time to build up emergency reserves, so stick with it.



Make budgeting your best friend

Single-income homes have less money to spend on core budget categories. So it's key to stick to well-researched budgeting benchmarks, such as housing (35 per cent of take-home income), travel (10 per cent), groceries and home (20 per cent), consumer debt repayment (10 per cent), saving (5 per cent), investing (10 per cent), and entertainment, clothing and wellness (10 per cent). The percentages can be stretched and pulled to suit your needs, but if you increase in one area, you'll need to decrease what you've earmarked in another to ensure your bottom line remains the same.

Budgeting isn't a one-time event; it's an ongoing process. Plan your budget for the month ahead: Envision what's going to happen, and set aside money for essential and then non-essential purchases. Proactive budgeting allows you to get creative about being frugal too. If you're running out of money in one category, it means trimming your spending in others. If you have money left over, congratulations! This will give you the opportunity to save more. Living on a single income does not marry well with having consumer debt, so pay off balances you owe quickly, and steer clear of accumulating more.



Don't miss a beat with retirement planning

Be extra-vigilant when planning your retirement — DIY'ing the process is not recommended. Work with a professional to develop a longer-range plan that ensures you're saving enough today for your future. Later, when the golden years hit, examine whether you're spending at a rate that protects you from eroding your nest egg too quickly. Certainly, there are guarantees if you have a defined-benefit pension plan (namely, a regular monthly income) but, depending on what you want your life to look like, you'll need to save independently as well, using tools like RRSPs, TFSAs and non-registered investments.

Start with a strategic vision. See what you want retirement to look like and get specific. Then talk this through with your financial planner, and close any gaps between your vision and your current savings pace.



Get critical illness and disability insurance if you're still working

You probably have coverage if you get sick or are disabled, but it's important to understand your policy and find out whether there are gaps you'll need to cover. Living on a single income when disaster strikes can expose you to great financial risk. The fastest way to determine if you have greater insurance needs is to work with a licensed insurance professional. In a single meeting, they should be able to tell you whether you need more coverage than you have. They'll also talk you through life insurance options, especially if you still have minor children at home.

Some of the greatest financial success stories I have heard are from single-income households. Once they've learned to stretch their finances as far as they can go, they live comfortably — and happily — within their means. 🥮

Let the good times roll

Lawn bowling offers fitness and fun

by Martin Zibauer



The game sounds straightforward enough. "One team rolls the little white ball down the rink," says Dave Allen (District 11 Waterloo Region). "They try to get a bowl close to it, and you try to get a bowl close. When you run out of bowls, you walk down and count up the points."

As a lawn bowler myself, I know there's more to it, but this is how Allen shorthands the game for people who watch over the fence on summer evenings at the Preston Lawn Bowling Club in Cambridge, Ont. Some 20 years ago, he was one of the fence spectators, looking for a counterpart to curling in winter. The bowls club was reopening, newly energized, after being closed for a few years. Allen thought the game would be fun and saw an opportunity to help build a community organization.

Around the same time, Flo Barclay (District 27 Ottawa-Carleton) was also looking for a summer retirement activity. "Golf didn't really appeal to me," she says. "I like having people around." In lawn bowling, she found a sport where she could learn the basics and start playing alongside experienced bowlers almost immediately.

"You don't have to be really good to play at the club level," says Barclay. But she quickly began venturing beyond her home club to enter Ottawa-area tournaments. Within three years, she was competing at the provincial novice championships. More recently, she began playing through

the winter in Sarasota, Fla., against American and British bowlers, and competed in three U.S. Opens, winning a silver and two bronze medals in pairs and fours competitions. "I still maintain friendships with people in all the places where I've bowled," she says.

One of Barclay's favourite tournaments is an interprovincial event that alternates between Quebec and Ontario host clubs. While there are clubs, and about 14,000 bowlers, across Canada, Ontario has the largest number of both. Bowls Canada, the sport's national body, has a find-a-club feature on its website, bowlscanada.com.

Membership did drop due to pandemic restrictions in 2020, but many bowlers expect the clubs will bounce back quickly, especially since physical distancing is easy on a bowling green.

The bigger challenge: the perception that lawn bowling is a "sport" for fusty old people. In fact, the top players in

THE BACKSTORY

The British soldiers stationed at Port Royal, in Nova Scotia, had already been bowling for a few years before they received official permission in 1734 to build Canada's first green. Technically, the sport was still illegal. Edward III had restricted lawn bowling in 1366 - it distracted his archers - and Henry VIII later banned it on all days but Christmas. The sport expanded in the 19th century, not so much because the ban was repealed in 1845, but because the mechanical lawn mower was invented in 1830.



the world today are in their 20s and 30s. But older players remain competitive because strategy and accuracy are so important. "Three generations can play together, and an 18-year-old can beat an 81-year-old," says Allen. "Or vice versa." It's also a sport in which roughly equal numbers of women and men participate.

