

renaissance

RTOERO Magazine

Summer 2022



Life after work:
Who am I now?

The joys of
retiring abroad

Rethinking
retirement

**retirement
redefined**



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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.

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Reader letters

Thank you for giving me the motivation to work with my parents' story and preserve it for future generations. When I read the article in the winter issue of *Renaissance*, about Uta Sojat writing her mother's memoir, I thought that I, too, could do something like that. After Christmas, I started writing down what I could remember and asked my siblings to add their memories as well. I am lucky that my father left some notes about his life as a starting point for me. I am now on this adventure into my parents' story that took them from the post-war Netherlands to Indonesia, back to the Netherlands and finally to Canada. I have nothing but praise and admiration for the local historical societies in the Netherlands because they have been incredibly helpful by sending me documents that fill in gaps or verify what my

father has written. I am not sure how long this will take, but I know that I have learned a lot about local customs and how people lived before the Second World War. Thank you for a wonderful publication!

—*Jacqueline De Pace*
(District 8 London, Middlesex)

I received *Renaissance* magazine today. A real treat! I haven't finished reading it all, but what I have read is worth reading again. Thanks — it's good entertainment!

—*Pauline Grenier-Morin*
(District 51 Echo)

Thanks for the issue of *Renaissance*, which just arrived at my home! It certainly is wonderful to actually hold the magazine in my hands and read it at my leisure. Keep them coming!

—*Jeanette Campbell*

(District 49 The Prairies)

Correction

"Boost Your Happiness," Suzanne Read's story in the spring issue of *Renaissance*, incorrectly identified her mother in the photo. Read's mother is on the far left.



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.

We asked RTOERO member Janice Baker, Notable columnist Andrew Dobson and fitness illustrator Jori Bolton to tell us about their life's passion.



JANICE BAKER

It was a course taken at a community college as a bridge between teaching jobs that sparked my life-long passion in painting. When I pick up that brush and

begin mixing colours, I forget about my problems and enter a peaceful place. With a group of aspiring artists, I watched art lectures online to improve my skills and technique. What began as a casual hobby became a therapeutic activity following my husband's death. This developed into both a supportive group of friends who met weekly to paint and volunteer opportunities teaching art students in Guam and New Mexico.

—*District 38 Lambton*



ANDREW DOBSON

I've been obsessed with food since I was a little kid — it's in my DNA, I think. I made my passion a reality by studying hotel and food administration at the University of Guelph. After I graduated, I

travelled around the world for three years, writing about my culinary experiences on a blog. My website blew up, and I've now been running it full-time for over a decade. I love cooking for family and friends. Hospitality comes naturally to me, and it gives me a lot of satisfaction to make something with my hands that makes someone smile.



JORI BOLTON

I really like games. Board games, card games, video games, role-playing games, you name it. As long as it's something I can play with someone else, it's

probably my jam. They were a huge part of my childhood, especially the ones with a heavy dose of imagination — games set in fantastical worlds with magic, monsters or aliens. I'd spend countless hours discussing and playing them with friends, and the artwork that went along with them was probably a major reason why I ended up pursuing a career in illustration.

RED, WHITE AND YOU

We love Canada Day – hot weather (we hope!), family, friends, fireworks and great food! Get ready for your Canada Day celebrations with these great features, exclusively at erenaissance.rtoero.ca

WHAT DOES IT MEAN TO BE CANADIAN?

Discovering who we are, not who we aren't

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We work tirelessly to improve seniors' health care, end social isolation and combat ageism. But we can't do it alone.



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(Re)defining retirement

Living life with purpose and passion



by **Rich Prophet**,
RTOERO Chair

"Fill your life with experiences; go forward with not only a twinkle in your eye and a smile on your face, but with a great strong purpose and passion in your head."

I came across this quote recently, and it resonated with me. It's an adage we can follow when we think about defining — and redefining — our retirement journey.

When I retired after a rewarding 42-year career in education, I wanted to return to the love of my life — sports — with a passion and a purpose. I started playing hockey four and sometimes five days a week, 90 minutes a day, for six months of the year.

Of course, I loved playing the game. I also enjoyed the great discussions we had in the dressing room afterwards, reliving the game play by play.

The highlight of my retirement sports "career" was entering the Canadian Adult Recreational Hockey Tournament. As a team, we joined the tournament not knowing what the competition would be like. We represented ourselves quite well, I'm happy to report — winning against a team from Finland 2-0 to become champions of our age division.

We played hockey half the year, giving me time for golf the other six months. Once again, I embraced the game wholeheartedly. Playing five days a week with seven other golfers allowed us to mix and match players from day to day. The games were for fun — with only bragging rights at stake. Of course, it was enjoyable to enter the men's league as well as the club championship, in which I was fortunate enough to win the seniors' division a few times.

I was fortunate to play a little more than 100 games in each activity most years.

As I step away from my volunteer role as chair of the RTOERO Board of Directors, I intend to redirect my passion and purpose in these two sports, and I hope to return to downhill skiing — especially with our grandchildren at Lake Louise. 🍷

To the next chapter,
Rich

Finding my passion

I'm still making music after all these years



by **Jim Grieve**,
RTOERO CEO

"Please stop tapping on that table!" I heard that phrase thousands of times from my mother and some teachers. The need to drum out rhythms and my fascination with marching band percussionists, with their twirling sticks, seemed a part of my DNA and definitely a passionate part of my future.

With apologies to Bryan Adams, "I got my first real snare drum ... in the summer of '62." I became immersed in a world of paradiddles, English beats, djembes, hi-hats and cowbells. ("We need more cowbell!")

Throughout university, I was fortunate to play in the rock band Saraband with three wonderful musician friends. If you went to parties during the 1970s, in and around the University of Toronto or dozens of high schools across Ontario in places like Oshawa, Neustadt, Niagara Falls, Marmora, Barrie or Toronto, you probably attended a Friday or Saturday night dance with Saraband.

Throughout my career in education, that passion for drumming continued. I sat in with numerous very accepting and deeply talented student stage bands and was even a last-minute substitute percussionist in school performances of *Oliver*.

I love this edition's theme: Retirement Redefined — Passion and Purpose. Although I qualify as retired-ish, the love of music, in all forms, still remains my passion. Some RTOERO members may recall that I even introduced a drumming circle to more than 200 members who were attending an annual meeting. Very cool!

I am proud to still be playing with Saraband. Tim, Jean, Stewart and I have been creating music together for almost 55 years, constantly learning new songs, new harmonies and never losing the passion. We will play as long as there is great music to make and musical adventures to experience together.

So, what is your passion and purpose post-retirement? I would love to hear the creative directions you're exploring following your career in education.

Hey — if you see me at a stop light, don't be surprised to see me tapping a syncopated rhythm with the turn-signal click track. Can't stop that tapping! 🍷

Best wishes,
Jim

Ageism and older adults

It's time to stop the last acceptable bias

by **Heather Beaumont**



Age discrimination is often not taken as seriously as other forms of discrimination, but it can have the same economic, social and psychological impact as any other type of discrimination.

People often don't think about ageism until it lands with an ominous thump at their doorstep. But Dr. Paula Rochon, the RTOERO Chair in Geriatric Medicine, explains that "ageism hits at both ends of the spectrum. It's a bi-directional issue

shared by both younger and older adults."

Ageism, as defined by the World Health Organization (WHO), occurs when age is used to categorize or divide people in ways that lead to harm, disadvantage and injustice and that erode solidarity across generations.

The National Institute on Ageing (NIA), a Ryerson University think tank, recently completed a landmark report on older adults and social isolation,

funded by an RTOERO grant.

"We don't know if 30 per cent of the population is dealing with isolation or 80 per cent — and that's a big range," says the NIA's executive director, Michael Nicin. "But we have a better understanding of isolation. The various ways it manifests physically, mentally, psychologically."

Nicin adds, "With a complex problem, you're not going to have a silver bullet

“Like climate change, aging is a mega trend right now. It needs the government’s attention. I’m hoping to make sure our research gets translated into public discourse.”

Surbhi Kalia

to solve it. There’s going to be portions of the problem that government should tackle, portions society has to tackle, portions where families have to talk.”

The generational divide can be bridged through meaningful connections. Younger adults are engaging with older adults while assisting them with technology. Diversity and inclusion trainers are educating employees on working with older adults.

Rochon, now in her second five-year term as chair, talks about the merits of sharing knowledge within multigenerational connections. For example, older adults can advise younger adults on being stereotyped as too young to handle the responsibility of a classroom.

“The wisdom older adults have, to give you guidance because they want to share, can be incredibly valuable,” she says.

Sharing your home is another way to combat isolation and ageism.

“Students live with an older person in exchange for helping them with chores and grocery shopping,” explains Nicin. “The older person gets a bit of help. The younger person gets discounted rent. Just by living together, you create inter-generational connections.”

Women, LGBTQ2I, BIPOC (Black, Indigenous and people of colour) and other marginalized groups have often been overlooked in discussions around

how they want to live as they age. But that’s changing.

“More people are living longer and they’re starting to speak up about lost opportunities and bigotry,” says Nicin. “If you’re a trans person, life is already harder. And so, I think the way we’re starting to think about bigotry and discrimination is that treatment of people is not necessarily about ‘What’s your sexuality?’ but rather ‘How does it all add up together?’”

“That requires people to deal with the person in front of them and that complexity of who we are as individuals,” he says.

As founding director of the Women’s Age Lab at Women’s College Hospital, Rochon cites the lab’s study of older women’s health — although as she notes, “When we study women, we’re going to learn about other groups, including men.”

Her research team addresses issues of gendered ageism, aging in place, medical therapies and social connectedness. Strategy lead Surbhi Kalia translates research into practice through storytelling and events. The challenge: “From a government perspective, we don’t have a proper policy framework. There’s pockets of things happening, but they’re not coordinated in a concerted effort.”

Kalia explains that Japan, Singapore and Germany support their aging populations with government initiatives. “Like climate change, aging is a mega trend right now. It needs the government’s attention. I’m hoping to make sure our research gets translated into public discourse.”

Rochon adds, “There are ways you can make opportunities and create those connections. The current ideas are going to come from people thinking creatively of what they have to offer that could be of value.”

Says Mike Prentice, executive director of the RTOERO Foundation, “With medical advances, each passing year, people are living longer. We won’t be able to get through our lives without a direct relationship with somebody who’s 65 and older and not a relative.”

A new NIA Summer Scholars’ research program enables two students, over the next five years, to lead projects that focus on recognizing and understanding the issues of Canada’s older adults.

Says executive director Nicin, “RTOERO is able to provide funding. As part of that partnership, our summer students deliver their learning objectives and results to our membership. They’ll interact. That’s a way that we, at Ryerson, are creating some of these connections.” ☘

Reimagining long-term care

Each voice has a vote,
and the time is now

by **Patricia Ogura**



COVID-19 reminded us how we've tolerated horrific conditions in Canada's long-term care (LTC) systems. For decades, governments have broken promises, diverted funds, deferred solutions, played blame games, been vague about accountability, and hidden the ugly consequences of cost-cutting tactics.

RTOERO supports the need for national standards for LTC facilities as prepared by the Standards Council of Canada, the Health Standards Organization and the Canadian Standards Association (CSA Group).

These standards reimagine LTC systems from the cellular level based on people-centred care. They promote respect for LTC residents overall and on an individual basis. They include the voices of older people and caregivers aware of current conditions and describe infrastructures to guarantee quality of life, quality of care, quality of environment and quality of commitment.

