

renaissance

RTOERO Magazine

Fall 2021



prime time

Six Saturdays
and a Sunday

The change
makers

Life after work

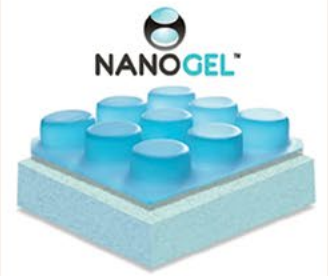


FALL SALE! – UP TO 70% OFF – FREE SHIPPING NATIONWIDE

Ultramatic

Sleep Better Today!

Matrix NanoGel is a breakthrough technology that keeps the sleep surface cool and antimicrobial.



TRAILBLAZING
SLEEP TECHNOLOGY



Fall Sale!

WWW.ULTRAMATIC.CA

FREE

ADJUSTABLE

BASE

WITH PURCHASE
OF A NANOGEL
MATTRESS



VISIT OUR
TORONTO SHOWROOM
508 LAWRENCE AVE W, M6C 1A1

CALL
1-866-413-4169
FOR A FREE CONSULTATION

NEW VISIT OUR
OAKVILLE SHOWROOM
2501 HYDE PARK GATE, L6H 6G6



On the cover
Photo, Shestock

forward

- 4 Letters
- 5 Contributors
- 7 From RTOERO

foundation

- 8 The power of personal connections

advocacy

- 10 Passion for our planet

health matters

- 12 Eating well after 50
- 14 Brain boosters for memory and learning

departments

- 30 Crush time: Winery road trips
- 35 Starting a successful side hustle
- 37 What's in a name?
- 39 19 super-easy tips to simplify your life
- 41 First person
- 44 Spotlight on

features

- 16 Six Saturdays and a Sunday**
How one woman found herself in retirement
- 19 The change makers**
Leading the way in retirement
- 26 Lessons learned from life after work**
A fulfilling retirement depends on more than financial planning



Is it time to consider
RETIREMENT LIVING?

Our Retirement Living Consultants can help.

**Learning about the Benefits of Retirement Living
Thursday, September 30th at 2pm**

Register today for this free webinar

Contact Amy O'Reilly at [**aoreilly@chartwell.com**](mailto:aoreilly@chartwell.com)

Chartwell.com



Exclusively for RTOERO members



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

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

renaissance

Fall 2021
rtoero.ca

Volume 20, Number 3

Publisher RTOERO

Editor-in-Chief Stefanie Martin

Executive Editor Charlotte Empey

Production Consultant Sharon Carnegie,
Creative Print 3 Inc.

Creative Direction Hambly & Woolley Inc.

Translation Spectrum Translations

Copy Editor Tina Anson Mine

Contributing Writers Pauline Anderson, Fran Berkoff, Pauline Duquette-Newman, Gwen Farrow, Stuart Foxman, Alison LaMantia, Patricia Ogura, Erin Pehlivan, Lesley-Anne Scorgie, Brooke Smith, Ylva Van Buuren, Doug Wallace

Board of Directors

Chair Rich Prophet

Vice-Chair William Huzar

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

Chief Executive Officer Jim Grieve

18 Spadina Road, Toronto, Ontario M5R 2S7

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

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

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

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

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

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

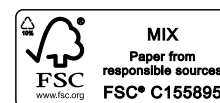
Publication of an advertisement does not constitute an endorsement by RTOERO of any product or service.

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

Funded by the
Government
of Canada

Financé par le
gouvernement
du Canada

Canada



MOVING?

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

Reader letters

I am the mayor of Wawa, Ont., mentioned in Ken Lee's article, "What's good for the goose," in the summer 2021 issue of *Renaissance*. My wife, Lina, and I, both retired teachers, enjoyed reading Ken's story and hope to share the article with more people who have a Wawa connection.

—Ron Rody (*District 3 Algoma*)

I have just finished reading "The song of the sea" [summer 2021] and loved hearing about the couple's wonderful adventure. They have written a beautiful story that makes me feel as if I am on the boat with them. The memories these two will have are unique, and I can't help but think that they may find life on land a little boring! On the other hand, I am quite certain that they will experience new things that are memorable.

—Joanne Murphy (*District 33 Chatham-Kent*)

In a time when we, as Canadian citizens, are dealing with COVID-19 and its ramifications and, as I write this, the deaths of four Canadians killed in a terrorist attack in London, Ont., the summer 2021 issue of *Renaissance* couldn't have come out at a better time. I loved the cover line "We are Canadian." At 69 years old, I could connect to all the different activities shown on the cover. The maple leaf backdrop reminded me of when I picked up coloured

maple leaves in the fall with my late aunty Mary Dexter at her cottage near Awenda Provincial Park in Ontario. I used the maple leaves in a project with my students. They wrote letters to Canadian soldiers who were stationed in Afghanistan. We waxed the gold and red maple leaves using an iron and waxed paper so they wouldn't break. My students and I got a written response from the commander of the soldiers who received the letters and leaves. It was a special moment to read the letter in our school's morning message to the children. I was never prouder of them as their teacher or as a Canadian to receive such a special letter. I am crying as I share that moment with you that I will never forget. This is what being a Canadian citizen is all about.

—William M. Krochak (*District 14 Niagara*)

I wanted to let you know how much pleasure it gave me to read "Friends for life" in summer 2021

Renaissance. My friend Margaret Wilson (née Todd), now age 93, lives in Leeds, England. Margaret, who was my Grade 7 teacher, came to North York, Ont., from Scotland on a two-year teacher exchange. I loved her accent and her different background and approaches to teaching. Partway through her stay, she met another expat, an Englishman, at some social club. They married in Toronto on Valentine's Day in 1959; with no family in Canada,

Margaret invited her entire class to attend the wedding. I cannot tell you how thrilled I was. When Margaret and Ron left for England, she gave us all her address and urged us to write letters. We have been writing real letters to each other for 52 years, and I consider her my dearest and wisest friend. I have visited her twice in Leeds and hosted one of her granddaughters when she was exploring Canada. Margaret inspired me to become a teacher and, in too many ways to list, deeply enriched my life.

—Nora Jones (*District 34 York Region*)

I thoroughly enjoyed reading the summer 2021 issue, which I believe is one of your best! The humorous and inclusive illustrations of the talented Tom Froese, starting with the one on the cover, were refreshing. I hope to see more of his work in future publications.

—Wendy Hooker (*District 24 Scarborough and East York*)

Congratulations on the excellent summer 2021 issue. So many articles related to my life. "Could you pass the Canadian citizenship test?" was of particular interest to me. When my father applied for Canadian citizenship for my mother, my two brothers and me in 1960, there were no such tests. I have a copy of his petition for citizenship, which cost \$7. Later, on Sept. 6, 1960,

he received a receipt for \$20 for citizenship for all of us. I vaguely remember going to the courthouse in Sudbury, Ont., where the clerk of the court, E.D. Wilkins, swore my parents in. That's all it took. We were now citizens of this magnificent country — no flags, no ceremony and no recognition, except for the citizenship certificate in my father's hand.

—Erna de Burger Fex (*District 4, Sudbury, Manitoulin*)

Your article "The song of the sea" in the summer 2021 issue was a real revelation. It takes a very strong sense of adventure and a lot of daring to undertake such an unpredictable trip.

I try to imagine how someone could spend so many days being tossed about by the waves. But as the writer said, "The trip was much better than we expected." So all's well that ends well.

—Juliette Champagne (*District 44 Région du ciel bleu*)

How encouraging to read Marta Searle Gill's

first-person piece on travelling Canada from coast to coast to coast [summer 2021]. At almost 60, as a "retired, widowed grandma," she started to travel. Engaged and motivated, she is still experiencing travel adventures in her 80s. Age is just a number. Marta is an inspiration to us all!

—Gail M. Murray (*District 23 North York*)

We asked Pauline Duquette-Newman, Josiah Gordon and Brooke Smith to tell us how they would describe their personal prime time.



PAULINE DUQUETTE-NEWMAN

“Learning Italian is my passion. I love how the language sounds, how many words are so similar to French ones and, of course, all of the associated art, culture, food and wine! My prime time? Eating pasta and drinking a glass of Chianti on the terrace of Il Restoro di Lamole at Greve in Chianti, outside Florence, while chatting with friends in Italian.”

—*Renaissance* writer



JOSIAH GORDON

“My life is a daily balancing act between the stresses of having a young family (three kids under 11), paying a mortgage and juggling a satisfying but demanding career. My prime time is finding peace in the middle of it all, moments of joy and happiness with my wife and kids in the chaos — like kayaking on Georgian Bay or snowboarding in Collingwood, Ont.”

—*Renaissance* art director



BROOKE SMITH

“When I was much younger, prime time meant two half-hour sitcoms back to back: *Happy Days* then *Laverne & Shirley* on Tuesday nights. Now prime time means sitting up in bed with my book — which really translates to ‘read a few pages and then lights out!’”

—*Renaissance* writer

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 fall, consider our winery tours story your getaway until we can.

Stay safe,
Stefanie Martin
Editor-in-Chief

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



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

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

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

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



THE UNITED CHURCH OF CANADA
FOUNDATION

Focusing on the Future Together

1 866 340-8223

fdn@united-church.ca

www.unitedchurchfoundation.ca

2022

Pocket Planner
Agenda de poche

Watch your mailboxes!

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

Arriving this fall!



Style. Freedom. Confidence.

Introducing the WHILL Model C2.
Power mobility designed to
support your lifestyle.

Use **code RTO** to **save \$350** when you
purchase the new WHILL Model C2 power chair.

Promo code valid until November 30, 2021.

SHOP NOW!
Scan QR Code



Online: C2.scootaround.ca
Call: 1-844-664-7467

FREE*
Shipping

*On orders over \$50

Financing
Available

 **Scootaround**
Personal Transportation Solutions™



Living in prime time

Helping make
dreams a reality



by **Rich Prophet**,
RTOERO Chair

Prime time: It's the term we use to describe the choicest period. And for RTOERO members, prime time is retirement. Patrick Foley, author of *Winning at Retirement*, calls the post-career years "a time to redesign your life into something new and different."

I see RTOERO members looking at retirement like a blank canvas, a time in which they can finally fulfil their goals and dreams. There are as many versions of retirement as there are RTOERO members — and no matter how you approach creating your prime time, RTOERO is always here to help make your dreams a reality. We use the power of our community to secure a better future for all members.

Many of you catch the travel bug during retirement. That's why we offer the best comprehensive and affordable insurance to keep you safe and healthy — whether you're abroad or at home. Through RTOERO, you have the protection of the largest Canadian insurance plan for education retirees.

Many of you also share your talents and leadership skills as volunteers. Our community grants support local organizations at which our members volunteer. Over the past 20 years, RTOERO has donated almost \$2 million to 550 agencies.

Through the RTOERO Foundation, members contribute to improving life for aging Canadians. We fund research, education and community programs that help us understand healthy aging and combat social isolation and loneliness.

As an organization, we also give back through our Vibrant Voices political advocacy program, at the national, provincial and local level across Canada. We are a trusted voice on seniors' issues, including health and well-being for older adults, and environmental stewardship.

Social connections in retirement are more important than ever for our members. In the past year, our districts moved quickly to replace in-person get-togethers with Zoom-tastic social opportunities, such as talks, concerts, games, clubs and more. From phone calls to letter writing to mailed care packages, Goodwill volunteers have let members know how much RTOERO cares.

We each have our own picture of retirement, and RTOERO membership is designed to help you live your dream. 🍀

Here's to prime time!
Rich

Finding equilibrium post-pandemic

Self-care is the key



by **Jim Grieve**,
RTOERO CEO

After more than 18 months of pandemic living, is it any wonder that many of us are feeling unsettled, isolated and confused?

We are experiencing something called languishing, according to Adam Grant of the *New York Times*. "Languishing is a sense of stagnation and emptiness," he writes. "It feels as if you're muddling through your days, looking at your life through a foggy windshield. And it might be the dominant emotion of 2021."

As the vaccines roll out, how do we begin the process of healing the emotional, mental, spiritual and physical harm so many of us have experienced, sometimes invisibly?