Allen's 30-second over-the-fence explanation of lawn bowling omits a couple of important details. For one, the bowls — which are never called balls are not true spheres. They have a slightly eccentric shape, a bit like an egg, that causes them to always travel along a curved path.

Bowls often roll up to (or "kiss") the little white ball, called the jack, and move it, changing the game dramatically. Experienced bowlers anticipate this and — to adapt Walter Gretzky's famous quote about hockey pucks — bowl to where the jack is going, not where it has been. "It's a thinking game," says Barclay, "as much as it is a physical game."

This mental challenge appeals to Fabian Walsh (District 34 York Region), who has bowled for five seasons at Toronto's Cosburn Park. "I really have to think and focus and pay attention — and learn," he says. He describes how, with each bowl, he adjusts his aim and the weight he applies to the delivery, while focusing on the target. There's a lot going on, and even if the bowls don't always go where they're supposed to, the game "keeps me sharp," he says.

There are physical benefits too. Delivering the bowl, which weighs about 1.5 kilograms, combines a gentle lunge forward with a controlled pendulum-like arm swing. "Your lateral balance is constantly under stress," says Don Panagapka (District 11 Waterloo Region). "Your muscles have to react accordingly." The retired phys-ed teacher points out that walking back and forth on the green also adds up - to at least a few kilometres in a tournament.

Panagapka bowls at Saugeen Shores Lawn Bowling Club in Southampton, Ont., with his wife, Charlotte, who is also a retired teacher. At the club, he used his teaching experience to help develop

TALKING BOWLS

Jack: The small, white target ball; also called the kitty or the cat.

Jack high: What a bowl is called when it travels the same distance as the jack.

Rink: A strip of grass used for one game.

Green: The play area containing several rinks, usually eight, side by side.

Cabbage: A badly delivered bowl that wobbles and bounces down the rink.

Wick: To deliver a bowl that hits another before rolling to the jack.

Promote: To hit a resting bowl, moving it up toward the jack.

Dump: To toss, rather than roll, the bowl when delivering it.

a streamlined introductory program for new bowlers. "We try for maximum participation right from the start," he says. "You should enjoy what happens in the game, without getting bogged down with instruction."

At most clubs, games are organized as "jitneys," bowling slang for a casual pickup game. Arrive at the club and you're put on a team, explains Shirley Greenwood (District 10 Bruce, Grey, Dufferin), who has acted as the club drawmaster for many games in Hanover, Ont. Teachers, she says, often take on this role because "we're good at organizing people into teams." For new bowlers especially, she says, "I quite like trebles." This three-people-per-team format lets novices play with, and learn from, more senior bowlers.

Pat Elfer (District 23 North York) is in her last year as a novice. I met Pat in 2016, when she and her partner, Kelly, started bowling. A friend in their church had mentioned Toronto Rainbowlers, an LGBTQ lawn bowling group that plays at Cosburn Park. "We were hooked the day we walked in," she says. "The chatter, the energy and the fun - it was great."

Elfer says that, after spending decades in the closet while teaching in the Catholic school system, she hadn't developed many connections in the LGBTQ community. At the same time, she doesn't see a lot of other environments where gav men interact regularly with lesbians. Rainbowlers "is very freeing," she says. "It's relaxing. We come in and make fun of the guys, and they make fun of us."

"We've truly extended our group of friends through lawn bowling," adds Elfer. "We're part of a community." 🥞

RTOERO's own Juno award winners

We asked: Who tops your Canadian music list?



Bachman-Turner Overdrive (BTO) or the **Guess Who**.

-Kevin Power (District 38 Lambton)

Roch Voisine and Loreena McKennitt.

-Anne MacInnis (actively employed)

Roch Voisine.

—Anne Gray (District 18 Haliburton Kawartha Lakes)

Damien Robitaille.

-Jacynthe Dallaire (District 51 Echo)

Great Big Sea or **Blue Rodeo**. I love these bands and have seen them both in concert.

-Pam Baker (District 50 Atlantic)

My daughter plays fiddle in an Ottawa-based folk group called the North River. They're pretty darned good if you ask me, so they're up there on my list. I'm a Joni Mitchell and Bruce Cockburn fan from long ago. And Natalie MacMaster and Donnell Leahy are forces to be reckoned with.