The standards illustrate that we value our older Canadians. For details on the national standards' progress, visit longtermcarestandards.ca.

In the introduction to *Neglected No More: The Urgent Need to Improve the Lives of Canada's Elders in the Wake of a Pandemic*, André Picard, health reporter and columnist at *The Globe and Mail*, wrote about the horror LTC residents experienced during COVID-19's first wave: "There are those who will be looking for villains — politicians, care home operators, workers who walked off the job. But the real villain in this tragedy is society's profound and long-standing neglect of elders. A reckoning is in order."

At an RTOERO webinar (<https://rtoero.ca/webinar-building-an-eldercare-system-that-actually-cares>), Picard said, "The good news is I don't think eldercare is a partisan issue. The bad news is politicians of all stripes know that it's not a ballot box issue, so they can safely ignore it. That has to change."

Governments at all levels will argue needlessly over jurisdiction, accountability and transparency, but we can ensure that officials understand that our votes depend on changing the current LTC situation.

As Picard points out, "Services for elders are spread across five ministries (depending on the province) ... we need a minister for seniors/elders (and not a junior minister who is subservient to others like health, housing and social welfare)."

We can pressure elected officials to:

- Adopt the national standards for LTC.
- Publicly advise accountability measurements for monies transferred from federal to provincial coffers.
- Prove to elected representatives that we're watching and evaluating decisions relevant to eldercare and LTC systems.
- Establish provincial and territorial advocates like British Columbia's Isobel Mackenzie, who spoke at an RTOERO webinar in the fall of 2021 (rtoero.ca/webinar-paths-to-wellness-for-older-persons-body-mind-spirit).

Recruit family, friends, colleagues and neighbours to advocate. Each voice is a vote.

Email, phone, drop into offices, write, organize community forums. Make sure elected representatives know you care about improving LTC facilities and practices. One day your parents or you or your children may need the help. As Picard says, "I think we have to start within ourselves."

To learn more about RTOERO's advocacy efforts, visit rtoero.ca/vibrant-voices. 🧡

On the road again...

Pack good-for-you sandwiches and snacks that are delicious, too

by **Fran Berkoff**, registered dietitian

Some of my favourite vacations

have been road trips. You can go wherever you like and stop any time you want to sightsee, exercise or sample local cuisine.

And you don't have to frequent fast-food drive-throughs because healthy, delicious, even exciting eating can be a fun part of the adventure.

Before you go, sit down with your travel mates and discuss snacks to pack in the car.

In the nibbling category — whether you're a meat lover, vegan or on a gluten-free diet — hummus, guacamole, peanut butter and other nut butters fit the bill and don't have to be kept icy cold. Pack crackers, plain or gluten-free pita chips, cut-up raw vegetables, or pretzels for dipping.

You can buy travel-size containers of snacks along the way, but you can also make your own before leaving and put them in a reusable container. One of my friends who travels with her grandkids gives each one their own reusable container so they can put whatever they like in it and wash it out at the next stop.

Nutrition and snack bars are always handy for a quick bite, especially if you're walking or hiking away from the car. Read the nutrition labels carefully. Look for ones with fruits, nuts, seeds or whole grains at the top of the ingredient list and six grams or less of added sugar. If you have time, make your own.

Make your own trail mix and personalize it to everyone's taste. Use a variety of cereals, dried fruits, seeds and, if there are no allergies, nuts.

Make a thermos of cold soup such as gazpacho, cucumber or fresh berry.

Roadside stands and markets are wonderful places to get farm-fresh produce. Choose fruits and vegetables with staying power that won't go mushy such as peppers, carrots, radishes, edamame, snow peas, watermelon chunks, grapes and apples. Freshly



picked and steamed corn on the cob at a farmers' market can be a real treat.

And what would a road trip be without sandwiches? Pack basic sandwich-making equipment so you can pick up fixings along the way. You'll need knives for slicing open buns and spreading toppings. A few damp reusable cloths in a sealed plastic bag are always a good idea.

If you're making take-and-go sandwiches, start with sturdy rolls — whole grain, ciabatta and baguettes are good choices. Wraps, also, tend not to get soggy. Chickpeas and black beans make good fillers because they're protein-rich and don't need refrigeration. Top with avocado, tomatoes or any greens that you like.

Invest in a good cooler and keep it in the back seat, not the hot trunk. Add ice

packs or ice in reusable bags so they can't leak. Remember: Everything must be cold before you pack it because it won't get colder in the cooler.

As you plan your route, check out parks and rest stops. Some offer fresh water for replenishing water bottles, and you can get some exercise by stretching, running, throwing a Frisbee. If you have bikes with you, use them.

Talk about the kind of foods you love to treat yourselves to — barbecue chicken, date turnovers, smoked meat sandwiches. Google to plot tasty takeout spots on your route map.

Oh, yes: Remember you are on a holiday, so be kind to yourself and leave any "all or nothing" attitudes at home. Allow yourself indulgences — that's part of holiday fun! 🍷

The impact of hearing loss

Hearing loss is linked to increased health risks

by **Pauline Anderson**



As with many health issues, hearing gets progressively worse as we age. Only about five per cent of adults aged 18 to 39 report hearing loss, but that increases to 19 per cent in people 40 to 69 and jumps to 43 per cent among those 70 and up. A first sign your hearing is going may be trouble distinguishing voices from background noise. Ringing in your ears, called tinnitus, is another possible early signal of hearing loss.

Moderate to severe hearing loss (inability to hear frequencies below 40 decibels) can affect quality of life and lead to falls, depression, social isolation and even dementia.

Hearing loss and depression

Hearing loss is associated with an increased risk for depression, a review of the literature shows.

After searching academic databases, Australian researchers identified 35 relevant published studies that included a total of 147,148 participants. Overall, hearing loss was associated with a 47

per cent greater chance of depression in older adults. The study was published in *The Gerontologist*.

Hearing loss affects cognition

Hearing loss can lead to difficulty with walking and falls, and emerging research shows it can also raise risks for dementia.

A study from Johns Hopkins University tracked 639 adults for nearly 12 years. It found that mild hearing loss doubled dementia risk and that moderate loss tripled the risk. People with a severe hearing impairment were five times more likely to develop dementia.

Genes may be a culprit

In addition to age, certain medications, head injuries, infections and exposure to loud noise can contribute to hearing loss. You can now add genes to that list.

A study by researchers at Uppsala University in Sweden showed that genetic variations affect the structures of the cochlea, the hearing organ in the inner ear.

The findings, published in *BMC Medicine*, not only shed light on the biological mechanisms underlying age-related hearing loss but also set the groundwork for developing prevention strategies such as new drugs.

Older people aren't getting hearing tests

Many older people may not realize they've lost some hearing unless they're screened or tested.

In a survey of more than 2,000 U.S. adults aged 50 to 80 years, 80 per cent reported that their primary care doctor hadn't asked about their hearing in the past two years.

The survey showed men are more likely than women to have had a recent hearing test, and those aged 65 to 80 were more likely than younger people to have had such a test. But even among men and older respondents, 72 per cent said they hadn't been tested.

The findings came from the National Poll on Healthy Aging at the University of Michigan's Institute for Healthcare Policy and Innovation.

And they aren't wearing hearing aids

A report by SeniorLiving.org, a group that tracks research related to aging, indicates many adults with hearing loss don't use hearing aids.

The group surveyed 644 adults age 55 and older about their hearing. This included 176 adults who have been diagnosed with hearing loss.

The study found that 58 per cent of respondents with hearing loss did not use a hearing aid. Men were more likely than women to report using a hearing aid, which makes sense, as they're more likely to suffer hearing loss. 🧐

Summer camp throwback

Recreate the fun with your best buds

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



Whether it's a day program in town or a week-long adventure in a shared cabin by a lake, there's no question summer camp opens up a world of possibilities, learning and growth.

Sure, camp and kids go hand in hand, but with a little planning and a group of compatriots, grown-ups can get in on the fun, too, by creating a custom camp experience that makes being active a social event. Just like camp!

"Summer camp activities are a great idea for the 50-plus population," says senior fitness specialist Beth Oldfield. "While this age group benefits from activities that support brain health, balance, core strength and agility, sometimes it's just about getting out of the house to do something fun."

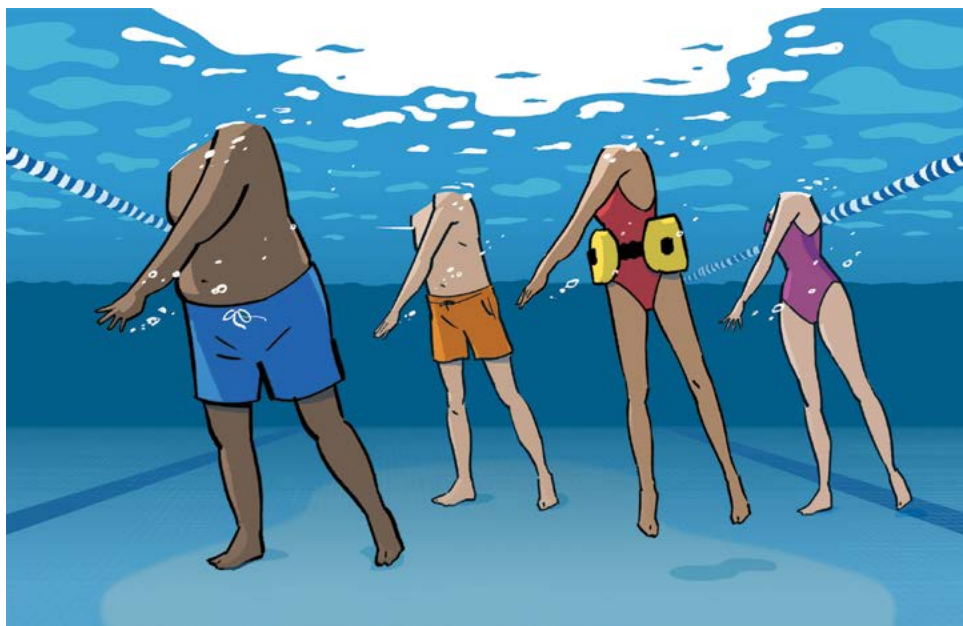
So make a coffee date with your friends, chat about activities you'd all like to do together, and sign up for your bespoke summer camp.

To kick off the planning, here are five fun activities worth considering.

PÉTANQUE

Pétanque, a trendy new game, originated in France and is popular in Quebec. The game is played in teams of one to three players, who toss or roll orange-sized metal "boules" as close as possible to a smaller wooden target called a "jack." Points are awarded to balls closest to the jack. "It's a perfect summer game best played outside with a refreshing drink in hand," says Florian Caffiner, a Toronto-based pétanque aficionado. The game can be played in a public park; you just need a solid surface like hard sand or small gravel.

Getting started: Search for a pétanque group online (like the Toronto Facebook group). Borrow boules from players, or purchase your own equipment from a sporting goods store such as [decathlon.ca](https://www.decathlon.ca).



WATER WORKOUTS

Working out in water is a gentle – and highly effective – form of exercise, says Charlene Kopansky, founder of the Canadian Aquafitness Leaders Alliance (CALA). Aquafitness classes improve cardiovascular fitness and strength, balance, flexibility and coordination. “The water supports the body, so there’s less impact on joints,” Kopansky says. “You can do it with feet touching the bottom or wear a flotation device for no impact at all.” Water workouts are recommended for everyone, including those who are mobility-challenged or have joint issues like arthritis.