I recently had the pleasure of interviewing respected leaders and researchers to explore their advice on staying positive during stress-filled days. I spoke with author Ann Douglas; professor of applied psychology Dr. Charles Pascal; professor emeritus of philosophy and psychology Dr. Stuart Shanker; Max Cooke, CEO of EdCan Network; psychiatry professor Dr. Jean Clinton; and Taunya Paquette, director of the Indigenous Education Office at the Ontario Ministry of Education. Every one of them focused on self-care and advised:

- Getting outdoors regularly
- Doing short, focused meditation
- Intentionally reaching out to connect with friends and family
- Recognizing stress and its impact on self and others
- Journaling the positives of each day
- Getting proper rest and nutrition
- Cultivating a talent, hobby, or love of art or music

Much of what we know about self-care and wellness is captured beautifully in what we learn from Indigenous culture and the meaningful four quadrants of the medicine wheel (ictinc.ca/blog/what-is-an-indigenous-medicine-wheel). The connection between body, mind, emotion and spirit is what makes us whole, well people. When any of these areas is impacted, we're out of balance.

We cannot begin to help our children and elders change languishing to flourishing unless we put on our own oxygen masks first, as we learned back when we could travel.

I do hope that you are well and making use of some of the above strategies so that you and your loved ones can enjoy the better, healthier and more socially connected days that are emerging. 🍀

Best wishes,
Jim

The power of personal connections

The real health impact of social isolation and loneliness

by **Erin Pehlivan**



Humans are naturally social creatures. In fact, meaningful connections and relationships can help us live longer, happier lives.

Pre-pandemic, social isolation was the number 1 issue facing adults over 50, affecting the mental and physical health of one in five seniors. COVID-19 lockdowns have just made things worse — no visits with the grandkids or family dinners or friends popping by for coffee.

Studies from the U.S. Centers for Disease Control and Prevention show that social isolation significantly increases a person's risk of premature death and is associated with a 50 per cent increase in dementia risk. When a person has poor social relationships, their risk of heart disease and stroke increases significantly. And loneliness is associated with higher rates of depression, anxiety and suicide.

Social isolation is defined as lacking meaningful relationships, mutually rewarding interactions and personal connections. This differs from loneliness, which is described as a feeling of being alone, regardless of social contact.

The risk of social isolation is further increased for low-income seniors, immigrants, racialized minorities and members of the LGBTQ2I community. The same goes for people who have multiple chronic health problems, such as decreased mobility and cognitive impairment, and those who are experiencing changing family structures or major life transitions, including retirement.

So what's the solution? Why not ask older Canadians what they need? Because ageism is inherent in current policies, says Charlene Chu, an assistant professor at the Lawrence S. Bloomberg Faculty of Nursing at the University of Toronto. "Any decisions that are being made need to include older adults," she adds. "Their voices aren't included in the policies, decisions and innovations that are targeted toward them."

Building age-friendly communities that ensure the well-being of residents of all ages should be a

"Call them so they can hear your voice, instead of texting them."

Charlene Chu

priority to combat social isolation. Everyone benefits from better transportation and improved infrastructure, such as parks, where people can engage with one another. "By making things accessible to older adults," Chu continues, "you make things accessible to everyone, like people who need strollers or wheelchairs."

Doctors and clinicians can also play a role, assessing at-risk patients and connecting them to community resources for help. Little gestures, such as checking in with isolated friends, family and neighbours, can make a big difference too. "Call them so they can hear your voice, instead of texting them," suggests Chu. Offering help, even if it's just getting groceries, can go a long way.

Technology can play a positive role in creating community — older adults can organize a daily morning coffee over Zoom as a way of keeping in touch. And tech options are becoming more accessible, Chu points out. For example, seniors with dexterity issues might benefit from a voice-controlled virtual assistant, like Alexa, to stay connected.

Seniors are the fastest-growing demographic in Canada, but gaps in health care and social policies are creating barriers to their independence and preventing them from fulfilling their essential role in society. "Not everyone will experience racism or sexism," says Chu, "but everyone will experience ageism." 🌱



SOCIAL ISOLATION AWARENESS MONTH

This campaign, launched in 2018 by the RTOERO Foundation, runs every October. It is a month-long commitment to increasing awareness around the issue and raises \$100,000 annually to help fund academic research, organizations and community projects working to address social isolation.

Contributors can sign up for the campaign in September, joining a network of like-minded people working to help keep older adults engaged. Participants receive weekly emails from the foundation with tips for identifying people in their communities who are socially isolated and an action plan for how to help.

In addition to raising research funds, the campaign hopes to encourage people to think about the issue, understand the early signs and step in to help. "Social isolation happens slowly; it creeps up on you," says Mike Prentice, executive director of the RTOERO Foundation. "The more isolated and lonely you become, the more you lose your social skills. It becomes harder to engage with people and the world when you have the opportunity. By the time you recognize there's an issue, you're disconnected from society, friends and family. You're so deep into it that it's hard to get out."

COVID-19 has exacerbated the issue of social isolation, making it harder for everyone — especially seniors — to stay connected to one another. Prentice predicts that statistics on the pandemic's impact on senior mental and physical health will surface in late 2021 or 2022, showing rising rates of isolation in the community.

Sign up to be part of the foundation's Social Isolation Awareness Month today at <https://bit.ly/2S6wAF6>.

Passion for our planet

Saving the Earth,
one step at a time

by **Patricia Ogura**

Environmental stewardship is a fundamental pillar of RTOERO's advocacy program.

RTOERO encourages engagement on every level — as individuals, households, communities and regions, both nationally and globally.

It's easy to feel overwhelmed by the gigantic issues: polluted air, earth and water; harm caused by CO₂ emissions, plastics and industrial waste; climate warming; and loss of biodiversity. Yet step by step, with resolve, we can all make a positive difference.

Harry (Skid) Crease (District 23 North York) is a lifelong eco-activist and champion of environmental literacy. Crease says all first steps toward environmental responsibility are important because they boost the psyche when a person can say, "I'm acting upon it. I'm trying my best." Both individuals and groups feel better when they're trying to be part of the solution.

Actions may at first appear too small to matter, but they do, says Crease. Think about reusable coffee mugs and water bottles. Litterless lunches. Home audits to eliminate toxic products. Thoughtful vehicle purchases. Refusal to buy products from unethical companies. Less consumption overall. Crease believes people committed to sustainability, over time, become role models for friends, family and their communities. The momentum builds. "Practising non-Earth abuse encourages others to practise non-Earth abuse," he says.

Crease's passion for the planet knows no limit. Neither does his disdain for people, institutions, governments and commercial entities that threaten the environment or refuse to acknowledge the damage that has been (and continues to be) done. Crease constantly refers to ethics as "the cornerstone of action." He is concerned that schools have spent decades not teaching students to be thoughtful about consumption and politics where the environment is concerned. "Economics always win. Economics control politicians. Economics rule," Crease observes. "We are with whom we do business."

Crease remembers when ethics were an intrinsic element of classroom instruction, affording students opportunities to discuss environmental issues and their consumption decisions. Crease believes ethics and environmental literacy encourage responsible consumer and voting behaviour, which motivates industry and government to practise what they preach.



"It comes down to love and respect. It's a relationship, and you don't abuse what you love and respect."

Harry (Skid) Crease (District 23 North York)

Crease also believes in action. Start by recognizing the problem, he says, then research it and take action. "Stop buying that product, supporting that corporation or voting for that politician, and start role-modelling a more sustainable alternative, offering positive solutions for change and being the difference."

As an organization, RTOERO talks with all levels of government and people of influence to encourage responsible environmental policy and behaviour. You can amplify these efforts with your voices and those of your families, neighbours and people in your communities. Tell all levels of government about which environmental policies will earn your vote. Advise businesses how you spend and invest your money. Let educational institutions know about the instruction children need to be critical thinkers and ethical decision makers.

"It comes down to love and respect. It's a relationship, and you don't abuse what you love and respect," advises Crease, whose outrage at environmental threats is surpassed only by an immeasurable appreciation for all things natural and a deep concern for legacy. "We want to look our children, our students, in the eyes and say honestly, 'I did my best,'" he adds.

To find out more about RTOERO's environmental-advocacy program and how you can contribute to environmental stewardship, visit rtoero.ca/vibrant-voices. 🌱

Crease notes that city living and consumerism weaken our connection with the natural world: "We tend not to care about the things we don't experience, understand and respect," he says. He worries that we've lost our collective sense of "hunter-gatherer stewardship" and our responsibility to the planet. "We and the environment are one," he adds, and then quotes a famous line from the cartoon character Pogo: "We have met the enemy and he is us."

The good news is that people intrinsically want and need to rekindle their love affair with nature. Crease describes the rapture of young students learning about the mysteries of photosynthesis or the life cycle of a frog in a pond. The awe and wonder of nature get buried as we age and sometimes only resurface in retirement. Crease has faith that we humans can keep that awe and wonder alive throughout our lifespans by simply remembering our relationship and codependency with nature in every aspect of our well-being.

Eating well after 50

As our bodies change, so do our nutritional needs

by **Fran Berkoff, registered dietitian**



You're approaching retirement — or perhaps you're newly retired — and exploring the exciting opportunities Act 2 offers. I expect you've planned for your financial future, but do you have a health and well-being strategy? Now is the time to get started, and nutrition should be at the top of that list.

Retirement often brings the loss of daily structure and routine. After many years of eating breakfast on the run and packing a bagged lunch for work, you may find you're skipping breakfast, eating fewer sit-down lunches and snacking during the day, all of which play havoc with managing a healthy diet.

Committing to mealtimes can help

you recapture that structure and routine. Eating three times daily, even if it's not at exactly the same moment, is a good start. You have time now, so toss together a tuna-salad lunch, make hearty soups, cut up fruit to keep in the fridge or bake an apple crisp with a crunchy oatmeal topping. And if you're on your own, plan to share meals with family and friends — live and in person if you can, or virtually if you can't. It's the conversation that counts.

Contrary to popular belief, gaining weight after age 50 is not inevitable. It's easy to lose sight of what you're eating over the course of a day, so keep a food journal for a week or two — including

what, where and when you eat — to help unpack where any empty calories are coming from. Look for opportunities to make healthy food swaps, such as eating fewer processed, fried or fatty foods in favour of more whole, natural foods, like fruits and vegetables. If portion sizes are a challenge, use smaller plates.

Managing your weight helps lower your risk of developing prediabetes. This condition occurs when you become insulin resistant (meaning your cells can't use insulin effectively) or your pancreas produces insufficient insulin to keep your blood sugar in the normal range. Being overweight is one of the big risk factors for prediabetes, and carrying extra weight around your middle increases your chances of developing insulin resistance. Left unchecked, prediabetes can develop into Type 2 diabetes.

Upping your activity level counts too, and can help prevent or delay prediabetes and its progression. Magnesium also plays a role in insulin action and sensitivity, so include magnesium-rich foods, such as nuts, seeds, black beans, lentils, edamame, leafy greens and whole grains, in your diet.

Keeping your bones strong is equally important during this time of life. Exercising and eating well can help minimize muscle loss and maintain healthy bones. Consuming adequate calcium in dairy products, fortified plant beverages, black beans, tofu, canned salmon (with bones), sardines and green vegetables in combination with a source of vitamin D, which helps increase calcium absorption, is essential for good bone health. There are few food sources of vitamin D, and the skin's ability to make it decreases after age 50, so follow Osteoporosis Canada's guidance and take an 800 to 2,000 international unit (IU) vitamin D supplement daily.

As you transition to this new phase, it's a good time to talk to your doctor about booking yearly blood tests to monitor your blood glucose and vitamin D levels. It's always good to know where you stand. 🍌



keep in touch!

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

Follow us!



facebook.com/rto.ero



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

Watch!



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

Brain boosters for memory and learning

Supplements may make your grey matter healthier

by **Pauline Anderson**

There are some caveats to consider

when researching supplements for brain health: Studies on them are generally small, the purity of over-the-counter supplements may be questionable and much of the potential health benefit may be lost through excretion. Also, some patients, including those taking certain medications, should not take supplements in any case.

But more and more studies point to a role for supplements in promoting brain health. Here is some of the best evidence so far. Keep in mind that these are not the only options — other supplements, such as B vitamins, may also boost cerebral well-being.

Curcumin

Studies show people who consume curry have a lower prevalence of Alzheimer's disease (AD), the most common form of dementia. Curcumin, the main component of the turmeric plant, is an integral ingredient in many of the traditional Indian versions of this dish.