-Linda Skeries (District 17 Simcoe County)

Johnny Reid.

—Janice McKeown (District 19 Hastings and Prince Edward) Corey Hart, K.D. Lang, Bryan Adams, April Wine, Tom Cochrane and Colin James, to name a few. We have amazing talent in Canada.

-Mary G. Cecol (District 15 Halton)

Blue Rodeo all the time! I was lucky enough to meet **Jim Cuddy** on my birthday, and he signed some of my concert photos. It was a former student who made all this possible!

-Sandy Stewart (District 13 Hamilton-Wentworth, Haldimand)

The Tragically Hip.

-Michela Guerriero (District 34 York Region)

Rita MacNeil. She liked a Christmas song I had written and was going to perform it on her last Christmas tour. She wasn't feeling well and cut out a number of her own songs as well as mine. Sadly, she died a few months later.

-Dale Matthies (District 9 Huron-Perth)

Blue Rodeo.

-Karen Kerr-Kennedy (District 48 Leeds and Grenville)

Neil Young and Jann Arden.

-Jennifer Richards (District 13 Hamilton-Wentworth, Haldimand)

Leonard Cohen has always been my favourite artist, because he says it the way it is. He sang ballads about real life.

-Joan Trotman (District 13 Hamilton-Wentworth, Haldimand)

Jann Arden.

-Brian Moore (District 9 Huron-Perth)

Corb Lund and the Hurtin' Albertans

— all of his songs. Right now, he's in a fight against open-pit coal mining in prime foothill areas.

-Peg Daigneault (District 8 London, Middlesex)

It's very hard to narrow mine down to only one, but I would say my favourite individual artist is **Shania Twain** and my favourite groups are the **Guess Who** and **Bachman-Turner Overdrive**.

-Lorraine Knowles (District 36 Peterborough)

It's a toss-up between Joni Mitchell and Gordon Lightfoot. In a more current vein, I'd say Whitehorse.

-Michelle Contant (District 3 Algoma)

Gordon Lightfoot.

-Andrea Kirshenblatt (District 34 York Region)

I will always love **Burton Cummings** and the **Guess Who**.

—Sue Nieuwenburg (District 28 Region of Durham)

Barenaked Ladies.

—Shirley Criscione (District 24 Scarborough and East York)

Celine Dion.

-Kathie McNamara (District 8 London, Middlesex)

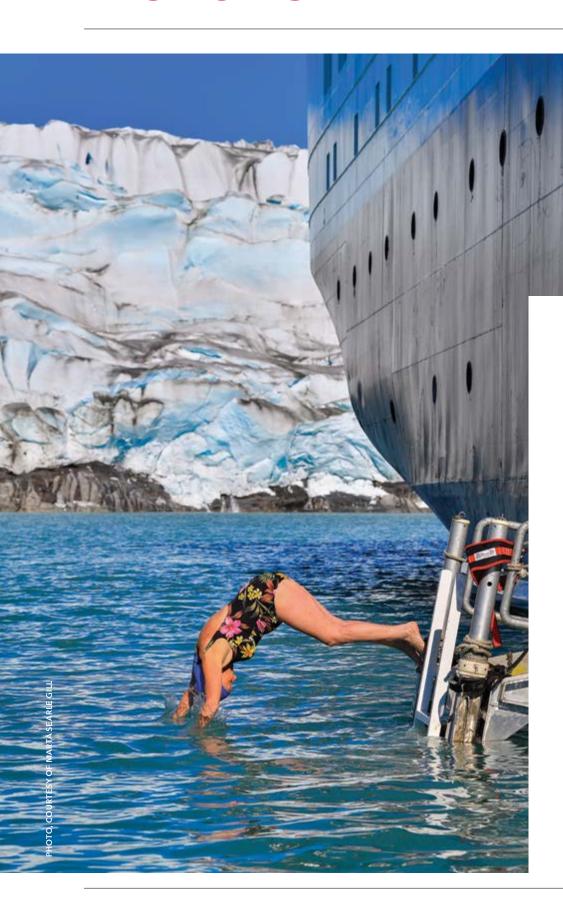
Teenage Head!

-Laurie Orford (District 10 Bruce, Grey, Dufferin)

There's no place like home

Travelling Canada from coast to coast to coast

> by Marta Searle Gill, (District 28 Region of Durham)



was born and raised in Toronto

and taught there for years. I had explored much of Ontario's beautiful cottage country, but I'd never seen a mountain nor an ocean — I was busy and hesitant to travel during my career. Then, in 1997 at almost 60, as a retired, widowed grandma and mini-farmer, my reluctance to travel vanished when radio hosts Paul and Carol Mott invited listeners to join them on an Alaskan cruise.