Getting started: Contact CALA (calainc.org) for CALA-certified classes in your area; check for local municipally run classes. If your apartment or condo has a pool, consider engaging an instructor and getting permission to hold classes there.

STRETCHING

Essentrics is a joyful full-body stretching and strengthening workout program with flowing circular movements and elements of ballet, tai chi and physiotherapy. “Classes help to decompress joints, lengthen muscles and improve posture,” says Oldfield, who is a certified Essentrics instructor. Beginners might want to start with the Aging Backwards program, says Oldfield, because its moves are less complex.

Getting started: Search for an Essentrics stretch class near you at essentrics.com; check local parks and rec programs.

QIGONG

Qigong is an ancient system of self-care and healing often practised in parks during the summer. The practice combines meditation with slow, low-impact moves and stretching, explains Ottawa-based master instructor Philip Lai. There’s also a focus on breath work to manage the flow of energy in the body. The practice is empowering and helps increase energy and reduce stress. It is recommended for everyone, including those with mobility and other health issues.

Getting started: Search for “Qigong near me” or look for municipally run qigong classes. Philip Lai Qi Gong Association in Ottawa (philiplaiqigong.ca) provides online classes and can suggest trained instructors throughout Canada.

DANCE

Zumba is an exercise class that combines Latin and international music with lots of body movement. Routines alternate fast and slow rhythms to help improve cardiovascular fitness – and your dance moves. If you’d like to start slow, consider Zumba Gold. The lower-intensity version is designed to protect joints and muscles while still raising the heart rate and improving balance, posture, memory and coordination.

Getting started: Use the “Find a Class” button at zumba.com; check your local YMCA/YWCA or parks and rec programs. 🧭

CHOOSING A SUMMER CAMP ACTIVITY

- Convenient location and start time
- Addresses personal fitness and health goals
- Safe activity (the instructor is certified by a reputable organization)
- Accommodates your fitness level
- Comfortable environment (including music you like)
- Something you enjoy
- Opportunity for social time afterwards



WHAT TO PACK FOR SUMMER CAMP

- Proper footwear
- Comfortable, breathable clothing
- Hat with brim
- Sunscreen with high SPF
- Water
- Packed lunch or snack

Water works wonders

Turn off the noise and tune in to the silence

by **Brooke Smith**



You step into a soundproof tank — think big, deep bathtub — filled with about 25 to 30 centimetres of salt water. You sit down, lie back, and ... float, in the calm and quiet.

Welcome to the restorative experience known as float therapy.

Flotation therapy sounds just like what it is: floating in a tank (sometimes called a pod) with about 600 litres of water containing between 350 and 550 kilograms of Epsom salts.

“Because of the density of that salt content, you’re able to float effortlessly on the surface of the water, similar to [floating in] the Dead Sea,” says Laura Foster, owner of Floating Therapy in Chatham, Ont.

Float therapy isn’t new — John C. Lilly, American

counterculture physician, neuroscientist and psychoanalyst, developed the isolation tank in the 1950s to explore the nature of human consciousness — but it’s trending today to help you relax and, according to recent research, ease muscle tension, improve sleep and even increase creativity.

“One of the benefits is that you’re removing the impact of gravity on the body, so for the first time, really, since we were in the womb, we’re in this environment where there is no pressure on the body and the muscles can relax,” says Foster. Zero gravity. Cool, right? But why go?

Relaxation, for one. “I have some people who come in because they want to shut off for an hour,” says Foster.

LEFT PHOTO, COURTESY OF ISO SPA,
RIGHT PHOTO, JORGE VASCONEZ



Meditation is another reason. “[Clients] might be into yoga or meditation, or they want to get into meditation and learn the benefits,” says Nadeem Jiwani, owner of Float Valley in Markham, Ont. “The float tank puts you into that state, without you really having to try very hard.”

Floating has been known to alleviate pain, too. One study of 81 patients diagnosed with fibromyalgia reported that after three float sessions they had temporary reductions in pain, muscle

tension and stress, and an improvement in quality of sleep.

Flotation therapy can also be used as a tool to treat anxiety and depression. A study of 50 people with depression and anxiety by Dr. Justin Feinstein and colleagues at the Laureate Institute for Brain Research, in Tulsa, Okla., indicated that just a one-hour session could reduce anxiety and improve mood.

That said, not everyone is eager to embrace float therapy. One of the concerns Jasson Grant, co-owner of ISÖ Spa in Ottawa, Ont., hears is fear of claustrophobia. “They’ve had a bad experience in an MRI machine or a tanning bed, so they’re concerned,” he says. But the tanks are quite large, and clients have the option to keep the door open and the tank light on.

There’s also fear of water. “We have a lot of people who can’t swim,” says Grant. “Then they’re shocked that you actually just float on the surface of the water; there’s no swimming involved.”

There is no risk of drowning, either, says Foster. Even if you do fall asleep (which happens) and your head rolls to the side, “the water in your eyes, because it’s so salty, would wake you up immediately.”

And germophobes can relax. Tanks are drained and filtered three to four times between every client, and rooms are cleaned with hydrogen peroxide. “Epsom salts are a natural disinfectant, so that keeps the water very clean,” says Jiwani. “Nothing can survive in that kind of environment.”

Floating is a safe activity for everyone, including people with mobility issues. “As long as you’re able to get in and out of a bathtub on your own, then getting in and out of a float is no issue,” says Foster.

“[Floating] is one of those things [where] you just have to try it to fully understand,” says Foster. Grant agrees. “People are always surprised about the effects on their mind and body.”

FLOATING BY THE NUMBERS

Cost: \$55 to \$70 for a one-hour float

Tank size: 7.5 x 4.5 feet (2.3 x 1.4 metres; single tank with door) and 8.5 x 7 feet (2.6 x 2.3 metres; double open-concept tank)

Water temperature: 34°C to 35.8°C (skin temperature) “Some people ask for [the water to be] a little warmer, and some people want it a little cooler,” says Jasson Grant, co-owner of ISÖ Spa in Ottawa, Ont. “We just need a heads-up when people come in.”

Length of float: 60 minutes (varies) At some centres, you can book back-to-back sessions for a longer experience. Your skin doesn’t prune by staying in the water, either. “It’s not typical water,” says Laura Foster, owner of Floating Therapy in Chatham, Ont. “You’re not absorbing the water into your skin that way.”

Sessions: Many float centres have memberships that allow you to float on a weekly or monthly basis.

Clothing: You can float in a swimsuit, but many of the float centres will recommend floating nude, “because the idea is to not feel anything on your skin,” says Nadeem Jiwani, owner of Float Valley in Markham, Ont. Some float centres, though, do have a strict no-swimsuit policy, so check before you go.

Time’s up: When your float is over, cues to “wake you” include soft music or lighting in the tank; sometimes it’s a combination of both. “For those who may fall asleep, a gentle filter cycle will begin after a few minutes,” says Foster.

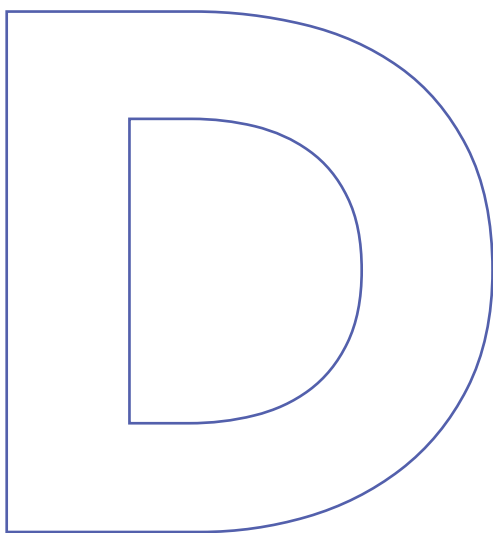


Life after work: Who am I now?

Rediscovering your passions and purpose

by **Stuart Foxman**

illustrations by **Gracia Lam**



during her 35 years as a wealth advisor, Susan Latremoille helped people plan for retirement. The focus was on financial security. But as her clients entered this new stage of life, Latremoille realized, they often faced another key issue.

“Many clients had the money to retire but struggled with ‘Who am I now?’” she says.

After she retired, Latremoille “stumbled around,” then became a partner in a new venture called Next Chapter Lifestyle Advisors (nextchapterlifestyleadvisors.com). Now, she helps people make the most of their retirement by figuring out their priorities and motivations.

Latremoille prefers the term “rewire” to “retire,” calling this a time of rediscovery.

Shedding the skin of a career isn’t always easy. When people ask adults “What do you do?” or ask children “What do you want to be when you grow up?” the questions aren’t about personal values, family life or hobbies. They’re about careers.

“So much of our identity and self-worth is wrapped up in our jobs. That’s a big part of how we think of ourselves,” says Latremoille, a co-author of *Thriving Throughout Your Retirement Transition*.

When we’re measured by what we do, that typically means paid work. “It’s just in our culture,” says Michelle Silver, an associate professor in the University of Toronto’s Department of Health and Society and author of *Retirement and Its Discontents*.



Many of us place a premium on our work identity. Sure, we find fulfillment in lots of other things we do, but work often provides the big basket of gratification. And no wonder: All in one place we find meaning, pride, structure, a social network, clear tasks and objectives, and validation from others. We feed on that eight or more hours a day, week after week, year after year, for decades.

“Ego plays a big role, too,” says Anna Harvey, a retirement transition specialist in Victoria, B.C. “We’re contributing in a way that’s so valuable that people are willing to pay us.”

Life milestones can spark a “What now?” reset — but perhaps the biggest push comes when that title disappears, we stop practising a profession, or our business card is no longer our calling card.

“We usually don’t do this kind of self-reflection until we’re pushed,” says Harvey.

Silver, who studies perceptions about aging and retirement, says retirees are often viewed as less useful. She has interviewed people who said their retirement parties felt like funerals. Retirement is a personal experience but also a social phenomenon. “And society tends to be incredibly ageist,” she says.

Not everyone suffers an identity crisis when they retire. But regardless, retirement offers a perfect opportunity for some soul-searching. Who are you, and what do you want to be as you keep growing up?

A sense of purpose

“Baby boomers have always challenged the status quo, and retirement is no different,” says Jennifer Rovet, a certified retirement coach in Toronto. “They don’t want the same type of retirement their parents or grandparents had.”

So what do they want?

A recent report from investment dealer Edward Jones and Age Wave, a consulting firm focused on the effects of an aging population, drew on a survey of 9,000 adults in Canada and the United States. Four factors make this a new era of retirement, the report says:

- People are living longer.
- There are more retired people than ever, and that number will only grow.
- Today’s retirees want to be more active and engaged.
- They find more ways than any previous generation to shape retirement to suit their needs and expectations.

Among the Canadians surveyed, just 25 per cent saw retirement as a time for rest and relaxation. Twice as many — 51 per cent — saw it as a new chapter. Another 19 per cent felt retirement would be a continuation of what life was, while 5 per cent saw it as the beginning of the end.

To live well in the new retirement, the study identified four interrelated pillars: health, finances, family and purpose.

Who you are might be who you've always been; now you have the time to make the most of it.