One recent study that examined the brain-boosting benefit of curcumin included 40 subjects aged 51 to 84 years who had no signs of advanced cognitive decline. Participants were randomized and received either a 90-milligram curcumin supplement or a placebo twice a day for 18 months. Investigators found that the subjects who received the curcumin scored significantly higher on certain cognitive tests, including those for attention and memory, and experienced improved mood.

The effect of the curcumin was “powerful,” says study author Dr. Gary Small, an expert on ways to slow brain aging. Small is also chair of psychiatry at Hackensack University Medical Center in New Jersey and co-author of *2 Weeks to a Younger Brain*. The treated and placebo groups started to differ on cognitive measures as early as six months into the investigation. “I have been doing studies for decades and don't often get effect sizes this large,” says Smart.



The curcumin used in his study was a bioavailable formulation called Theracurmin; it actually gets into the blood, unlike many supplements that are excreted through the kidneys. Small believes curcumin enhances brain power by reducing inflammation; inhibiting the buildup of hallmark signs of AD, such as amyloid and tau; and working as an antioxidant. “If you're looking at mechanisms, it ticks all the boxes,” he says.

Vitamin D

Evidence links a low level of vitamin D in the blood to cognitive decline. Studies also show that getting optimal levels of

vitamin D may actually have a protective effect against Alzheimer's disease.

In one study, Chinese investigators randomized 210 people with early-stage Alzheimer's disease. Participants received either 800 international units (IU) of vitamin D or a placebo every day for 12 months.

Researchers found the vitamin D supplement improved various measures of cognitive function and had a positive impact on Alzheimer's disease biomarkers, such as beta-amyloid. They think it may protect the brain by reducing inflammation and having a positive impact on cell growth, immune function and glucose metabolism.



Omega-3 fatty acids

Research suggests an omega-3 fatty acid supplement might be able to prevent dementia, but perhaps only in certain populations. People who carry an APOE gene are particularly vulnerable to developing AD if the omega-3 level in their blood dips below a certain level, so scientists are wondering if supplementation might help lower their risk.

Pills aren't the only option for getting more of these important fatty acids. Consuming omega-3-rich foods, such as fatty fish (like wild salmon, mackerel, albacore tuna and sardines) can improve brain health too.

Cocoa flavanols

Evidence suggests that flavanols, antioxidant-rich nutrients found in berries, grapes, apples, tea and cocoa, protect against cognitive aging. But why and how have been unclear until now.

A recent study in healthy men showed that consuming a drink packed with cocoa flavanols improved cognitive performance by boosting brain oxygenation levels. This elevation appeared to translate into improved performance on more complex — but not on easier — cognitive tasks. However, it's unclear if these improvements would be seen in older, less-healthy adults and how long any cerebrovascular or cognitive benefits would last.

Coffee extract

An extract made from the fruit of the coffee plant appears to boost brain function. One study looked at the impact of various food extracts on brain-derived neurotrophic factor (BDNF), a protein critical for learning, memory and higher thinking. Groups of healthy subjects who had been fasting consumed a single 100 milligram dose of each extract. While green-coffee and grape-seed extracts increased levels of BDNF in the blood by about 31 per cent shortly after ingestion, the coffee-fruit concentrate increased it by a whopping 143 per cent.

Neuriva, a product that includes coffee-fruit extract, also includes phosphatidylserine. This compound, says Small, includes a component of cellular membranes in the brain, and may improve memory, learning and concentration. ☘

PHOTO, CAROLINE ATTWOOD

Don't Leave Home Without Him



Photo taken prior to COVID.

At Delmanor, there's no need to leave your best friend behind - your new home can be his as well.

Call today to learn about the Delmanor difference! In-person tours now available.

DELMANOR
Inspired Retirement Living™

DON MILLS
(416) 331-9797

OAKVILLE
(905) 469-3232

ETOBICOKE
(416) 233-0725

RICHMOND HILL
(905) 770-7963

NORTH YORK
(416) 225-9146

Opening Late 2021
AURORA (905) 503-9505

delmanor.com

Six Saturdays and a Sunday

How one woman found herself in retirement

by **Ylva Van Buuren**



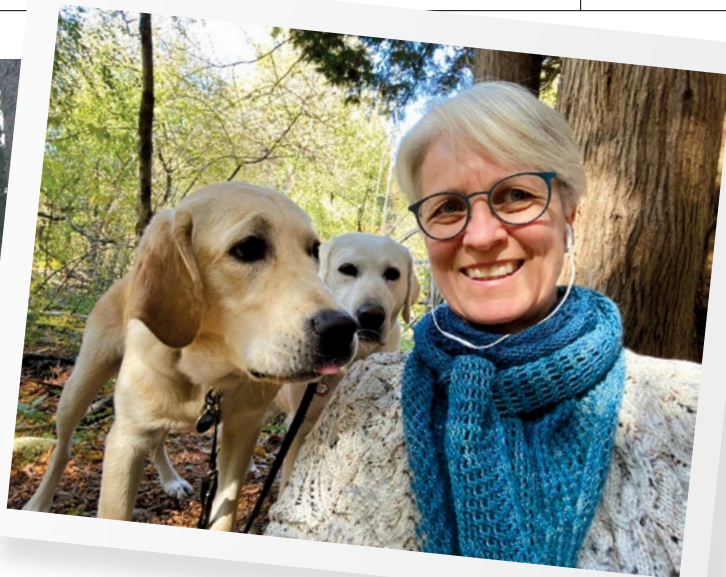
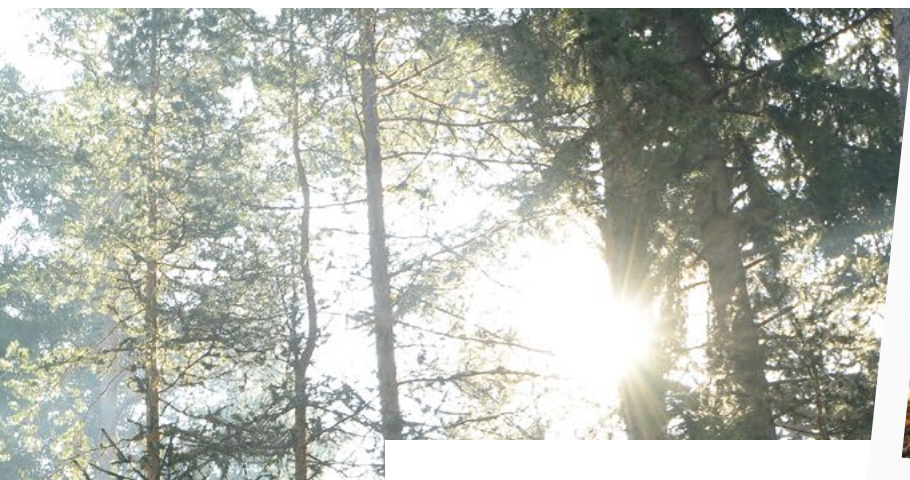


PHOTO LEFT PAGE, MAYA KARKALICHEVA.
PHOTOS THIS PAGE, COURTESY OF LINDA KITTMER

With five years to go before retirement, Linda Kittmer found her world upended when she slipped running down wet stairs.

It was 2010, and Kittmer (District 39 Peel) was 49. She had been a teacher for 24 years, first in an elementary school and then in special education and ESL. A wife and mother too, Kittmer was happy doing her job, especially when she was working with children who faced learning challenges.

When she fell, the back of her head hit the stairs hard, causing a severe concussion and a traumatic brain injury. She faced a lengthy recovery and “went from being someone who read constantly for work and leisure to having to relearn myself to do a lot of things,” she says. “My brain wasn’t working as it once had, and even now, 11 years later, some tasks are more of a challenge.”

After several unsuccessful attempts to teach again, Kittmer took early retirement. “I literally had to grieve who I once was so that I could finally move past it,” she says. “But I also believed that I still had a lot to give, and I had to find something I could do that would help others.”

It may well have been a gentle nuzzle from the family’s senior golden retriever that persuaded her to become a foster mom for guide dog puppies. She’d considered volunteering this way even before the accident, but now the time was right. “I know several people who, if it weren’t for their guide dogs, would not be able to live on their own. It’s only because they have a working dog that they can have an apartment and have that independence,” she says.

As a foster mom for the Lions Foundation of Canada Dog Guides program, Kittmer raises puppies from about seven weeks of age, providing basic training, such as general commands and socialization, while exposing them to as many experiences as possible. The goal is to return a polite, well-behaved dog who has good recall.

The Lions Foundation gets most of the puppies through its breeding program, which focuses on Labrador retrievers, standard poodles and, for the last several years, golden retrievers crossed with Labs. When the dogs are about one year old, they’re ready for formal training by professionals, who teach them the specific skills they need to participate in service-dog programs, including Canine Vision Canada, Autism Assistance Dog Guides and Seizure Response Dog Guides.

To date, Kittmer has fostered nine puppies: three have become Hearing Dog Guides (one took early retirement and Kittmer’s family adopted her); one is a Service Dog Guide for a woman with mobility issues; one works as a Canine Vision Dog Guide; one is in the breeding program; one is in formal training at Dog Guides University; and the other two changed careers — one was adopted by a family with a child, and Kittmer adopted one with mild hip dysplasia.

Kittmer has become part of the fostering community and has participated (pre-COVID) in many fundraising initiatives and events. She has also puppy-sat more than 50 future guide dog puppies for friends who also foster — sometimes for a few days, sometimes for up to six weeks.

“From a purely selfish perspective,

HOW TO MAKE RETIREMENT WORK FOR YOU

Fear, anxiety and excitement are all common emotions that crop up when people retire, says Mandy Wintink, a life coach and CEO at the Centre for Applied Neuroscience (knowyourbrain.ca). There are so many changes and, “while financial planning is key, it’s important to think about how you will remain socially, physically and mentally engaged too,” she says.

“I encourage my clients to take a deep dive and explore what they want to do when they officially stop working,” says Jennifer Rovet, a certified retirement planning coach at Retire Ready Canada (retirereadycanada.com).

Here are five ways to plan for your best years yet.

ROUTINE: When you stop working, your day shifts completely. You don’t have to be anywhere at 8:30 a.m., and there are no pressing work concerns. Retirement coaches suggest enjoying that freedom for a little while: Don’t worry about setting the alarm or having a scheduled day. But, at some point, you will want some structure – and motivation – and that’s when you start adding tasks, physical activities, hobbies and commitments back to your days.

IDENTITY: Many people define themselves by their careers. When they retire, that identity disappears, says Rovet. Think about what you want to do in retirement and how you will reinvent yourself. “You can choose which parts of your personality and life you want to keep and what you want to let go of,” she advises.

PEOPLE: The workplace often forms a big part of a person’s social life, and it’s common to feel a bit lost when you retire, says Wintink. Keep in touch with work colleagues but look for ways to create new social networks. Join a tennis club, get involved at the local community centre, take a course or simply plan a weekly coffee date with friends or family.

PASSION: Many people are passionate about their jobs. When you retire, you have an opportunity to bring that passion to a whole new pursuit. Rovet suggests creating a “curiosity list” and exploring the item that makes your heart skip a beat. Another strategy: Think about what you liked to do as a child – and do it again. Did you love music? Take up the guitar. Were you fascinated by horses? Consider riding lessons. Did you keep a diary? Write stories about your family. If you get excited thinking about it, start figuring out how you can make it happen.

PURPOSE: Some retired people miss the sense of purpose their job provided. Consider volunteering or giving back in some way. Consider charities or organizations that reflect your values and then think about how and what you would like to volunteer. Is it time? Expertise? Energy? Websites like charityvillage.com post a wide range of available volunteer positions. Finding purpose might even be as simple as becoming more involved in your children’s or grandchildren’s lives.



Kittmer out for a walk with Jessie.

fostering means I get puppies all the time,” she says. But what Kittmer hadn’t anticipated was how the puppies would support her.

Kittmer was diagnosed with post-traumatic stress disorder as a result of the fall and earlier personal events. She had great difficulty being around people – just going into a grocery store could be a trigger. “Fostering forced me out into the world, because puppies need to be socialized and exposed to grocery stores, public transit, etc. When I was with the dogs, I found I was not feeling as stressed or having anxiety attacks as often. Focusing on them was helping me,” she says.