The thought of sharing a cabin with a stranger delayed my booking. But then my lifelong friend Pat said she'd love to go, because her husband had already done that cruise. As we flew across Canada to board the Nieuw Amsterdam, which was docked in Vancouver, I was awestruck at seeing everything for the first time.

The cruise was more than I had hoped for. The off-ship day trips were amazing: first, a train from Skagway, Ala., took us up a mountain through gold rush territory to the Yukon; later, a helicopter from Juneau, Ala., ferried us, wearing moonwalk-style outfits, to a glacier.

I was thrilled by the entire cruise experience. On our flight home from B.C., I thought, "My two daughters shouldn't wait until they're 60 to travel; I'll ask each one where she'd like to go."

This first-ever trip led me to save up, do without and plan a far-away journey at least once a year for the next 23 years — sometimes I went alone, sometimes with friends and often with my daughters and family. But my most memorable trips were in Canada.

One year, I drove west to Prince Rupert, B.C., again with my dear friend Pat. Another year, my friend Doreen was my passenger on a drive east to the Cabot Trail. (Lesson learned on this adventure: Book ahead or there may be no room in the inn. Try sleeping in a car with few conveniences!)

We highlighted all the routes we travelled and the places we visited on a map, which provided me with a great trip memoir that I often ponder. Poring over that map, I realized I hadn't yet been to the north coast of Canada, Alaska being American. The Arctic may not be the most traditional destination, but to know Canada more completely, it seemed like a must-do venture.

Four years ago, I searched online and found a local, family-owned expedition company that cruised the Arctic. The voyage included cabin accommodations, all meals, entertainment, lectures by experts in a variety of fields and excursions on rubber Zodiacs with professional guides. Just what I was looking for!

So in 2017, my 80th year, there I was diving from the ship *Ocean Endeavour* into the Davis Strait! (That's east of Baffin Island, heading toward Greenland.) It was exhilarating, especially followed by a stint in the ship's sauna.

This 200-passenger ship and its staff soon became like home and family. Experts in local archaeology, geology, geography, botany, zoology, the aurora borealis and Indigenous studies offered in-depth presentations that contributed to our understanding of this part of Canada. They always made time to answer questions during their presentations or casually whenever a query came up. On my first Arctic expedition, the list of guest speakers included Phil Fontaine, former national chief of the Assembly of First Nations; Les Stroud, Canadian survival expert and host of the television series Survivorman; and award-winning



81st birthday on board; with fellow travellers; hiking; with Margaret Atwood.

Canadian author Margaret Atwood, who came with her family.

One thinks of the Arctic as being extremely cold, and so it is. Take Baffin Island, for example: In February, the coldest month, the mean temperature is -28 C (-18.4 F). In July and August, however, the average temperature is a "balmy" 4.2 C (almost 40 F).

Still, it was chilly – and wet – when we were skimming over the waves and among the icebergs in a Zodiac. But we dressed in layers and were soon down to short sleeves as we trekked the rough, hilly landscapes and visited the welcoming communities. The buildings are painted beautiful colours, and while there doesn't seem to be an official reason why, most people believe that the bright hues boost happiness during the long, cold winters.

Nature rules, so the expedition team couldn't guarantee planned routes or sightings of narwhals, whales or polar bears, but we were never disappointed. I wonder if the ship leaned a little to one side as we rushed to see wildlife whenever an appearance was announced over the PA system. We'd miss out if we forgot which side of the ship was starboard and which was port, but we had a trick for remembering: both left and port have four letters.

I returned to the Arctic in 2018 and again in 2019, when, with the help of an icebreaker, we cruised through the Northwest Passage, where Sir John Franklin's famous lost ships, *Erebus* and Terror, were recently discovered after lying buried in ice for 170 years.

So what's next? I have my eye on a 2022 Antarctic Circle excursion into penguin territory. However, with my loyalty to Canada - the best place in the world - I may rebook a COVIDcancelled train trip on The Canadian across Canada through the Rockies to Vancouver, or circumnavigate Newfoundland on the Ocean Endeavour.

I should have started travelling sooner. There's so much to do, and too many places to go. But after every trip, with all its excitement and activity, I like finding the reminder note I leave for myself just inside our farmhouse door: "There's no place like home." 🤴

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