The state of physical and financial health makes many pursuits possible. But as the report notes, social relationships and a sense of purpose can dramatically affect health. Family is often the greatest source of purpose. Health-care costs are a financial worry. And financial stress can have an impact on health.

Of the four pillars, purpose might have the most power. Retirees with a strong sense of purpose are not only happier, they also live longer, according to one study that followed 7,000 seniors for more than a decade.

In the Edward Jones/Age Wave survey, Canadian retirees tied purpose to spending time with loved ones, giving back, doing interesting things, meeting goals and having fun.

Another, more philosophical, answer stood out: Seven in 10 people surveyed said a source of purpose is being true to yourself. So, back to the big question: Who are you?

"Retirement can be exciting. For the first time, you have the time and resources to do what you want, with others and on your own, to create and find that new identity," says Rovet.

And you should. A 2021 study published in the *International Journal of Aging and Human Development* looked at the experience of Canadian retirees. It said having a balanced identity when encountering age-related change is associated with higher levels of physical and psychological well-being.

Writing your story

Feeling uncertain of who we are after we finish working can be uncomfortable.

"We hold a story of who we are in our mind and don't want to rock that boat," says Harvey.

Kathryn Fahey, an executive and retirement transitions coach in Kelowna, B.C., adds, "The word 'purpose' scares people. We forget it's just something that provides meaning to you."

Purpose needn't be some grand pursuit. Rediscovering a long-lost passion, caring for grandkids, volunteering, starting a new career or part-time job, connecting with people or causes, doing kindnesses — purpose isn't one thing, and can be anything.

Latremaille says you need to find your "big P" and "little p" purposes; they all count.

What makes for a meaningful retirement was the theme of an RTOERO white paper called *5 Ways to Think about Retirement Planning ... and Money Isn't One of Them*. It noted that the two most common questions when planning for retirement are "How much money do I need?" and "How long will it last?" (You can download the white paper at rtoero.ca/5-ways-to-think-about-retirement-planning.)

"The answer to the first depends on lifestyle and the second on how long you'll live. But the real million-dollar questions don't require a calculator. They're deeper, about how you want to spend time, not money," the paper stated.

To answer "Who am I?" the paper suggested asking yourself other questions instead:

- What new contributions can I make?
- Are there new things I want to learn about?
- What new experiences do I want to pursue?
- Which relationships do I want to focus on and grow?
- If I never got around to it, what would I regret not doing or trying?
- What impact am I having on the people and world around me?
- What am I really good at?
- How do I want to be the boss of my time?
- What's my number one goal right now?

The things you've always loved or been drawn to, says Harvey, are the "bread crumbs" that mark the trail. Who you are might be who you've always been; now you have the time to make the most of it.

Another approach is to imagine (or even write) your own eulogy, says Stefa Katamay, a life transition consultant in Victoria, B.C. "We don't spend enough attention living our lives according to how we want to be remembered," she says. Work backwards from there, to warrant the eulogy you want.

The picture painted by the retirement industry of a life of leisure is merely one aspect of a happy retirement, and can get tired fast, says Latremaille. So create your own retirement identity.

Even calling yourself "retired" may not be a useful identity to embrace, says Katamay. Looking at its roots, the word "retire" literally means to retreat and withdraw to a place of seclusion. That doesn't describe the realities of this stage. When work ends, the answer to "What do you do?" isn't "retired."

"It doesn't tell anyone who you are. It's just a state of being," Katamay says.

So who are you? In retirement, or any time of life, Katamay prefers considering the Spanish question "*A que tú dedicas?*": To what do you dedicate yourself?

"What do you stand for? What gets you out of bed? What drives you forward? This whole business of what do you do — a societal shift needs to happen," says Katamay. "Having something to do isn't the same as having a sense of purpose." ☞

The joys of retiring abroad

Leaving home to have the time of your life

by **Alison LaMantia**

Most of us have had big dreams over the years. Some we acted on, some we shelved. We got busy. We got comfortable. We got stuck.

But then, we retire. And it's a chance to wonder, now what?

Just ask Lynda Laker (District 24 Scarborough and East York). "It's the time of life you can risk it," says Laker. "If it doesn't work out, you're not sunk. You're not starting from scratch. You're really free to pursue a dream or something you always wanted to do."

Seven years after Laker retired in 2007, she and her husband, David, "risked it" when they moved permanently to Israel with their then 14-year-old son, Josh.

They had ties to Israel — friends, family and their faith — but didn't have firm plans to relocate, so they visited a number of times to help them decide, something Laker advises anyone considering retiring out of country to do.

After experiencing life in several communities, they decided to make the move, selling their large home and getting rid of most of their stuff.

"Clearing everything out after all those years was quite an experience," says Laker.

Today, the Lakers live in a 1,200-square-foot, four-room rented apartment in Modi'in, a city located about halfway between Jerusalem and Tel Aviv.

"It's joy. It's pure joy. I sit on my balcony and if I look to the right, I see the hills where the patriarchs walked when they were going from south of Jerusalem to the north of the country. If I look to the left, I see planes landing at Ben Gurion Airport," says Laker. "You know, you want to pinch yourself. I'm really here and this is what I'm doing. And it's just amazing."

Living smaller is the norm in Israel, as is a more casual pace. Laker says there's not the same busyness or drive to get ahead that she associates with Canada. And that's not just retirement talking.

The couple has access to an affordable and high-quality health-care system. And Laker easily got support from local municipal staff when she approached them about starting an Anglo seniors' club to connect the English-speaking seniors in the community.

Laker's willingness to try new things is a theme. She runs an online art business and taught herself how to maintain her business website (studiorimonim.com, where she goes by "Leah") and manage her social media.

"Living in a new place, there's a sense of purpose," says Laker. "You go out because you want to meet people. You learn a new language because you want to do things. It's revitalizing."



Gary and Phyllis King and family, loving life Down Under.



Gary and Phyllis King (District 14 Niagara) are no strangers to following their hearts.

The couple met in Australia in the 1980s while Gary was travelling. They wrote to each other for a year before Phyllis came to Canada for a two-month visit; Gary proposed a month into her stay. Being married would make it easier for Phyllis to get her Canadian visa, so they had a courthouse wedding the day before she flew back to Australia, and she moved to Canada five months later.

After Phyllis retired in 2018, the couple began final preparations to return to Australia full-time. "We decided we'd spent 36 years in Canada, so we'll spend 36 years here in Australia. And then decide where we'll spend the next 36," says Gary, laughing.

The couple's three children had moved to Australia over the years, so relocating seemed like a natural step, especially after their first grandchild, Rosie, was born.

Phyllis visited ahead of the move to get things ready. They had yard sales and packed everything they wanted to take into 42 plastic bins. The shipping company took their belongings in March 2019. They sold their house in April, and in June they left to start their new adventure.

"We got up in the morning, and my wife puts our bed on Facebook Marketplace for free and says, 'You have to get it before noon.' We left the house without a stick of furniture in it," explains Gary. "There's some level of excitement in doing this."

There were challenges, of course. Getting a mortgage was tricky because Australia won't consider retirement income from another country for mortgage approval. And their new home doesn't have the yard they had back in Canada, which they miss. Plus, Gary's favourite Polskie Ogórki pickles proved problematic to procure. But the couple says these are small trade-offs compared to living closer to their kids, helping care for Rosie, and a new lifestyle they love.

"Almost 40 per cent of the land is dedicated parks and green spaces," says Gary. "We can walk outside in our shorts and T-shirts at seven in the morning and walk for 40 minutes. We can go to a café and have breakfast outside with our family, in January. It's lovely."



From the left: Lynda Laker at home in Modi'in; the Lakers in Jerusalem; Anglo senior's club.

Jacqueline Demill (District 36 Peterborough) fondly recalls the wave of warmth she felt when she stepped off the plane in Australia in December 1981. She had left Toronto in a -40°C cold snap.

That was her first trip to the country, but it wasn't the first time she'd thought about it. Australia pulled her throughout her childhood, from the smell of eucalyptus in her grandmother's cabinet to a captivating book series called *Up and Away* she discovered in Grade 4 that taught her about Christmas in July. And then there was her pen pal in Sydney. All signposts along her journey.

"I was having coffee with a colleague," says Demill, "and she asked me, 'What are you going to do with your life?' I said, 'I think I'll go to Australia.' And I applied for exchange."

Her exchange was in Perth, in Western Australia, the opposite side of the country from the Kings, and it was there she met David Haimes, a local math teacher. She just knew she'd marry him and eventually move to Perth.

The couple married in 1984 and continued their long-distance relationship until 1990, when Haimes moved to Canada and completed a PhD, and Demill finished her last seven years of teaching. They returned to Perth in 1997.

Demill didn't have logistical challenges with the move because she had gone back and forth many times over the years and they already had a house. Plus, she'd had plenty of time to prepare — she'd made up her mind in 1982, after all!

"Of course, you miss your family and your friends, but with modern technology, it's so easy to keep in touch," says Demill. And before the pandemic, she'd return to Canada every year for a few weeks.

"We have good health, which is life's most important gift," says Demill. "And we attempt to do everything in our power to foster our well-being in all of life's spheres. Life is magic." 🌸

Clockwise from right: Christmas Day at home; teachers college 50th reunion; Demill holding a Russian doll just purchased during a cruise from St. Petersburg to Moscow.



RETIREMENT WITHOUT BORDERS: HOW TO RETIRE ABROAD IN MEXICO, FRANCE, ITALY, SPAIN, COSTA RICA, PANAMA, AND OTHER SUNNY, FOREIGN PLACES

by Barry Golson with Thia Golson

Barry Golson and his wife, Thia, have lived in six countries. Their book explores expat-friendly places based on low-cost/high-quality living. And then give you the goods on retiring there with minimum hassle.

GETTING RELOCATION-READY

Even if you don't have a connection to another country, making an international move is still worth considering if you're up for adventure! You'll want to visit a number of times to make sure you'll be happy living there full-time — a two-week holiday is not the same thing. If a full-out move is not for you, you might consider retiring part-time outside of Canada. Either way, you'll need to do your homework.

Banking — Ask your bank if they have branches or partner banks in the country. Ask about fees, especially when moving large sums of money.

Car — Will you drive or use public transit? Investigate auto insurance.

Community — Stay in the community. Try the shops, activities and institutions. Act like a resident and see how it feels.

Downsizing and shipping belongings — You may want to bring cherished items with you. Some international shipping companies will help facilitate storage on the other side, too.

Health care — Will you have access to public health care, or do you need to purchase a plan? Are you comfortable with

the quality of care? What are the services like for seniors? If you move out of the country permanently, you likely won't be covered by your provincial health plan or Canadian health insurance, like RTOERO's plan.

Life insurance — Check to make sure your life insurance will still cover you after the move.

Pension, CPP/QPP, OAS —

You'll still receive your workplace pension. You can qualify for OAS if you lived in Canada for at least 20 years after turning 18 or you lived and worked in a country that has a social security agreement with Canada. You will receive CPP. There's a withholding tax on OAS and CPP, depending on where you live. bit.ly/3gOnqGE

Taxes — Speak to a financial planner or accountant about your tax situation. You may need to file returns in Canada and in your new country. The amount you owe in Canada depends on your residency status.

Visas and immigration — You can do a lot of the investigation online, but also when you're in the area for your trial visits.

Wills — You will likely need a will in your new home country.