While Kittmer’s life today may not be the one she imagined for herself before the accident, “I have a wonderfully full life: I do daily 10-kilometre hikes with the dogs, I have hobbies I enjoy, including quilting and fibre arts, and we love to travel [though that’s on hold for now].” Bessie and Packer, two of the nine puppies she’s fostered, are now family pets because health issues disqualified them from being guide dogs.

Before COVID, clients who received a service dog would train with their canines at a facility in Oakville, Ont., for up to four weeks. Kittmer and other foster parents were always invited to graduation ceremonies, and everyone had the opportunity to meet. “The unconditional love of all the puppies coupled with the pride you feel when you see them eventually matched with a client – working to provide that person with safety and independence – well, it is all so incredibly rewarding,” she says.

And in case you’re wondering, yes, it is very emotional for Kittmer to let the grown-up puppies go. “But at the same time,” she adds, “you know they’re superheroes that are going on to change someone else’s life – not just your own.” 🐾

The change makers

Leading the way in retirement

by **Stuart Foxman**

illustrations by **Darren Booth**

When Sandra Barbeau opens her laptop in the morning, she's greeted by her vision statement: "Show up for myself so I can show up for others." Barbeau has spent time reflecting on what makes for a meaningful retirement, and that simple sentence captures where she's landed. "I need to work on my personal growth and activities," she says, "as a starting point to share with and impact on others."

People often discover that there are two pillars of a rewarding retirement life. One focuses on one's own transformation, welcoming challenges like learning new skills or seizing new opportunities, because keeping your brain and body active boosts both physical and mental health. The other centres around personal and communal change: transforming ourselves and,

at the same time, making positive changes for those around us. In a study of people aged 50-plus from Merrill Lynch and Age Wave, 15 per cent of respondents defined a successful retirement as being wealthy. The other 85 per cent said being generous was a better measure of achievement, whether that meant volunteering, supporting causes or giving others their time and wisdom.

Renaissance talked to four RTOERO members who embrace the belief that looking both inside and outside ourselves contributes to a happy, fulfilling and meaningful retirement. Barbeau became a fitness instructor for seniors. Joy Forbes and Elena Petrich bring music into people's lives and are part of an effort to improve the status of women. Norma Collis opened a bed and breakfast that gives back to her community.

Meet these change makers, and see what inspires them — and maybe you.



Norma Collis

Holly days

During a two-week trip to southern England in 1982, Norma Collis (District 37 Oxford) and her husband, David, stayed in B&Bs across tiny towns and villages, and fell in love with the concept. “Some of our fondest memories involved knowledgeable hosts, cosy chats over tea and wonderful glimpses into true British homes,” says Collis.

From then on, the couple stayed at B&Bs whenever they travelled. The experience offered a taste of authentic local life and, often, the proprietors recommended sights, family restaurants and quirky activities that you wouldn’t find in a guidebook.

The couple’s experiences had given them a good sense of what owning a B&B involved and, as retirement neared, they had a wild idea: to open their own B&B. They drafted a business plan, searched for the perfect place and, in 2000, opened Holly Cottage in the hamlet of Woodford, halfway between Owen Sound and Meaford, Ont. The Bruce Trail was at the end of their lane, and the surrounding area included beautiful pastures, wetlands and waterfalls.

Collis learned by doing. “It was a new puzzle to solve,” she says. Stimulation came from both the work and the guests who crossed their threshold. Every single one had a story. There was the woman who rang the bells in the Peace Tower in Ottawa, the production team from the TV show *Canadian Idol*, and the Irish couple who were following the Underground Railroad’s trail from slavery to freedom.

Then there were the treasured repeat guests. Collis saw their lives evolve via their arrivals. Some couples came for a first visit in a sports car, top down, travelling with a small suitcase. A year or two later, they’d return as first-time parents, now in a practical sedan and carrying a few more bags. For the next visit, they’d pull up in a minivan packed with several young ones and lots of paraphernalia.



Guests arrived at Holly Cottage in surprising ways.



For Collis, starting a B&B “was a new puzzle to solve.”

A few times, a returning guest told Collis and her husband that they were honorary grandparents. Why? If you counted backward from the age of one the children, “it was obvious that there had been a romantic stay at Holly Cottage,” says Collis.

The couple made a commitment to contribute to the community through their business. They donated a certain number of rooms every year for silent auctions to benefit institutions and causes, such as the local hospital and the Bruce Trail Conservancy. Collis has also been involved in community life as a volunteer for her church, the Big Brothers Big Sisters of Grey Bruce annual Christmas house tour, and the Santa Claus parade. “It’s satisfying to play even a small part,” says Collis.

The work of running Holly Cottage was physically demanding. So, after 16 years, the couple sold the property.

Collis found commonalities between being a teacher and a B&B proprietor. “In both, you have to learn to function in chaos,” she says. But throwing herself into the business of owning and running a successful B&B reinforced a valuable life lesson she still practises: “Embrace the new.”

Sandra Barbeau



Lifelong learning

When Sandra Barbeau (District 5 Cochrane, Temiskaming) retired in 2014, her Kapuskasing, Ont., high school offered her a parting gift of her choosing. She decided to get her first tattoo: a Bible verse in an infinity loop, running from her wrist up her forearm. It reads, in part, “You can do all things.”

Barbeau lives by the motto. Teachers, she says, always preach lifelong learning to their students. But “we have to do it and not just say it,” she declares.

Her go-for-it attitude was on display this past year. Ordinarily, she and her husband spend a chunk of the year in Pharr, Texas, a town in the Rio Grande Valley just north of the Mexican border. Given the pandemic, they stayed home and Barbeau went on the hunt for activities to fill the void.

She visited her local community centre to sign up for a fitness class but learned that the longtime instructor had retired. So she spontaneously offered to teach the Grey Power Hour herself.

Did Barbeau have previous experience? “I was totally unqualified,” she laughs. “I dropped phys-ed in Grade 9!” Undaunted, she embarked on a fitness-training crash course, researching seniors and fitness online, reading books on stretching and anatomy, and picking the brains of a personal trainer and massage therapist.

Now, as a volunteer, Barbeau runs a weekly hour-long workout — cardio, flexibility and strength training — for people in their 60s through 80s. Some sessions have been in person, as permitted, and others happen over Zoom.

Barbeau walks the talk, working out in a home gym in her basement. She hadn’t touched the weights in 15 years; now she can bench-press about 80 pounds.

Next step: formal fitness instructor certification. With it, Barbeau thinks she’ll offer fitness classes at long-term care and retirement residences, also as a volunteer. It’s a way to give back.

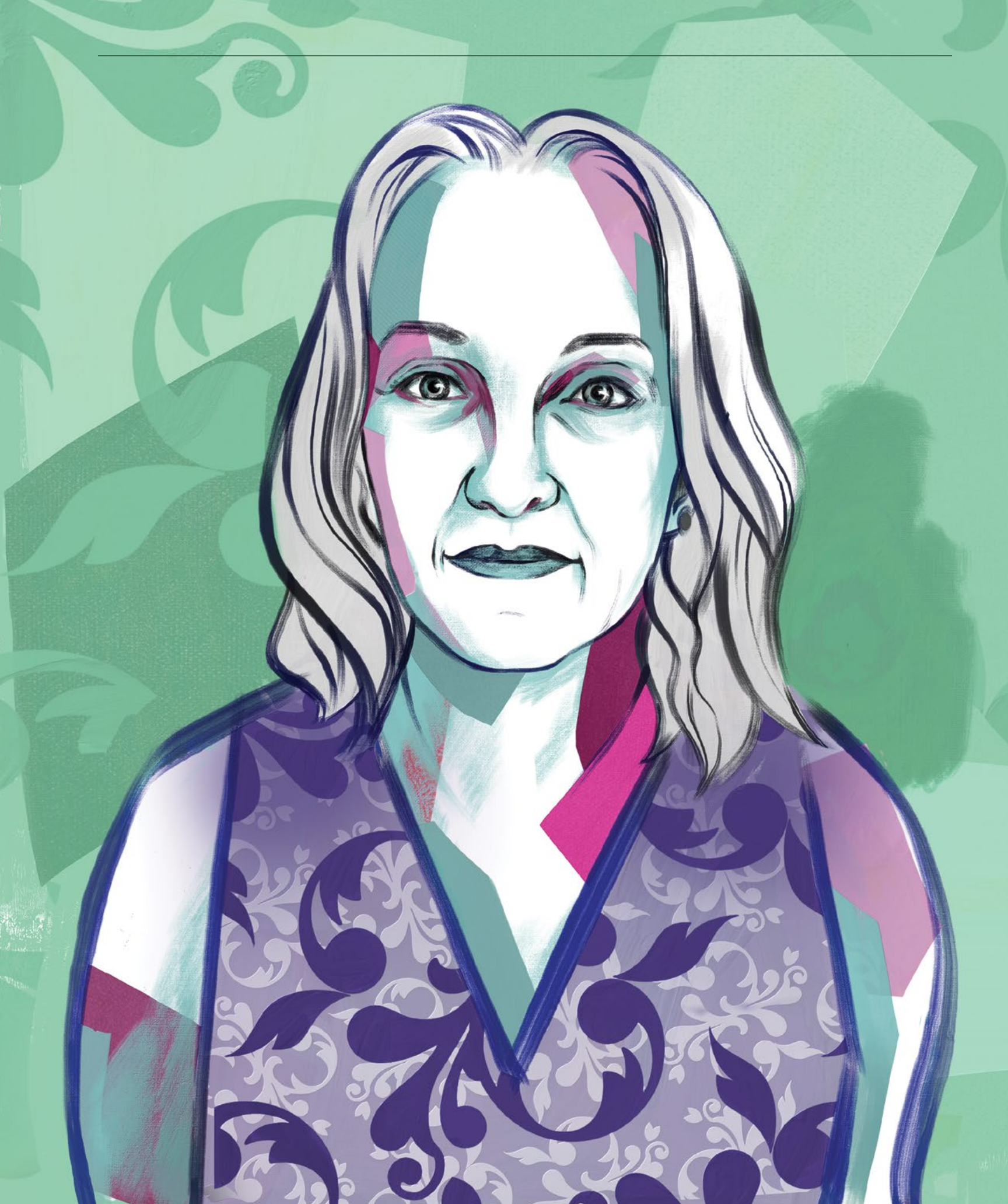
“There’s a fear of failure, but that shouldn’t stop you,” says Barbeau. “You gain confidence when you try something new. And that encourages you to venture out and try other things.”

The fitness class has also inspired her to consider becoming a senior bodybuilder. Seriously. All the ideas go up on her vision board. “If you don’t have a target, you’ll never get there,” she says.

Whatever change comes next, Barbeau will welcome it readily. You have to, she says, “so your mind doesn’t rust and your body doesn’t rust.”

“You gain confidence when you try something new. And that encourages you to venture out and try other things.”

—
Sandra Barbeau





Joy Forbes & Elena Petrcich



Finding a new groove

Joy Forbes (District 27 Ottawa-Carleton) believes in the power of music. She's seen the effect it has on people when they learn to play an instrument or enjoy a performance. "Their faces light up," she says.

Forbes plays guitar and piano. During her career, she taught English, French and music, and directed many musicals. Now she leads a group called Guitar Groovers and owns an online business called Groove with the Guitar, which sells concert videos and virtual guitar lessons.

Forbes started teaching guitar informally a decade ago to 10 friends she made through her involvement with the Canadian Federation of University Women (CFUW). The organization supports funding for education, libraries and creative arts, and advocates for human rights for women and girls.

"Six weeks later, I said, 'We have our first concert,'" she recalls. "They panicked, but I said if we don't have a concert, you won't practise. We've been going strong ever since."

The Guitar Groovers now includes 24 women. Half play guitar, and all sing. Over the years, they've performed at seniors' residences, long-term care facilities and community events.

Forbes launched Groove with the Guitar (groovewiththeguitar.com) in the summer of 2020 as a way to reach people through music during the pandemic. She's the creative director and has partnered with Elena Petrcich, also a District 27 Ottawa-Carleton member. Forbes' husband, who's in the software business, helps with technical requirements; her son, a website designer, offers advice on online enterprises; and a high school student edits and uploads their videos.