MOST POPULAR RETIREMENT DESTINATIONS



10. Uruguay
9. Spain
8. Malta
7. France
6. Ecuador

5. Colombia
4. Portugal
3. Mexico
2. Costa Rica
1. Panama

Source: internationalliving.com Annual Global Retirement Index.



Rethinking retirement

What happens to your retirement dreams when your soulmate is no longer there?

by Janice Baker (District 38 Lambton) as told to **Martin Zibauer**

photo illustrations by **Nikki Ernst**



Clockwise from top left: Baker tutoring in Rehoboth, New Mexico; at the eye-care clinic in Tarija, Bolivia; reading and painting with students in Guam; painting excursion holiday, Venice.

"My retirement was greatly redefined two months after I retired from teaching French as a second language in June 1996.

"I really wondered what I was going to do in September since I wouldn't be going back to school.

"My husband, Horace, and I started planning to work on projects together for the poor like we had done in the Philippines for six weeks in 1985 — something in agriculture, which was his field, and I would be his assistant.

"That summer, we decided to go to the Netherlands, where I was born, and then spend some time in France. We left on August 25, spent two nights in the Netherlands and four in France. On September 2 — it happened to be Labour Day that year — my husband died suddenly of a heart attack. He was 69. I was 63.

"The grief — it knocked the wind right out of my sails. Without my soulmate, who was I? What was I going to do now? What could I volunteer at?

"They always need volunteers somewhere. I started to wonder if I could combine my passion for art, French and travelling with my love of children and my love of God. Somehow, I got through that period — and my art, volunteering and travel really helped.

"Three years later, I went to Guam with the Christian Reformed Church for three months to help in a school there, working with children with special needs and teaching art. We also did Sunday evening services in a women's prison — that was difficult, seeing people in prison. One prisoner looked exactly like an aunt of mine. It was a very odd experience to be reminded of her there.

"The following year, I went to a school for Navajo students in Rehoboth, New Mexico. For three winters, I helped teach in different classrooms, helped in the library, and I tutored.

"Since 2000, I have volunteered with Rayjon, a local group that helps people with one-week eye-care clinics. The group collects glasses here, and then matches them to people in Haiti and other countries in Central America. I could use my French there. Volunteers like me receive training to do near-vision tests and help out in many other ways, such as crowd control.

"I was also able, on four separate trips, to be part of two-week eye-care clinics with Medical Ministries International in some South American countries, where the Spanish I had learned in the meantime came in very handy. I helped alongside ophthalmologists, optometrists, nurses and other volunteers — a large group of some 80 people.

"In 2013, someone accidentally bumped into me and I fell and broke my hip. I had already had two knee replacements. While in Peru, just seven months after the hip replacement, I found it very challenging to get on and off buses as the steps were so high. I was really afraid of displacing my new hip. It was hard for me to accept that this was going to be my last volunteer trip with an eye-care clinic.

"In Spanish-speaking countries, I discovered that people have a lot of trouble with my name, Janice. They're not sure how to pronounce it, as it looks like three syllables in Spanish. So I became Juanita when I'm there. It's much easier for everyone!

"I had thought my husband and I would do all of this

"The grief – it knocked the wind right out of my sails. Without my soulmate, who was I? What was I going to do now? What could I volunteer at?"

together – volunteering, travelling and painting. But that's not the way it turned out.

"I had been painting for years, watercolour landscapes mostly. I'm not a natural, talented artist – I had to learn to see. I wish I could say you'll see my work in the Art Gallery of Ontario, but I don't think so! It's a wonderful, therapeutic hobby.

"In the early 2000s, I started an art appreciation group with fellow members of the Sarnia Artists' Workshop. We'd have a planned potluck one Saturday evening a month, at my house. As many as 10 of us would have dinner, go to the rec room to watch a documentary on an artist and then talk about the artist over dessert.

"The group was a lot of fun, but it petered out after about 10 years. In 2004, I joined another group, the Circle of Artists. We met every Thursday afternoon at a local United Church to paint for an hour or so. In the summer, we painted on location – often in a park – and those were very popular outings.

"March 12, 2020, was our last meeting before COVID hit. I'm the group's secretary and treasurer, so I decided to send the group emails so everyone would still be connected – and our newsletter was born.

"In the first year, I wrote the newsletter once a week. I love doing it, but it's a lot of work, so the next year, I decided to do it twice a month, and then in the summer, once a month. At first, I thought I'd only need to do a few, but right now I'm writing number 60!

"We have not been able to paint together inside since the lockdown in March 2020. The newsletter helps us feel like we still belong to this group. It's a way of keeping us together.

"I have travelled on four art trips to Italy. They're my favourite trips because I could combine art with seeing another country.

"I often study the country's language before I go. I took high school Spanish before volunteering in South America. Before I went to Greece and Italy, I studied those languages. I studied Hawaiian for three months before a trip there.

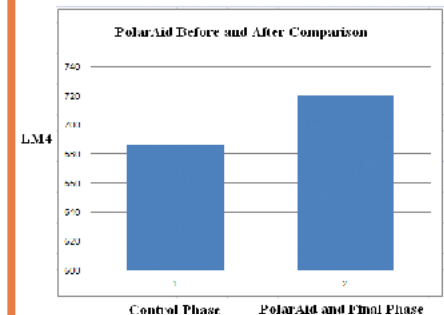
"Hawaiian was a very difficult language for me; it's so different from anything else I'd learned. In fact, I didn't tell anybody on the trip I'd studied it, in case they expected me to say something in Hawaiian – or worse, translate!

"Studying new languages is a good challenge. I'm reading *Renaissance* in French now to keep my skills up. Even though I couldn't pick up much Hawaiian, and even if I forget the Greek and Italian, I do it because I believe it's good for my brain. And, yes, it probably is." 🍷

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Going off-grid

Get off the beaten path and into glamping hotspots and boutique micro-resorts

by **Doug Wallace**

Camping is fine, but this summer, take it up a notch — there's no need to rough it! On the road or in the trees, these unique overnight adventures bring the indoors outside.

PARK CANADA'S OASIS PODS

Various locations

How about a night under the stars in one of Canada's national parks? These six-square-metre teardrop-shaped Oasis pods sleep a family of four, with a sofa bed on the main level and a hammock loft above. Launched in 2018, the compartments sit on wooden platforms or stilts, with amenities that include a battery-powered light, a food locker, a shelter with a picnic table, a barbecue, a fire pit and deck chairs at most locations. Guests bring their own sleeping bags and camping stuff. Pretty “out there” for the Canadian government, but definitely the cool fort you've always wanted.

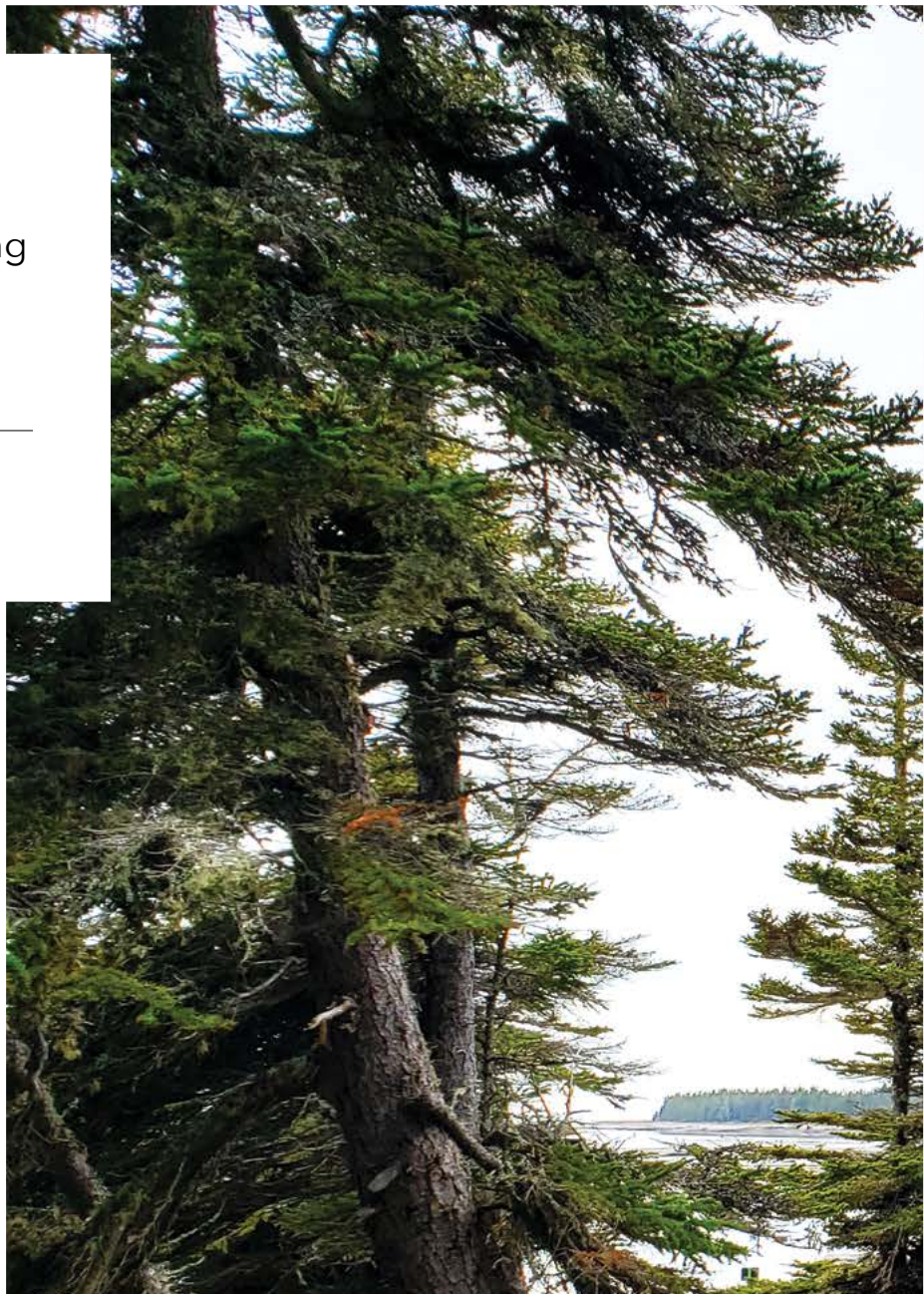
Locations: At Trent-Severn Waterway National Historic Site in Ontario, Forillon National Park in Quebec, Kouchibouguac National Park and Fundy National Park in New Brunswick, Kejimikujik National Park in Nova Scotia, and Terra Nova National Park in Newfoundland.

Cost: From \$128.