Petrcich, also a CFUW member, was looking for something constructive to do during the pandemic. She played guitar as a teenager but hadn't touched one in decades. With time on her hands due to COVID lockdowns, she thought, why not pick up the instrument again? Her old guitar had gone with a son to university and never come back, so she bought a new one, dug out some chord books and signed up for Zoom lessons with Forbes.

"I just stopped playing guitar. It was still in my system, my soul, waiting for when the opportunity arose."

Elena Petrcich

Although Petrcich hadn't played in a long time, "I never left music," she says. "I just stopped playing guitar. It was still in my system, my soul, waiting for when the opportunity arose."

Petrcich and Forbes became fast friends. Petrcich says that, despite having developed "brutal" calluses on her left hand, renewing an old passion has been great. The duo have even staged concerts together.

When she's not busy with music, Forbes also teaches ESL online to students in China through an online organization called VIPKid. While the students are learning a language, she's learning a new way of delivering instruction.

Whether it's teaching kids or teaching guitar, starting a band or starting a business, Forbes says life is full of changes — and the joy they can bring is immense. "You just have to find your passion," she advises. "When you're passionate about something, it radiates from you." 🍀



Lessons Learned from Life After Work

A fulfilling retirement depends on more than financial planning
by Alison LaMantia

A fulfilling retirement depends on more than financial planning
by **Alison LaMantia**

by **Alison LaMantia**

You want retirement to be your prime time, right? Happy, healthy and, if not wealthy, at least comfortable – with the time to do what you want and the good sense to enjoy it.

But getting from where you are when you first retire — or start to think about retiring — to where you want to be can be challenging. What happens when you wake up to an empty day? No morning rush to work, no lunches with colleagues, no satisfaction in a job well done?

“A lot of people focus on the financial aspect of retirement,” says Cindy Brcko, a registered social worker who specializes in working with older adults. “Many of my clients say they worried about finances but, in retrospect, should have done more emotionally to prepare for this massive change.” In fact, reimagining your new life — who you will be and what you will be doing — might be the most important part of your retirement plan.

“Don’t overdo it with activities,” advises Linda Skeries (District 17 Simcoe County). “I didn’t realize how much my busyness was taking over my life and calendar until the pandemic hit and I was forced to stay home.”

Skeries and her husband kicked off their retirement with a move from Timmins, Ont., to Collingwood, Ont. Her busyness grew out of intentional efforts to make connections in her new community.

“When you’re retired and move to a new town, you have to go out of your way to find your people and make new friends,” she says. “I knew it would be harder, and it did take about a year to start making friends who I felt I could call up and say, ‘Hey, let’s do lunch.’”

Skeries found her people by pursuing one of her lifelong passions: music. She joined a band and eventually took over as conductor. She also joined choirs, started volunteering and joined the local PROBUS group, a social club for retirees. Before long, her calendar was full.

Reflecting now, she says she didn’t mind being busy at the time but suggests thinking long and hard about what and how much you want to do — and then sticking with it. “It can really run away from you, as it did with me,” she says.



Don’t overdo it with activities, advises Linda Skeries, right, with daughter Kristina Skeries.

“You are so programmed to go on autopilot and follow a work routine that the new-found free time will seem strange to you,” says Lise Gravelle (District 43 Nipissing). But don’t commit to too much in the first year, she advises. Instead, learn how to relax, be spontaneous and find yourself again.

Gravelle retired as a principal and had spent many years at the same school. “I felt empty, like I lost my school family,” she explains. “I moped around the house. I did some cycling and some motorbiking. But I felt lost. For me, it was a big adjustment.”

Before long, though, opportunities started to appear. First, she discovered a crafting group. “I sew and knit and crochet, so I thought, ‘I can do that.’”

New friends at the crafting group led her to a local weaving studio. Gravelle had always wanted to try weaving, so she ordered a portable loom and signed up for classes. She also joined a local Club Action 50+ group and met with them to play the ukulele. (She’d taught herself to play using YouTube tutorials.) When the pandemic hit, she continued with her hobbies and found online programs to join.

“You’ll be amazed at the new opportunities that you’ll discover that you didn’t know were out there,” says Gravelle. “It’s not selfish to reserve that first year just for you. After all, that is what you worked toward.”

WORDS OF WISDOM FROM RTOERO MEMBERS WHO’VE BEEN THERE

Enjoy that you control your time now. Appreciate the things you can do. You have earned this gentler lifestyle.
—Diane Mausser (District 27 Ottawa-Carleton)

Life is short. If you see an opportunity that looks interesting, jump in.
—Jan Haskings-Winner (District 24 Scarborough and East York)

Take six months to a year to decide what you want to do. Don’t jump in to something new — like volunteering, travel, writing or classes — until you have time to think. —Pam Baker (District 50 Atlantic)

Left: Lise Gravelle taught herself to play the ukulele. Right: Gravelle took weaving lessons, inspired by new friends she made in a crafting group.



WHEN TO REACH OUT FOR MORE SUPPORT

Social worker Cindy Brcko says feelings during the transition to retirement can range from excitement to relief to sadness to dread, which are all normal responses.

There is never a bad time to see a therapist. But when negative feelings interfere with day-to-day life and persist for two weeks or longer, it's especially important to reach out for help.

Social work and psychology services are covered under RTOERO's extended medical plan. Ask your family doctor for a referral or search online for someone who works with older adults. And you don't have to limit your search to your local area: Although Brcko's office is in Toronto, she's been working virtually with clients throughout Ontario since the pandemic began. You can learn more about her practice at abctransitions.ca.

It's not unusual to feel a sense of loss when you retire. "Our jobs and the roles we play are a part of our identity," says Brcko. "When we're no longer in these roles, it is not uncommon to question who we are. I would encourage newly retired folks to give themselves time to adjust and adapt. It's important that people be patient and kind to themselves. A major life change like retirement can throw them off balance, but once they adjust to a new routine, things settle."

"Your job is not your total identity," says Carla Matos (District 37 Oxford). "You will not lose yourself but find more of yourself. Retirement provides opportunities for self-discovery."

Matos had spent a lot of time thinking about retiring and says she remembers feeling afraid. "All kinds of people can say it's great, but it really is the unknown," she explains. "Who am I without this 24-7 job? Once I retired, I realized I had nothing to be afraid of — this is great. It was a lot easier to embrace the identity of retired teacher than I expected."

But first, she had to work through feelings of failure and inadequacy. The last year of her long and rewarding career was very stressful. Matos had many students who needed additional supports, which weren't available. "My inability to create the safe learning environment I wanted for my students caused me stress on a daily basis," she says. "I had to deal with those feelings first."

So Matos worked on not defining herself by that last year. She reminded herself of what she had accomplished throughout her career, including creating great classroom experiences, serving in central board office roles, teaching courses and writing articles. And she read books by Brené Brown, a vulnerability and shame researcher, and Kristin Neff, an expert on self-compassion. Matos's daughter, Carly-Ann, a social worker, suggested the resources and was there to help reassure her mom along the way.

WORDS OF WISDOM FROM RTOERO MEMBERS WHO'VE BEEN THERE (CONTINUED)

Take time to find your groove and a new routine. Get out and move in nature and invest in self-care, such as yoga or meditation. —Karen Armstrong (District 29 Lanark)

Be very sure that you are truly ready to retire, or you may well regret missing out on another two or three years of productive and fulfilling work. —Duane McDonald (District 16 City of Toronto)

Find a volunteer opportunity that is rewarding to others and gives you enjoyment, especially if you decide to make a major move and need to establish new friendships. —Marg Gillies (District 1 Rainy River)

TOOLS TO SUPPORT YOUR WELL-BEING

Fountain of Health, a Canadian non-profit started at Dalhousie University's Department of Psychiatry, promotes well-being using the principles of positive psychiatry and cognitive behavioural therapy. The organization's website (fountainofhealth.ca) and free Wellness App (wellnessapp.ca) offer evidence-based information about the impact our outlook and lifestyle have on health and well-being across five key domains related to healthy aging: social activity, physical activity, challenging the brain, taking care of mental health and positive thinking.

Three key steps are recommended to help you make the most of your retirement and can be completed on the Wellness App.

Step 1: Self-assess. Reflect on your current attitude, values and lifestyle across the range of key health domains for healthy aging (social, physical, cognitive, mental health and outlook).

Step 2: Set your goal(s). Identify one or more short-term or long-term objectives, and potential keys and barriers to success. Make sure these are SMART goals – specific, measurable, attainable, realistic/relevant and time-bound – to support your success.

Step 3: Track your progress. Create a support network and identify ways to monitor your progress. You can use Fountain of Health's Wellness App to help you create a plan, whether you're preparing for retirement or already retired.

Learn more about the Fountain of Health approach

Dr. Keri-Leigh Cassidy, founder of Fountain of Health, is a panelist for an upcoming RTOERO Vibrant Voices webinar: Paths to Wellness for Older Persons: Mind, Body, Spirit on Nov. 3, 2021. Learn more and register at vibrantvoices.ca.



Carla Matos learned that retirement offers opportunities for self-discovery.

Matos has learned that she *can* do things she's always wanted to do. "I'm able to take the time to practise mindfulness and take care of my physical and mental health much better," she says. "I make sure I have my 30 minutes of exercise every day. It's OK to make me a priority now. That was a really big discovery for me."

The how and why of your retirement can impact your experience, Brcko says. If you're newly retired, the pandemic may have created a sense of ambiguous loss, or a loss you aren't able to experience closure on. "Normally, we'd go for dinner or have a party," she continues. "And now it's just, 'Goodbye.' It's hard to not define your whole career based on that last experience."

Whether you're retiring on your own terms can also influence your emotions. Sometimes, people resent having to leave to take on caregiving responsibilities. Or they may be forced out of a job, with all the frustration and anger that accompanies that.

"Try to focus on the positives," Brcko says. "I believe when a door closes, another one opens. With every loss, there are opportunities for growth."

No matter the circumstances in which it happens, retirement does offer one positive: more time. "[I have] time for me, and time for figuring out how to honour the priorities I've always wanted to honour," says Matos. "It has been awesome."

Have a plan. Do the things you always wanted to do but never had the time to do. Start a new hobby or resurrect an old one. —Annette Lindsay (District 8 London, Middlesex)

Travel to a place of your heritage. Have a hobby. Get out and enjoy nature. —Carolyn Romanin (District 14 Niagara)

PLAN A FUTURE TO LOOK FORWARD TO

Download RTOERO's social-planning e-book for a comprehensive guide to crafting a retirement you'll enjoy. Find it on the Resources page on RTOERO's website, rtoero.ca/resources.

Crush time: Winery road trips

These up-and-coming regions are just hitting their stride on the wine walk of fame

by **Doug Wallace**

These pleasant pit stops deliver fresh country air, beautiful scenery, warm hospitality and more than a few tiny glasses of Canadian-made goodness. Trade pottering around the house for poking about the countryside. You may be surprised where you end up.

BRITISH COLUMBIA

Similkameen Valley

From an agricultural past comes a very intriguing and world-class winemaking present. About a 40-minute drive south from Penticton, the fertile banks of the Similkameen River deliver 17 wineries, where hot summers and windy days help produce grapes heavy with character, many of which are exported to other wine regions. Take a weekend (at least) to sniff and swirl your way around the small towns of Keremeos and Cawston at any time of year. Find ciders and wine vinegars to sample as well, along with delectable fine foods; the valley is considered the organic capital of Canada, after all.

Common grapes: Chardonnay, Pinot Gris, Merlot, Syrah, Pinot Noir

Tastes to try: Robin Ridge Winery, Hugging Tree Winery, Vanessa Vineyard

BRITISH COLUMBIA

Fraser Valley

In southwestern B.C., the Fraser River winds through some of the most fertile agricultural land in the province, so there's little wonder the Fraser Valley wine region was destined for success. With wineries that extend from Vancouver to Chilliwack, near the foothills of the Coast Mountains, the region is home to dozens of best-kept secrets, which produce handcrafted, fresh, fruit-forward table wines.

Because they're close to so many cities — including Delta, Richmond, New Westminster, Langley and Vancouver — these wineries are an easy day trip, no matter what time of year you're visiting. But don't stop there: The region boasts good dining options too.

Common grapes: Pinot Gris, Siegerrebe, Bacchus, Pinot Noir

Tastes to try: Angel Estate Winery, Paradise Ranch Wines, Backyard Vineyards



**COVID-19
reminder**

As we go to press, travel restrictions are still in place in many countries, including Canada. If we still can't travel easily, save these wine tour ideas for when we can.

PHOTO, COURTESY OF SIMILKAMEEN CORCELLETTES ESTATE WINERY, WINEBC

NOVA SCOTIA

The Minas Basin

The boutique wineries that dot the hills and valleys ringing the Minas Basin in the picturesque Annapolis Valley make for an excellent vine-hopping road trip. Just northeast of Halifax, this is cottage country, so the variety of things to do besides sample wine makes for a full weekend. With more than a dozen establishments, many family-run, along the way, the basin's roads are well-worn by visitors searching for vineyard-side patios, picnic spots, cool tasting cellars and new labels to fill the wine cellar back home. Thanks to multiple microclimates and unique techniques forged by innovative small-lot winemakers, there are plenty of interesting bottles to sample.

Common grapes: Riesling, Seyval Blanc, L'Acadie Blanc, Gamay

Tastes to try: Mercator Vineyards, Domaine de Grand Pré, Blomidon Estate Winery



TOP PHOTO, COURTESY OF TOURISM NOVA SCOTIA/ACORN ART PHOTOGRAPHY.
BOTTOM PHOTO, COURTESY OF DAPHNE CARON

QUEBEC

Brome-Missisquoi

The Brome-Missisquoi region within the Eastern Townships, south of the St. Lawrence River, is home to more than 20 wineries responsible for producing more than half of the wine in Quebec and includes two of the province's oldest vineyards. The wine route here yields almost 150 kilometres of beyond-pleasant scenery and more than 20 restaurants, with cycling routes to boot. The cold-climate viticulture delivers some very interesting tastes, and the area creates many goodies to fill your picnic basket with too. Meet the field-to-bottle families, quiz the winemakers and hear stories that are as unique as the terroir itself.

Common grapes: Maréchal Foch, Seyval Blanc, Gewürztraminer, Vidal

Tastes to try: Domaine des Côtes d'Ardoise, Le Vignoble du Ruisseau, Vignoble de l'Orpailleur



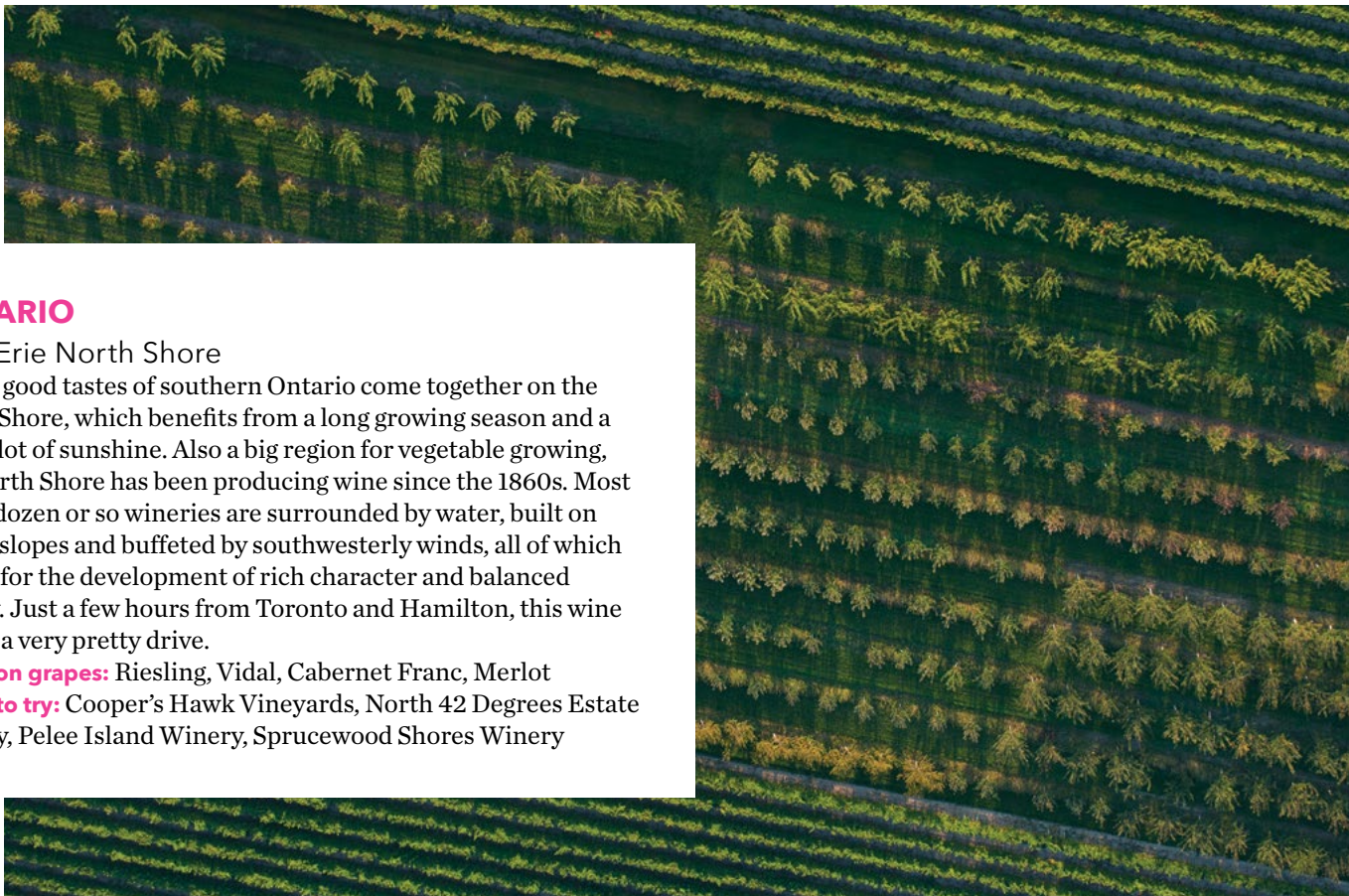
ONTARIO

Prince Edward County (PEC)

The county is technically an island off the north shore of Lake Ontario, about a three-hour drive east of Toronto. Here, thanks to limestone soils, moderate breezes and hot summers, deep vines produce wines similar to those found in Burgundy, France. Most of the 40 wineries are close to the shoreline. PEC's main town of Picton and the two outlying hubs of Wellington and Bloomfield are all noted for their cool motels, small hotels and B&Bs, and abundance of destination restaurants. Tasting and touring options by bike or car are plentiful, as are the artisanal local treats to take home.

Common grapes: Chardonnay, Riesling, Pinot Noir, Cabernet Franc

Tastes to try: Closson Chase Winery, Rosehall Run Winery, Sandbanks Estate Winery, Long Dog Vineyard & Winery



PHOTO, COURTESY OF ONTARIO VINES/JF BERGERON

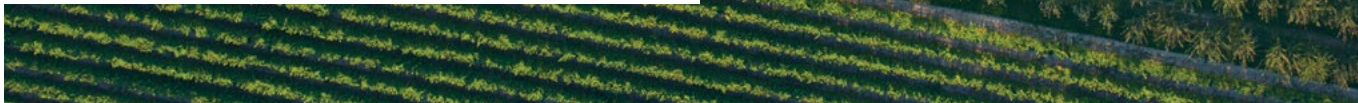
ONTARIO

Lake Erie North Shore

All the good tastes of southern Ontario come together on the North Shore, which benefits from a long growing season and a whole lot of sunshine. Also a big region for vegetable growing, the North Shore has been producing wine since the 1860s. Most of the dozen or so wineries are surrounded by water, built on gentle slopes and buffeted by southwesterly winds, all of which allows for the development of rich character and balanced acidity. Just a few hours from Toronto and Hamilton, this wine tour is a very pretty drive.

Common grapes: Riesling, Vidal, Cabernet Franc, Merlot

Tastes to try: Cooper's Hawk Vineyards, North 42 Degrees Estate Winery, Pelee Island Winery, Sprucewood Shores Winery



MAKE UP FOR LOST TIME

WITH MERIT TRAVEL HOSTED LONG STAYS

28 nights MONTE SANTO RESORT ★★★★★
CARVOEIRO, ALGARVE, PORTUGAL
FEB. 22 – MAR. 23, 2022:
FROM **\$4,079** p.p.*
LAND ONLY FROM **\$2,800** p.p.*

21 nights BLUBAY SUITES ★★★
SLIEMA, MALTA
MAR. 6 – 28, 2022:
FROM **\$3,199** p.p.*
LAND ONLY FROM **\$1,800** p.p.*

RTO MEMBERS RECEIVE **5% OFF!**

*Prices are per person, dbl occ, with flights from Toronto on our group allotment. Enquire for pricing on single supplements and triple room reductions. NOT INCLUDED: Merit Travel service fee, meals, travel insurance, all other items not mentioned. Please note that due to exchange rates and temporary promotions, prices may increase or decrease at anytime. For full terms and conditions and current pricing speak with your Merit Travel Consultant. ON-4499356 | BC-34799 | QC-703011 | 5343 Dundas Street West, 4th Floor, Toronto, Ontario, Canada M9B 6K5 | 330-1257 Guy Street, Montreal, PQ, Canada H3H 2K5-Merit Travel is a registered trademark of H.I.S. - Merit Travel Group Inc. All rights reserved.

Call 1-877-872-3826 or visit [MeritTravel.com/RTO](https://www.MeritTravel.com/RTO)

Starting a successful side hustle

Retirement doesn't have to mean no longer working

by **Lesley-Anne Scorgie**



Side hustles offer a cash flow boost that can help offset fixed and variable expenses in retirement. Just as importantly, though, they fulfil mental health and social connection needs.

When these part-time jobs are money losers, however, they can add unnecessary stress to your life. Here are some smart tips that will help keep your side hustle in the black.

And remember to check with your pension plan to find out if working after retirement will affect your pension payments before you set up your side hustle.

Side hustles aren't just for entrepreneurs

Technically, any secondary source of income can be considered a side hustle: Working part-time tutoring for an educational company, tending to flowers at your local garden centre or assisting a small business with logistics planning all count. If you choose to work for someone else, be clear about the time you are willing to commit (including the times of day you're available) and nail down the hourly wage you'll be collecting and how much time off you'll get. Striking the right balance between enjoying retirement and working part-time is personal. If your financial situation calls for it, full-time hours might even be right for you.

Have a great idea for a product or service? Sell it!

Starting a small business is much harder than working for someone else. But if you've got a solution for a pressing need, it's time to look at how to bring your concept to life.

When I teach my students about creating money-making side hustles, I use a six-step framework to determine if a business idea is actually profitable. If the answer is yes, they should build the business. If it's no, they need to move on to another idea.

Document your answers to these six questions and you'll see they roll up nicely into a basic business plan.

1. What are you selling and why is it unique? (Describe and add pictures.)

You don't want your product or service to be a knock-off. It has to be different in order to stand out, so what makes it special?

2. What big problem does your product or service solve and how? (Profitable businesses solve real problems.)

The best businesses aren't the ones with the fanciest solutions. They're the ones that solve pesky problems, so focus on that side of the equation first.

3. Who are you selling to? (Find statistics that describe customer demographics and purchasing behaviour.)

This is called market analysis, and it's where you scan research and data to determine who your ideal customers are, how many of them exist and where they shop. You'll also get a good idea of the best way to reach them, such as social media or word-of-mouth referrals. The easiest place to find this information is Statistics Canada — you just have to dig a little. You need to spend a significant amount of time finding market-research reports; start by Googling to see what's been published recently.

4. What evidence do you have that your product or service is in demand with your target demographic?

Hands down, the best way to determine this is to talk to 10 to 20 people in your target demographic. Your goal in these interviews is to understand the problem you aim to fix, and to see whether the interviewees find value in your solution. If your business idea isn't hitting home for your demographic, you need to go back to the drawing board.

5. How will you price your offering?

Researching your competitors will help you craft a price that works for your customers. Find out how much others are charging and what sort of value they are delivering. For example, if you're planning to become a life coach who helps new retirees through the transition to post-career life, visit the websites of other successful life coaches in your area to map out a competitive fee structure.