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SASKATCHEWAN

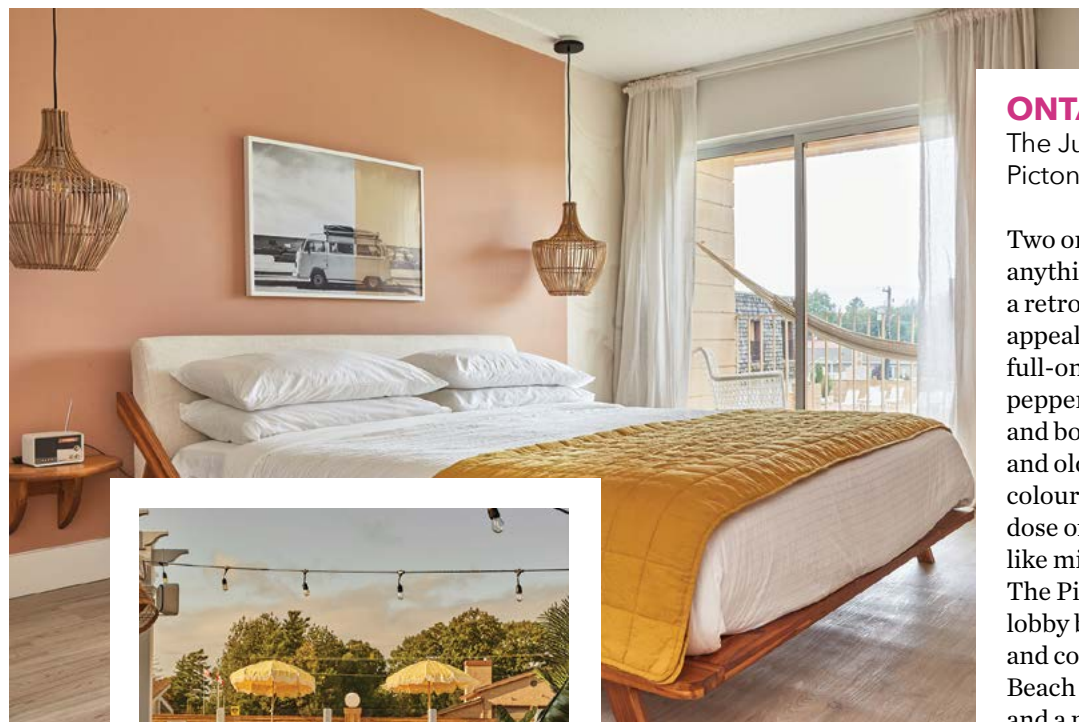
Flora Bora Forest Lodging
Emma Lake

In this paradise in Saskatchewan's boreal forest, well-appointed, three-season yurts welcome up to four guests. Surrounded by 30 acres of trees and next to a small lake, each yurt features a full bathroom, kitchenette and private deck, with nature trails just steps away. Go hiking, kayaking, birding and boating. The resort is not far from the beaches of Emma Lake and Christopher Lake, a beautiful 18-hole golf course and Prince Albert National Park. Enchanted, indeed.

Location: Two hours north of Saskatoon.

Cost: From \$225.

FLORABORA.CA



ONTARIO

The June Motel
Picton and Sauble Beach

Two ordinary roadside motels are anything but ordinary now, thanks to a retro-style makeover with vintage appeal. The two June Motels sport full-on 1970s beach-house style, peppered with mid-century modern and bohemian pizzazz. Settle in for new and old locally sourced furniture, sunny colours, record players, hammocks and a dose of macramé, with modern amenities like mini-fridges and Bluetooth speakers. The Picton location has 16 rooms and a lobby bar that serves morning essentials and cocktail-hour treats; the Sauble Beach site has 24 rooms, a restaurant and a pool, complete with jazzy floaties. It's like seeing the world through groovy, rose-coloured glasses.

Location: Five minutes north of Picton in Prince Edward County and in Sauble Beach.

Cost: From \$235.

THEJUNEMOTEL.COM



TOP PHOTOS, COURTESY OF FLORA BORA FOREST LODGING.
BOTTOM PHOTOS, COURTESY OF THE JUNE MOTEL

QUEBEC

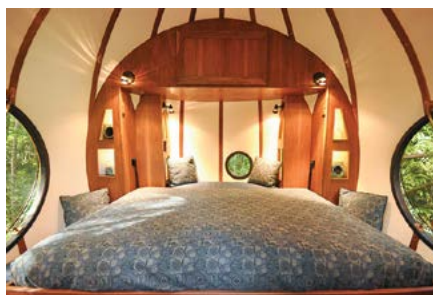
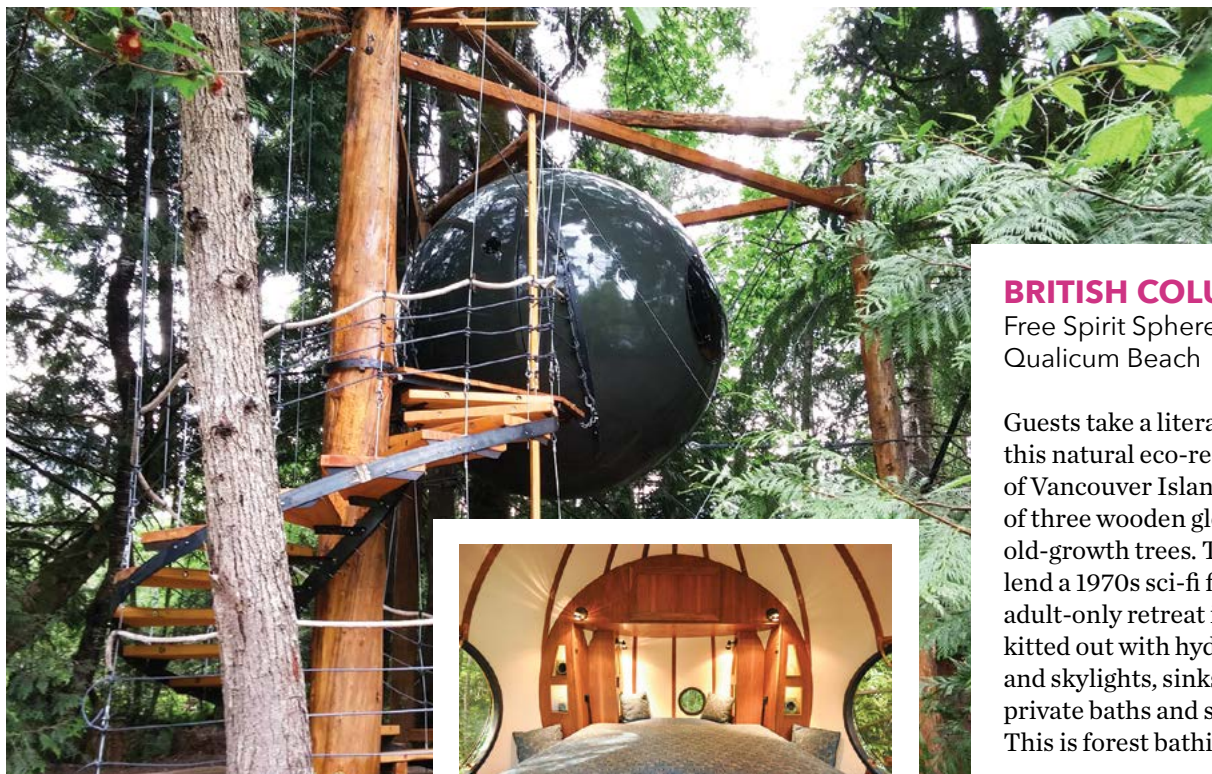
Entre Cîmes et Racines
Bolton-Est

“Between root and crown,” these 14 unique eco-lodges in Quebec’s Eastern Townships promote sustainability with rustic ecotourism at its most fun. Featuring plenty of sleeping capacity, lodges vary in size — and shape: one is completely underground and another looks straight out of *Lord of the Rings*. Rejuvenate or hibernate year-round surrounded by 175 acres of forest, filled with trails and streams, plus deer, fox, rabbits and otters — a whole cast of characters for your forest fairy tale. Some cabins have hydro, and all feature either inside or outside dry toilets, with showers accessible nearby.

Location: 90 minutes southeast of Montreal.

Cost: From \$125.

ENTRECIMSETRACINES.COM



BRITISH COLUMBIA

Free Spirit Spheres
Qualicum Beach

Guests take a literal global summit at this natural eco-resort on the east side of Vancouver Island, sleeping in one of three wooden globes hanging from old-growth trees. These wee capsules lend a 1970s sci-fi film vibe to your adult-only retreat in the trees and are kitted out with hydro and heat, stereos and skylights, sinks and fridges, with private baths and saunas not far away. This is forest bathing at its quirkiest.

Location: 45 minutes south of Nanaimo.

Cost: From \$335.

FREESPIRITSpheres.COM



NOVA SCOTIA

Cabot Shores
Indian Brook

This family-owned tent retreat on Cape Breton Island is a natural sanctuary, a glamping eco-adventure right on the Atlantic Ocean. Guests sleep in one of nine authentic, hand-painted Mongolian yurts or two cedar yurts, or in a variety of treehouse-style geodesic domes set in an apple orchard overlooking the sea, one offered year-round. A family-friendly studio loft and a series of wooden chalets fill in the blanks. Get back to nature, kayaking, canoeing and spotting wildlife on 55 acres of grounds. Restore your balance with qigong and morning meditation, acupuncture and an outdoor barrel sauna.

Location: One hour from Sydney.

Cost: From \$150.

CABOTSHORES.COM



How to pack like a pro

"What's your best advice on how to properly pack a suitcase?"



I'm asked this question all the time.

Packing is an art form, but my motto? When in doubt, leave it out. Depending on where you're going and what you plan to do, here's my advice.

Research the laundry facilities at your destination.

Does the Airbnb have a washer/dryer? Is there a laundromat around the corner? Does your cruise ship offer free laundering perks? Access to a laundry room can halve the amount of clothes you need to bring.

Everything must match.

Identify a colour palette and stick with it so that absolutely everything in your suitcase goes together in as many different combos as possible. No one, particularly strangers you see only fleetingly, is going to notice you're always wearing navy.

Pack neutrals, plus some punch.

White shirt, powder blue shirt, tan pants, dark pants, navy shorts, plain skirt, beige shift – you get the picture. Versatile neutral clothing can be dressed up with (inexpensive) jewellery and colourful accessories that weigh next to nothing. Just don't get carried away: If you're not going to wear something at least twice, leave it at home.

Pare down shoes and outerwear.

Take only one of everything: one dress shoe, one casual, one runner, one sandal; one blazer, one sweater, one zip-up. Make sure at least one pair of shoes is waterproof. Any more than this and you'll have trouble closing your suitcase – and will definitely have to check it.

Include a few items on their last legs.

Then, just wear and toss – socks, smalls, T-shirts, yellowing polo tops, frayed dress shirts, et cetera. Doing this makes more room in your suitcase for treats and souvenirs.

Streamline the "stuff."

Pack the point-and-shoot and not the SLR, or maybe even just your phone will do. You don't need both a laptop and a tablet. Travel steamer, hair dryer, coffeemaker, wireless speaker, selfie stick, portable tripod, luggage scale, travel blanket, your favourite pillow – these are all a little too precious for the serious traveller. If you want to take something useful, pack an umbrella, a universal power adapter and a braided clothesline.

Don't be last minute-y.

Slap-dash packing widens the margin for error considerably – you will pack too many items you don't need or not enough of what you do need. Get your suitcase out a few weeks before your trip, throw seasonal stuff in right away, then keep adding to the pile as things occur to you. Make a separate list of essentials you need to buy.

Bonus tip!

Embrace the zippered packing cubes – in different sizes – and make sure you buy the ones with a little stretch. 🧳

Do you have a travel question?

Doug has the answer! Email your question to renaissance@rtoero.ca and it may appear in an upcoming issue.



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

Beat the heat

4 super-easy dishes highlight summer's fresh flavours

by **Elizabeth Baird**



GARLIC CHICKEN KEBABS (SOUVLAKI) WITH RICE

All the work is done ahead, so you're ready to fire up the barbecue when company arrives.

MARINADE

- ¼ cup (60 mL) regular mayonnaise
- 2 tbsp (30 mL) plain 2% Greek yogurt
- 1 tsp (5 mL) finely grated lemon zest
- ¼ cup (60 mL) fresh lemon juice
- 3 large cloves garlic, grated
- ½ tsp (2 mL) each salt and pepper

KEBABS

- 2 lb (900 g) boneless, skinless chicken breasts
- 6 green onions, trimmed
- Canola oil
- 2 tsp (10 mL) zaatar, optional

Presoak bamboo skewers in cold water for at least 1 hour before grilling.

Marinade: In a large bowl, whisk together the mayonnaise, yogurt, lemon zest and juice, garlic, salt and pepper; set aside.

Trim the chicken, and cut the chicken into 2-inch (5-cm) cubes. Thinner end pieces can be folded later to make the cubes of chicken as close in size as possible. Add to the marinade, stirring to coat. Cover and refrigerate for at least 1 hour, or up to 12.

Thread the chicken onto the prepared skewers, leaving a small space between pieces. Lightly brush the green onions with oil; cut each into 3- to 4-inch (8- to 10-cm) pieces and skewer them separately from the chicken. Make-ahead: Cover and refrigerate for up to 1 hour. Preheat the barbecue to medium-high; brush the grill with vegetable oil. Grill the chicken, about 4 or 5 minutes per side, until glossy, nicely marked and the

juices run clear. At the same time, grill the onions just until marked. Sprinkle chicken with zaatar, if using. To serve, scoop the rice onto warmed plates or a platter and nestle the chicken and green onions otop.

Makes 6 servings.

BUTTER LETTUCE SALAD WITH AVOCADO AND ORANGE

There's just enough tanginess in the dressing to highlight the milder lettuce, avocado and orange. Use any lettuce, such as Boston, bibb, butter or hearts of romaine. Or swap out some of the lettuce for spinach. The salad makes a great base for adding other fixings: crisp bacon bits instead of the radishes, or toasted slivered almonds to replace the pepitas.

- 1 head butter lettuce, about 8 oz/250 g
- 1 ripe avocado, cubed
- 1 navel orange, sliced; see below
- 4 radishes, thinly sliced

ORANGE VINAIGRETTE

- 2 tbsp (30 mL) white balsamic vinegar
- 2 tbsp (30 mL) orange juice
- ¼ cup (60 mL) canola oil
- 1 tsp (5 mL) Dijon mustard
- ¼ tsp (1 mL) each salt and pepper
- 2 tbsp (30 mL) sliced chives or green onion
- 2 tbsp (30 mL) pepitas (green pumpkin seeds)

Separate the lettuce leaves; rinse and spin dry. Make-ahead: Wrap the leaves in a clean kitchen towel, then place in a plastic bag and refrigerate for up to a day. Break larger leaves into bite-size pieces, leaving light-coloured heart in whole cup-like leaves. You should have about 10 cups (2500 mL) of lettuce. Arrange in a large salad bowl, with avocado, orange and radish otop.

Orange vinaigrette: Meanwhile, in a jar shake together the vinegar, orange juice, oil, mustard, salt and pepper. Make-ahead: Refrigerate for up to a day.

To serve, shake up the dressing and drizzle over the salad. Sprinkle chives and pepitas otop. Bring to the table so everyone can admire your

handiwork, then toss.

Makes 4 to 6 servings.

BLACK BEAN PATTIES WITH SALSA

This is an inexpensive vegetarian entrée, all-season suited. It is lovely with rice, and just as make-worthy with the butter lettuce salad with avocado and orange. Not to forget the lemon squares!

- 1 can (19 oz/541 mL) black beans or red kidney beans
- 1 ½ cups (375 mL) panko bread crumbs, divided
- 1 tsp (5 mL) Dijon mustard
- ½ tsp (2 mL) each ground cumin and pepper
- ¼ tsp (1 mL) salt
- ½ cup (125 mL) thick jarred mild salsa
- 1 tbsp (15 mL) canola oil, approximate

TOPPING

- ¼ cup (60 mL) sour cream
- More jarred salsa to taste

Drain and rinse the beans. Pulse in a food processor or mash thoroughly with a potato masher until smooth with plenty of small bits of the beans. Pulse in or mix in 1/2 cup (125 mL) of the panko, mustard, cumin, pepper and salt. Add the ½ cup (125 mL) salsa and mix thoroughly into the bean mixture. (The mixture will be fairly soft.)

Densely spread the remaining panko on a small baking sheet. With wet hands and working with one quarter of the bean mixture at a time, form into 3-inch-wide (8-cm) patties. For 6 patties, divide accordingly. Press both sides of the patties into the bread-crumbs. Make-ahead: Refrigerate, lightly covered, for up to a day.

Heat the oil in a non-stick skillet over medium-high heat. Fry the patties, adding oil if necessary, until crusty on both sides and hot through, about 8 minutes. Serve with sour cream and more jarred salsa.

Makes 4 to 6 servings.

SO-LEMONY SQUARES

A beloved old-fashioned square, favourite for good reason. The crisp, buttery shortbread base shows off the lusciously smooth puckery filling. You can treat the squares as cookies and set out fancy-pants-size squares on a

platter, with teapot and cups. Or serve them for dessert, larger squares this time, arranged in shallow bowls with a medley of summer berries and – why not – an oval of whipped cream.

BASE

- 1 cup (250 mL) all-purpose flour
- ¼ cup (60 mL) icing sugar
- Pinch salt
- ½ cup (125 mL) cold unsalted butter, diced

FILLING

- 1 cup (250 mL) granulated sugar
- ¼ cup (60 mL) all-purpose flour
- 1 tbsp (15 mL) finely grated lemon zest
- 1 cup (250 mL) strained fresh lemon juice, at room temperature
- 3 large eggs at room temperature
- 2 tbsp (30 mL) icing sugar

Line the bottom and sides of an 8-inch (20-cm) square metal cake pan with parchment paper, extending the paper 2 inches (5 cm) up two opposite sides; set aside. Arrange an oven rack in the centre of the oven. Preheat the oven to 350°F (180°C).

Base: In a bowl, whisk together the flour, sugar and salt. With a pastry blender, cut in the butter until it is well and evenly blended, with coarse crumbs. Press by handfuls to make sure the ingredients hold together. Press evenly over the bottom of the prepared pan. Chill for 30 minutes. Bake until base is evenly golden, about 18 to 20 minutes.

Filling: Meanwhile, whisk together the sugar, flour, lemon zest and juice until smooth. Beat in the eggs just until smooth, creating as few bubbles as possible. Pour over the hot base and return to the oven. Bake until centre is set, about 20 minutes.

Let the pan cool on a rack. Make-ahead: Cover and store in the fridge for up to 2 days. Cut into 16 good-sized squares. Go smaller to suit the occasion. To serve, dust generously with icing sugar.

Makes 16 generous squares.

Tip: To maximize the quantity of lemon juice, roll the lemons, pre-squeezing, on the counter before submerging them in hand-hot water for 2 minutes. 🍋



Hamilton Beach Air Fryer

Deep-fried taste with little (or no) oil
by **Andrew Dobson**

The first air fryer was sold in Berlin in 2010, and over the last few years the trendy kitchen cooker has captivated North American home cooks.

An air fryer is a small countertop convection oven designed to simulate deep frying without submerging the food in oil. A fan circulates hot air at a high speed, producing a crispy texture for chicken fingers, french fries, wings, ribs and more.

Early air fryers were barrel-shaped, though more recently, many have come to resemble toaster ovens and pressure cookers, offering additional functions like toasting, baking, dehydrating and rotisserie cooking.

I've tested over 50 recipes this past year using the Hamilton Beach Sure-Crisp Digital Air Fryer Toaster Oven with Rotisserie — and I'm sold!

Since I live in a condo, I wanted to reduce the number of appliances taking up space in my kitchen. You can use the device to make mouthwatering rotisserie chicken, sticky and sweet pork ribs, crispy potato skins — and even join in the fun by making that viral TikTok pasta chips recipe.

\$129 hamiltonbeach.ca/air-fryers

Rosen's Cinnamon Bun Spreads Amy Rosen, an award-winning food writer and cookbook author, launched a bakery called Rosen's Cinnamon Buns on College Street in Toronto and it was an instant hit.

Rosen's now producing a trilogy of finger-licking-good Rosen's Cinnamon Bun Spreads that you can enjoy at home. Current flavours include Rosen's Cinnamon Bun, Rosen's Chocolate Cinnamon Babka Spread and Rosen's Chocolate Tahini Spread.

Drizzle your favourite on pancakes, top a sundae, add to milkshakes or enjoy as a dip for fresh fruit.

\$11.98 At gourmet grocers across Canada and online at wildlydelicious.ca.



PlantYou: 140+ Ridiculously Easy, Amazingly Delicious, Plant-Based, Oil-Free Recipes

PlantYou is the first cookbook by celebrated Canadian Instagram and TikTok creator Carleigh Bodrug.

The plant-based cookbook hit Chapters Indigo shelves in the spring and is full of fresh summer cooking inspirations for whole-food, oil-free breakfasts, lunches, dinners and more.

It features mouthwatering dishes like Chocolate Chip Banana Bread Breakfast Cookies and Best Ever Cauli Wings, and each of the more than 140 recipes includes an infographic detailing the ingredients you need, which makes grocery shopping a breeze! chapters.indigo.ca

Forliver Cleaning Sponge Gloves

My family loves hosting summer barbecues and potlucks, and Cleaning Sponge Gloves by Forliver makes cleaning up afterwards (almost) a breeze.

The reusable gloves are made from 100 per cent food-grade silicone and feature a palm designed with heat-resistant brushes to rinse fruit and vegetables, clean dishes and wipe kitchen counters. \$30.99 a pair on amazon.ca.

African and Middle Eastern spice blends Joel Solish is the founder of Never Not Eating, a Canadian food brand that specializes in premium spice blends inspired by classic Middle Eastern and North African flavours.

Solish sources all the spices from Canadian importers and then blends in small batches to ensure the spices are fresh when they arrive in your kitchen.

Spice up your summer barbecue, salads and seafood with Never Not Eating's signature Baharat, Chraime, Shawarma Spice, Sumac S&P and Za'atar. Available online at iamnevernoteating.com.



TOP LEFT PHOTO, COURTESY OF HAMILTON BEACH. TOP RIGHT PHOTO, COURTESY OF AMAZON. BOTTOM PHOTO, COURTESY OF AMY ROSEN



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30-second sangria

The ideal big-batch drink for entertaining, sangria is a hybrid of wine and fruit flavours that's made simple with these two-ingredient recipes. Fill a drink dispenser or pitcher with the well-chilled mix plus fresh or frozen fruit slices and berries. Serve sangria in goblets or glasses full of ice topped with a bit of soda water, garnished with more fruit.

Red sangria:

1 bottle fruity red wine + 1 473-mL can Stiegl radler (any citrus flavour)

White sangria:

1 bottle white wine + 1 355-mL can Palm Bay (any fruit flavour)

Low-alcohol sparkling sangria:

1 bottle prosecco or cava + 1 can San Pellegrino soda (blood orange or pomegranate-orange for vibrant sangria, lemon or grapefruit for a pale one)

Drinks with a twist

Hybrid beverages redefine summer favourites

by **Charlene Rooke**

Co-ferments. Pét-nats (sparkling wine). Vinous ciders. Hopped meads. Cannabis beers.