6. What are your projected revenue and costs for the next three years?

Multiply your pricing by the number of sales you expect to generate in your first, second and third years in business. Then subtract your annual costs (get real quotes to avoid underestimating). Try to account for everything, including launching and managing your website, legal expenses, cellphone and internet fees, staff salaries if you need to hire, rent for office space, printing, insurance, marketing and so on. Your net profit is your revenue minus all of these costs.

Do not pass Go if your net profit is negative — this means your side hustle is going to lose money. Go back and tweak your idea until the equation is profitable.

Ready to get your side hustle on? My top two tips are to do something that fulfils you and to be sure your business makes money at the same time. Actually, I have a third tip: Do something that makes you happy! 🌸






30-DAY FREE TRIAL Try the latest hearing aid today!



RTOERO members get an additional 10% off the purchase of new hearing aids, on top of any advertised sales.^[1]

Keep Your Brain Back-to-School Ready with the Latest Hearing Aids

Your teaching days may be over, but learning is life long and your hearing plays an important role in life's never-ending lessons. Healthy hearing reduces your risk of cognitive decline and cognitive strain, helping your brain function at its best. That's why HearingLife wants to ensure that RTOERO Members, who may have hearing loss, receive the care they need.

Try the latest advanced or premium digital hearing aids for 30 days, risk-free. Our hearing professionals will perform a FREE hearing assessment and fit you with hearing aids suited to your loss.* **There's no cost or obligation to participate.** See what healthy hearing can do for you!

FREE Hearing Aid Trial. Call **1-888-804-6164** or book online: **HearingLife.ca/RTO**

If calling, please mention code: MAG-TBYB-RTO

A comprehensive hearing assessment is provided to adults ages 19 and older at no cost. The results of this assessment will be communicated verbally to you. If you request a copy of the Audiological Report, a fee will apply. [1] This promotion is valid for select hearing aid models and cannot be combined with more than 1 promotion or discount unless stated otherwise. The extra 10% will be applied to the remaining balance on hearing aids and accessories after all other discounts (if applicable). Offer applies to private and ADP/AADL sales of select hearing aids and discount is applied after the grant has been deducted. Some public insurers not eligible, this does not include RTOERO's insurance plan. Some conditions apply, see clinic for details. ® Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and HearingLife Canada Ltd. Offers not valid in Quebec. Offers expires 12/31/2021.

What's in a name?

Learning to be inclusive
in a non-binary world

by **Brooke Smith**



In English, third person personal pronouns include *he* for males and *she* for females. But what about those who don't identify with either gender? Enter gender-neutral pronouns.

English already has such a pronoun: the singular *they*. “Singular *they/them* has emerged as the consensus alternative for people who do not identify as male or female and require a different pronoun,” says Lee Airton, assistant professor of gender and sexuality studies in education in the Faculty of Education at Queen's University.

But before you cry ungrammatical, let's look to history. Singular *they* has been used by esteemed writers such as Chaucer, Shakespeare and Jane Austen. However, you don't have to look that far back to warrant its use. “We have singular *they* in our vocabulary every day,” says Airton. “Even if you've never met a non-binary person, you've said something like, ‘When's the pizza coming? Oh, they're bringing it at six.’ And that means one person.”

“*They/them* is something people use all the time as a singular; they just don't realize it,” agrees Shige Sakurai, author of mypronouns.org and founder of International Pronouns Day. (Incidentally, International Pronouns Day is on Oct. 20 this year.)

They/them is increasingly being used by mainstream society and institutions too. A 2019 Pew Research Center survey indicates that 18 per cent of American adults know someone who goes by a gender-neutral pronoun. In 2016, the American Dialect Society voted to make singular *they* the 2015 Word of the Year. More recently, the Merriam-Webster Dictionary added the pronoun's non-binary meaning in September 2019.

The gender-neutral pronoun is gaining global ground as well. “It's not an English-only phenomenon,” says Lex Konnelly, a PhD candidate with the departments of Linguistics and Sexual Diversity Studies at the University of Toronto. Konnelly points to *hen* — an alternative to the

"Respecting people's pronouns shows others that you're attentive to gender diversity and gender expression."

Lex Konnelly

gendered *hon* (*she*) and *han* (*he*) in Swedish — which was widely recognized about 10 years ago. In French, there's *iel*. "However, that introduces different issues with regard to conjugation and gendering adjectives," says Airton.

But whether you're using *he*, *she* or *they*, respect is key. Here are answers to some of the most commonly asked questions about these words and tips on using them thoughtfully.

Why are gender-neutral pronouns necessary?

"People are starting to realize that transgender and non-binary people should have human rights and dignity and respect like all people," says Sakurai. "People want to be more inclusive, and this is becoming more of a public conversation."

Is singular *they* always used as the English gender-neutral pronoun?

According to the 2021 Gender Census, 79.2 per cent of those surveyed use *they/them/their/theirs/themself*. But using a particular pronoun really depends on the person, says Sakurai.

Neopronouns — for example, *ze/hir*, *fae/faer* and *e/em* — are generally quite common, says Konnelly. "But what's more common is using more than one set of pronouns depending on the different contexts or the different communities," Sakurai agrees. "More and more people go by more than one set or just want to be called by their names."

And gender-neutral pronouns aren't used exclusively by the non-binary community. "More and more people who are not trans also want to be called by their names or to go by *they/them* pronouns," says Sakurai. "We don't always want to be known in a way that seems gendered ... even if we strongly identify as a woman or a man and are cisgender."

Where will I encounter gender-neutral pronouns?

While you'll hear these pronouns in conversation — introductions in a group, for example, or chatting with friends and colleagues — they're also occurring in written contexts. Many people put their pronouns on their Twitter, Facebook, Instagram and LinkedIn profiles, as well as on their display names in Zoom, says Sakurai.

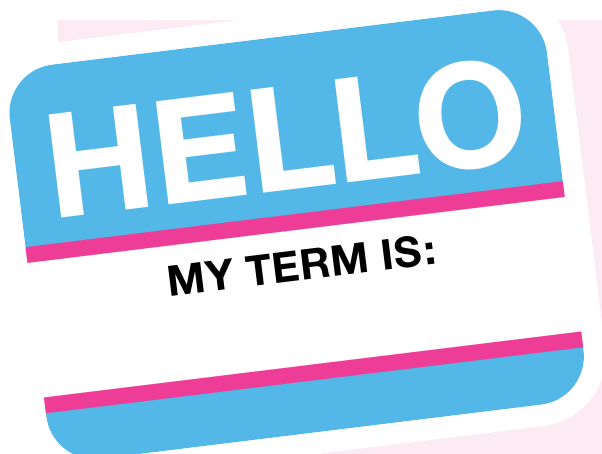
In addition, some publications are starting to include pronouns with bylines or in staff directories or website bios, Sakurai adds. "However, I've seen little [of this] in mainstream media contexts."

How do I find out which pronoun(s) a person uses?

Sakurai says a good place to start is by knowing how to respect other people's pronouns first, then sharing your own. Sharing your pronouns should be part of your "general practice — not just with those in the trans community," says Konnelly. "It shows others that you're attentive to gender diversity and gender expression. Introduce yourself, then offer your pronouns. For example, 'I'm Jane and I go by *she/her/hers*.'"

What if I make a mistake?

Remember, nobody's perfect. "It's not the end of the world when you've misgendered somebody," says Konnelly. "There are two ways to get the pronoun right: Get it right the first time or make the mistake. And if you make a mistake, apologize [and correct it], then move on." You don't have to overapologize for your mistake or draw attention to it. Turning your mistake into a big deal is not helpful — you just need to fix it. ☺



CISGENDER

A person's gender and identity match the sex they were assigned at birth.

GENDER FLUID

A term for a person who does not identify with a set (i.e., fixed) gender; that person's gender may change over time.

NON-BINARY

A term that encompasses gender identities that are neither male nor female.

NEOPRONOUNS

An alternative set of gender-neutral pronouns, such as *ze/hir* and *e/em*.

To learn more, go to the519.org/education-training/glossary.

19 super-easy tips to simplify your life

Practical tricks to make your day less complicated

by **Gwen Farrow**
(District 24 Scarborough and East York)



1

For a creamier taste – and a calcium boost – substitute cold milk for cold water when making a gelatin dish.

2

When melting chocolate in a double boiler, put the chocolate on waxed paper inside the pan. It's much easier to scrape off the paper, and you won't have as many pots to wash.

3

Before making devilled eggs, store eggs, wider end up, in the carton. This ensures the yolks will stay centred in the whites.

4

Roll raisins in flour before stirring them into a baking mixture to keep them from sinking to the bottom.

5

Friends and family enjoy receiving holiday postcards. Make address labels before you leave and stick them on when you're ready to send from afar.

6

To get the last drops of ketchup or other sauces out of a bottle, remove the lid and heat for 10 to 15 seconds in the microwave.

7

Many overseas accommodations don't provide washcloths as we do in Canada. So pack a few disposable cleaning cloths, which are small, light and soft enough for many uses. They dry overnight and can be moistened and carried in a resealable plastic bag for emergency use.

8

To clean a scorched pan, fill halfway with water, add 1/4 cup (60 mL) baking soda and boil until the burnt food floats to the top. Wash as usual.

9

Create a list on your computer of where you're staying on vacation. Print it and put a copy in your suitcase, wallet, purse, passport, beach bag, etc. Then, if you lose that item, it has a much better chance of being returned.



10

Want a little lemon on your entree? Stash halved lemons in the freezer and squeeze a bit of juice or grate some zest whenever you need it. Pop them back into the freezer and enjoy the rest later.

11

To make fruit pies lighter in calories, top with a crumb crust. Here's a basic recipe: Using a fork, mash together 1 cup (250 mL) all-purpose flour, 1/2 cup (125 mL) packed brown sugar and 1/2 cup (125 mL) firm butter or margarine, cubed, until crumbly. You can freeze batches of this to have ready when you want it.

12

If you're travelling carry-on only or have limited suitcase space and aren't too fussy, take along your old undies and socks, wear them and then toss them before you head home.

13

If you've never tried making freezer jam, give it a whirl. It's simple and tastes so fresh. Pectin manufacturers offer wonderful recipes online, and some even have a telephone hotline if you have questions. You'll find no- and low-sugar recipes too, and you can use special pectin if you have diabetes or are on a restricted diet.

14

When making pastry, freeze chunks or sticks of butter and grate them into the bowl with the dry ingredients. The small bits of butter will thaw quickly and mix easily.

15

When you go on holiday, pack your clothes in compressible bags – they'll leave you extra space for any shopping you do on the road.

16

To prevent your meringue from "sweating," make sure the pie filling underneath is cold when you spoon it overtop.

17

You can skip the jelly-bag straining step by making grape jelly from store-bought grape juice instead of whole grapes. It's pretty tasty!

18

When making fruit pies, sprinkle sugar under the fruit instead of on top. The juice will boil up over the fruit but not out over the crust.

19

Microwaving a turnip makes peeling easier: Using a fork, pierce in several spots to let steam escape and keep it from exploding. Wrap it in a paper towel to absorb the wax as it softens. Place the wrapped turnip on a microwave-safe plate and microwave for 10 to 15 minutes. (Use the longer time for larger, denser varieties.) Remove carefully – it will be hot. The tough, waxy coating will have softened so you can cut it away easily. 🍷

Living her dream

Thérèse Gagnier left the farm and found her future

by **Pauline Duquette-Newman**



Left: The original Rideau Street Chapel at Our Lady of the Sacred Heart girls' school, preserved and moved inside the National Gallery of Canada.

Below: Thérèse Gagnier.



When war broke out in September 1939, Canada was still in the grip of the Great Depression. That was when 16-year-old Thérèse Gagnier (District 27 Ottawa-Carleton) left her family — her parents and 16 siblings — on the family farm near the village of Hammond in eastern Ontario and arrived in Ottawa to finish high school at the Convent of Our Lady of the Sacred Heart (better known as the Rideau Street Convent), a bilingual school for girls established in 1869.

“At first, I cried a lot,” says Gagnier. “I had a hard time adjusting to this new life in the city, away from my family. I felt intimidated and a little lost. The first time my parents came to visit, I asked them to please take me home. But they had sacrificed to make sure I got an education at the convent, and they reminded me of my choices: teaching or working as a cleaner in private homes. And I understood that I had to earn money to pay for my little sisters’ education.”

"You can imagine my stress – I had just organized my schedule on the back of an old calendar because I had no other paper."

Thérèse Gagnier

Gagnier slowly settled into her new life in the big city. On Saturdays, she helped her father sell products from the farm – chicken, pork, beef and vegetables – downtown at the ByWard Market, one of Canada's oldest and largest public markets. "I remember seeing King George VI and his wife, Queen Elizabeth – the Queen Mum – when they came to Ottawa. It was impressive, and I was fascinated by all the different kinds of cars."

The Second World War broke out two days after Gagnier arrived at the convent. "We were protected," she remembers, "and weren't really aware of the news." What she did know came from reports she listened to on the radio with her family when she returned home during the summer to work on the farm.

"We were a little scared," says Gagnier. "We didn't know what to expect and we were afraid someone in the family would be called to arms. I lost a good friend in the Dieppe Raid in 1942." She recalls discussions about exemptions for those who worked on farms or in munitions factories. Everyone contributed to the war effort: Girls could only buy one pair of nylon stockings because nylon was used to make parachutes. Families were given ration coupons for food. Gas and tires were also rationed, so Ottawans counted on the streetcars to get to work.

Gagnier had always dreamed of being a teacher like her aunt Gertrude. In 1941, she began her studies at the University of Ottawa's Normal School. One year later, at the age of 19, she became the teacher in a one-room rural school in Bourget, Ont., 50 kilometres east of Ottawa.

She recalls that boys and girls entered through different doors back then. She taught all subjects, in both French and English, to her 20 students, who were in grades 1 through 8 – some almost as old as she was. "Some of them even wrote me little love notes," she laughs.



Canadian airmen boarding trains at Ottawa on their way to Europe to help the fight against Nazi Germany, March 8, 1940.

Canada goes to war, 1939

Canada declared war on Germany in September 1939. Britain's declaration of war did not automatically commit Canada, as had been the case in 1914. But there was never serious doubt about Canada's response: The government and people were united in support of Britain and France. After Parliament debated the matter, Canada declared war on Germany on Sept. 10. Prime Minister William Lyon Mackenzie King promised that only volunteers would serve overseas.

Canada was unprepared for war. The regular army of 4,500 men, augmented by 51,000 partly trained reservists, possessed virtually no modern equipment. The air force had fewer than 20 modern combat aircraft, while the navy's combat potential consisted of only six destroyers, the smallest class of ocean-going warships. It was a modest beginning.

Canadian War Museum (warmuseum.ca)

She also remembers the inspector's visit early in that first school year: "You can imagine my stress — I had just organized my schedule on the back of an old calendar because I had no other paper." On cold winter days, she gathered the children around the wood stove to teach her lessons.

"I tied little boots and wrapped up little ones to keep them warm," she says.

From 1943 to 1947, Gagnier taught at her childhood school in Canaan, Ont., 31 kilometres east of Ottawa. Her 53 students, in grades 1 through 8, ranged in age from six to 14 and were her neighbours, brothers and sisters, both English- and French-speaking. "It was a real zoo," she adds.

"Families were barely surviving," she remembers. "They were poor, and there wasn't much in the children's lunch boxes."

In 1946, Gagnier met her future husband, René, and — like most women of her time — stopped teaching when they married in order to raise a family. Seven years later, in the midst of a teacher shortage, she was persuaded to return to teaching at Bourget, and a school trustee hired a woman to care for Gagnier's household while she worked.

In 1959, the family moved to Orleans, Ont., now a suburb of Ottawa, where Gagnier first worked as a substitute teacher and then taught full-time until she retired in 1984. Her time in teaching left its mark on several generations. Her son, Pierre, says, "She was loved by the children. She was gentle and very attentive while caring equally for her own family."



Top left: Thérèse Gagnier with her Grade 2 class, 1942. Top right: Gagnier's retirement celebration. Bottom right: Gagnier and her class on a field trip.

When Gagnier retired, she took advantage of her newly acquired freedom to take dance classes, join organizations such as Golden Age, travel occasionally and spend time at the family cottage. She also volunteered, including at Résidence St-Louis in Orléans, a long-term care home where she helped seniors go to and from activities.

Following her husband's death, Gagnier moved to the Jardin Royal Garden retirement home in Orleans, where, from her balcony, she can see St-Pierre St., which she walked along for many years when she taught at Préseault School.

Gagnier, says her son, likes to talk about the past, live fully in the present and anticipate the future with hope and joie de vivre. 🍷

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

Everyday life in Canada

The War Measures Act, invoked in 1939, empowered Ottawa to take whatever measures the government believed necessary for the successful prosecution of the war. The federal government carefully managed the flow of information and, in 1941, imposed strict wage and price controls. Beginning in 1942, it rationed many commodities, such as meat, sugar, coffee, gasoline, rubber and textiles.

In addition to those in military service or working in war industries or agriculture, millions of Canadians contributed to the war effort by volunteering with organizations such as the Red Cross or participating in salvage campaigns, gathering everything from scrap metal to newsprint. Through it all, millions of Canadians, reading official casualty reports in the newspapers, worried daily about the fate of their friends and loved ones overseas.

Canadian War Museum (warmuseum.ca)

The war comes to Canada, 1942–1945

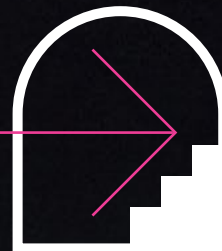
Canada, declared war on Germany after German submarines sank more than 100 ships in Canadian and Newfoundland coastal waters. By May 1942, German U-boats operated in the approaches to Newfoundland and Nova Scotia. They had even penetrated the Gulf of St. Lawrence and the St. Lawrence River, where they sank more than 20 merchant vessels and warships, including one less than 300 kilometres from Quebec City. These losses prompted Ottawa to close the Gulf of St. Lawrence to ocean shipping. In 1944 and 1945, German submarines returned and sank Canadian warships just off Halifax harbour.

Some Germans landed in Canada. In 1942, German submarines put ashore an agent in Gaspé, Que., and another near Saint John, N.B.; neither did any harm. In 1943, a landing party from a U-boat set up an automatic weather transmitting station in Labrador.

Canadian War Museum (warmuseum.ca)

Whodunit?

We asked: What's your favourite mystery novel?



Anything written by **Louise Penny** or **Linwood Barclay**.
—Virginia (Ginny) Bregg
(District 34 York Region)

The Chief Inspector Gamache series
by Canadian author **Louise Penny**.
—Susan McCourt (District 19 Hastings and
Prince Edward)



The first in the **Requiem trilogy**, **Requiem for Thursday**, by first-time author **Douglas Cockell** (a retired secondary school teacher). He was awarded the McLuhan Distinguished Teacher Award and is also an accomplished artist. These are very well-crafted novels! I can't wait to read **Requiem for Noah** (it's sitting on my nightstand). The third, **Requiem for Mary Mac**, has already been sent to the editor.

—Shirley Criscione (District 24
Scarborough and East York)

A Test of Wills or any other book by **Charles Todd**.
—Richard Goodbrand
(District 31 Wellington)

Anything by **Linwood Barclay**, but my favourites are **Parting Shot** and the **Promise Falls trilogy**. I just finished **Elevator Pitch** and am looking forward to reading his new one, **Find You First**.

—Simon Leibovitz,
RTOERO staff



All of the murder mysteries by **J.D. Robb** — the *nom de plume* for **Nora Roberts** — starring Lieutenant Eve Dallas.
—Carolynne Paton (District 12 Norfolk)



The Guest List by **Lucy Foley**.
—Susan Pottery (District 42
Mainland British Columbia)



I love **Louise Penny**. If you love to bake, as I do, check out **Joanne Fluke's** books featuring Hannah Swensen. They are procedural but always come with a myriad of sweet recipes. She writes much darker mysteries as well.

—Claudia Mang
(District 22 Etobicoke and York)

Laurie R. King's Mary Russell–Sherlock Holmes series.

—Rosemarie Brooks
(District 17 Simcoe
County)

Still the **Nancy Drew** mysteries!

—Bonnie Freeman
(District 39 Peel)

Mysteries by **Donna Leon** and **Michael Connelly**.

—Gloria Ingram
(District 15 Halton)

All of **Louise Penny's** novels and all of **Robert B. Parker's** books featuring Spenser and Jesse Stone. And **Giles Blunt's** books featuring John Cardinal.

—Sandra Stewart (District 13 Hamilton-Wentworth, Haldimand)



Craig
travel

OBERAMMERGAU 2022

Europe and Beyond

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

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

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

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

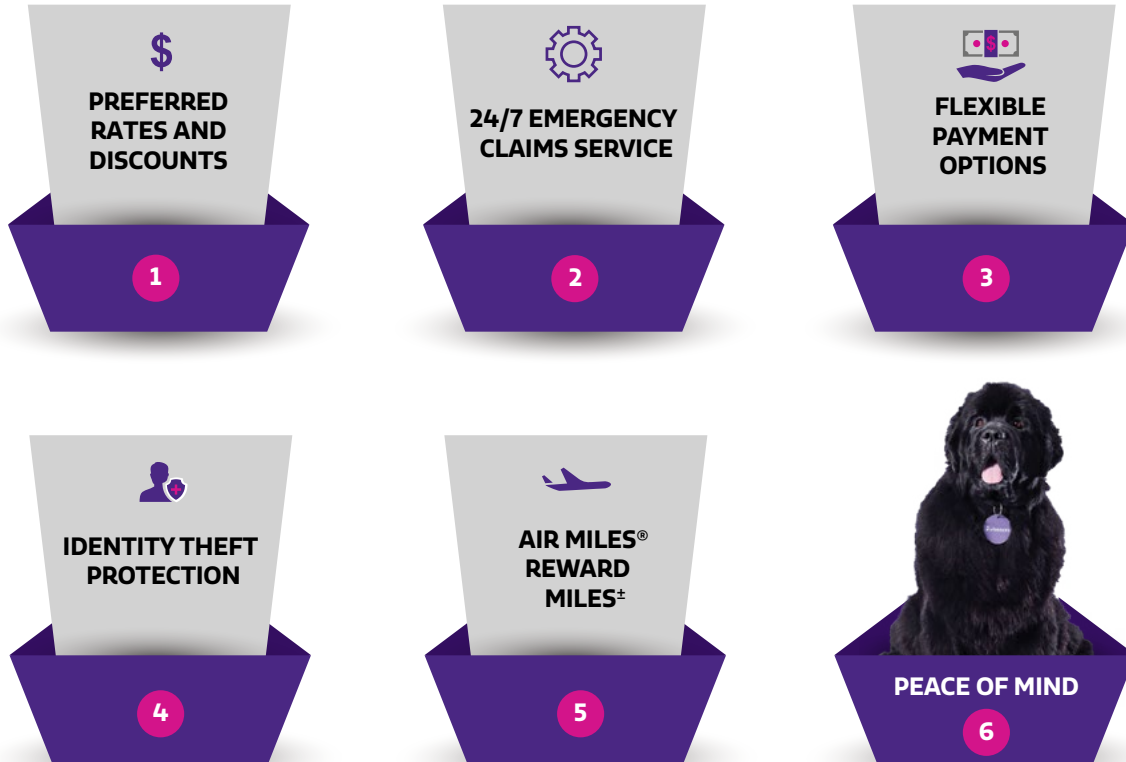


**Book and deposit by Oct 21, 2021
and save \$200 per person**

Photos: © Passion Play 2022 Oberammergau

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

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



Over 80,000 education professionals trust Johnson.

1.855.616.6708

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

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



Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Home and car policies primarily underwritten, and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by UAC or RSA. Car insurance not available in BC, SK or MB. Home and car insurance not available in NU, JI, RSA and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply, and/or may vary by province or territory. *AIR MILES® Reward Miles awarded only on regular home and car insurance policies underwritten by UAC or RSA (in Quebec). At the time the premium is paid, one (1) Mile is awarded for each \$20 in premium (including taxes). Miles are not available in SK or MB. In Quebec, up to a maximum of 15 AIR MILES Reward Miles per month, per policy. ®™ Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and JI (for UAC), and in Quebec Roin Financial Services Limited.