By combining the familiar into a new batch of beverages, these alcoholic and non-alcoholic “hybrids” are reimagining what we drink.

At the front of the Canadian hybrid pack is Tariq Ahmed's passion project Revel Cider, in Guelph, which blends its naturally fermented wines with zero-added-sugar fruit ciders, “enhancing the fruit notes of each grape,” he says. For red-wine fans, there's Olo (wine made from Zweigelt grapes and strawberry cider) or Winkle (De Chaunac wine and cherry cider); Soma is a natural sparkler that finishes fermenting in the bottle (a *pétillant*

naturel, nicknamed “pét-nat”), made from apples instead of grapes.

Similarly, Pombucha blends Ontario Honeycrisp apple cider and kombucha, turning the fermented tea drink into a tropical-tasting cocktail. A Canadian crop of rosé ciders use pink wine, berries or both to create love-child drinks like Brickworks Ciderhouse Rosé Cider, Shiny Apple Rosé, Cowbell Rosé Cider, Lost Craft Dry Rosé cider and the Ernest Rosé Light Cider Spritzer.

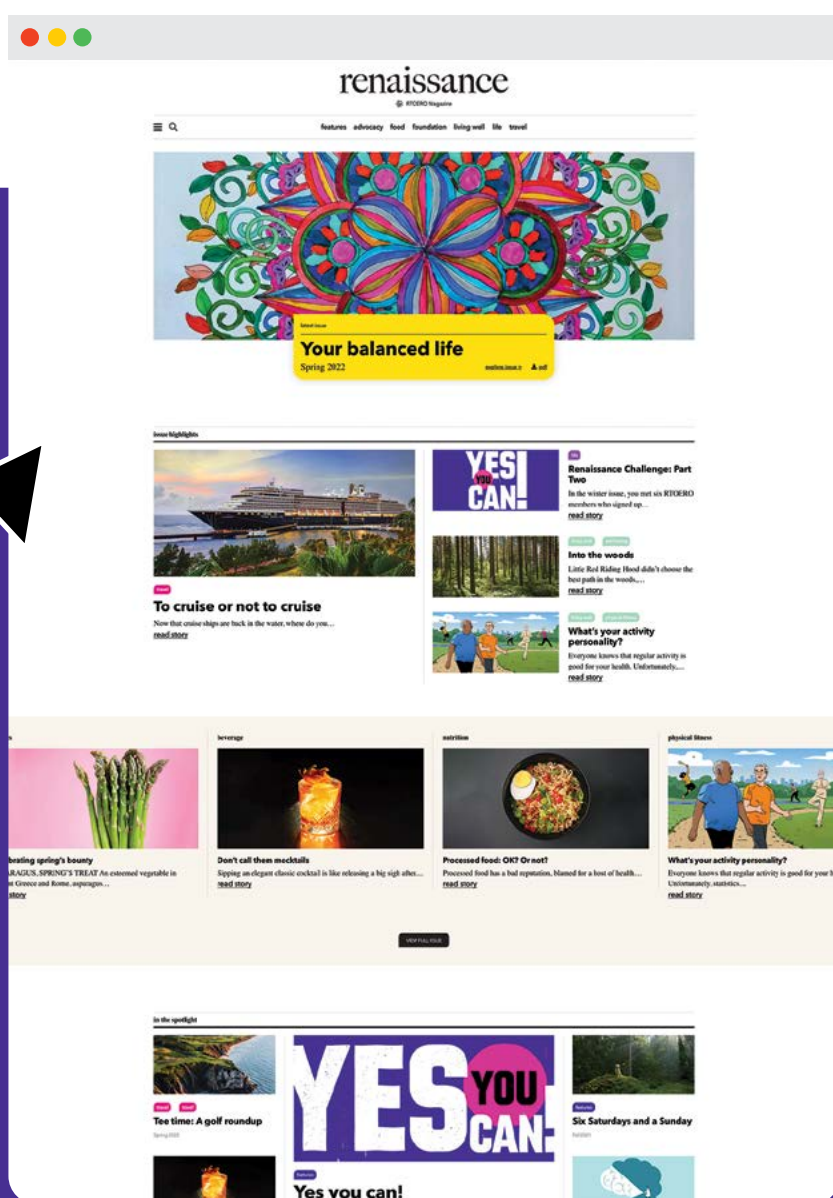
So-called pastry beers go beyond pumpkin spice, brewing up dessert flavours like Whitewater Brewing Co.'s Peanut Butter Shake, Killer Cupcake Panda from Flying Monkeys, and Muskoka and Mill Street breweries' Key Lime Pie beers. Fans of beer or

fermented-honey brew can sip the best of both worlds in Feels Like Friday's Hopped Buckwheat Session Mead.

For a caffeine kick, try Little Buddha Cocktail Co.'s certified organic Peach Tea or Freed Earth's vodka-spiked Green Tea with Honey. Wolfhead Coffee Whisky Liqueur or Kavi Reserve Coffee Blended Canadian Whisky can both take your espresso martinis to the next level.

Brimming with just as much innovation, but no alcohol, are hybrids like champagne-inspired Silver Swallow, a sparkling kombucha named for the rare white tea from which it's made. Bedfellows non-alcoholic beers, like Haus Mates lager and Indie Pals IPA, get their kick from cannabis, with from 7.5 to 10 milligrams of THC per bottle. ☘

eRenaissance has arrived!



eRenaissance is **RTOERO's** fresh, new, user-friendly digital version of the magazine you count on to live a healthy, active life in retirement.

eRenaissance will be updated as each new issue of *Renaissance* magazine goes to press. You can still read the PDF versions of past issues on the **RTOERO** website, and printed copies will continue to be mailed to members who prefer a hard copy.

Explore eRenaissance at erennaissance.rtoero.ca

Caching



Dave Stabler with wife Linda.

PHOTOS, COURTESY OF THE STABLERS



Stabler on the North Cape, P.E.I.

In

The world's largest high-tech hide-and-seek game

By **Brooke Smith**

Remember going on a treasure hunt as a kid? Following clues, peeking into and under things, playing detective. Fun, right?

Welcome to the world of geocaching!

Geocaching started in May 2000 when the U.S. government made GPS (global positioning system) more accessible for civilians, according to [gps.gov](https://www.gps.gov).

One GPS enthusiast hid a target in a forest outside of Portland, Ore., posting the longitude and latitude coordinates on an internet GPS users' group. The idea was simple: Find the container using the GPS, take something (it was filled with inexpensive items), and leave something.

By September of that year, another cacher had created a GPS hobby site with a listing of 75 known caches worldwide.

Today, there are more than three million geocaches, in 191 countries and on all seven continents, according to [geocaching.com](https://www.geocaching.com).

This high-tech treasure hunt started with techies, but today, it's an all-ages activity. Cachers, as they're called, use a handheld GPS or even their phone (with an app) to find hidden (but not buried) containers, hanging from a tree in a forest, under a mailbox in the city — pretty much anywhere.

Geocaching offers the thrill of the hunt, but it also invites you to learn about the earth, explore places you might not have discovered otherwise, and keep mentally and physically active.

"We like to travel with our trailer," says Wendy Pearson (District 15 Halton), a cacher since 2018, who tagged along with her husband one day. "We find geocaching will take us to a beautiful spot, a great lookout, or a historical site, or just down roads or to towns we didn't know about."

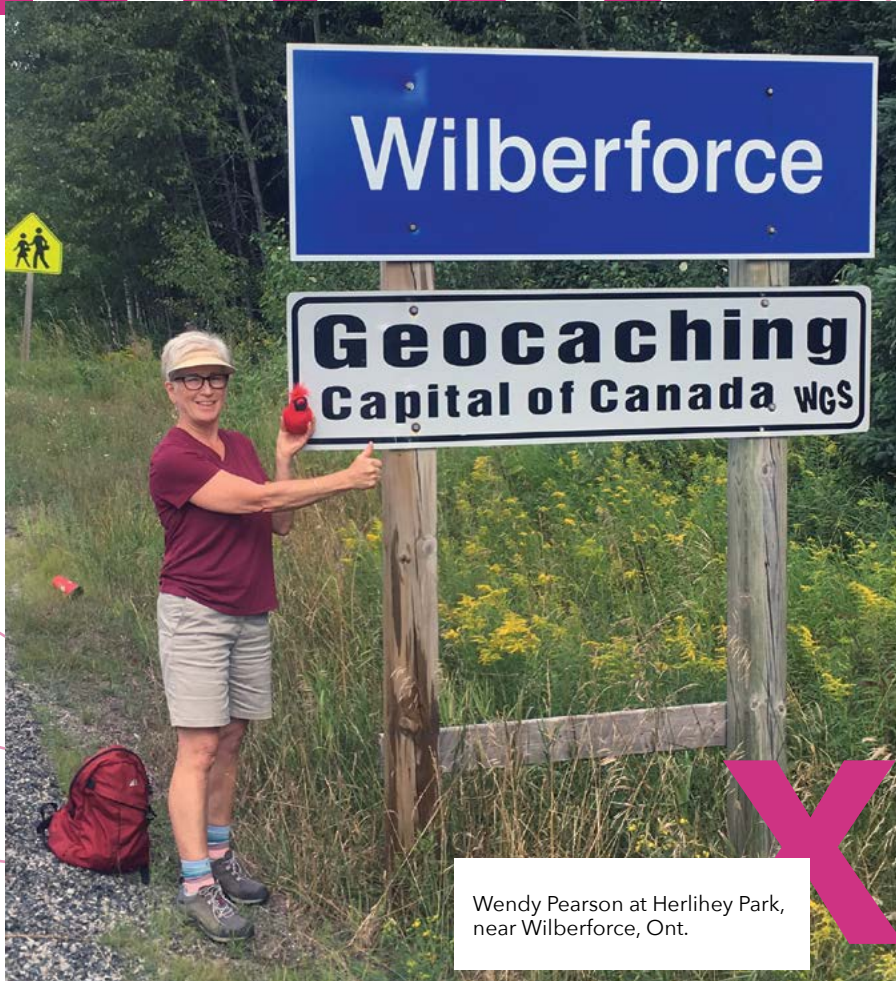
Geocaching can be as easy or as difficult as you like. Levels of difficulty and terrain, known as the D/T rating, are based on a five-star scale.

Levels of difficulty run from Level 1, easy to find and typically found in a few minutes, to Level 5, requiring specialized knowledge, skills or tools.

"There are some 5s we've just walked away from," says Dave Stabler (District 36 Peterborough), who has been caching since 2006; he discovered the activity in a magazine article. "When that happens, you go back to the website and log a DNF [did not find]."

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Wendy Pearson at Herlihey Park, near Wilberforce, Ont.

GETTING STARTED

Sign up for a free account on geocaching.com. Use a "fake name" for security purposes, says Dave Stabler.

"Get the app on your phone [first] to see if it's even something you like," says Wendy Pearson, "because it's not for everybody."

Download coordinates to your phone/GPS. Look for an easy level for difficulty and terrain first – a 1 or 2, says Stabler.

Head out to find the cache. When you find it, open it up, and sign and date the logbook.

"If you're going into the woods, be smart," says Stabler. "Take water, dress appropriately, look for poison ivy, take a first aid kit." And mark your car on your GPS or your phone in case you get lost.

If you opt to buy a GPS, get advice on a good handheld one. "A friend of ours bought one and it's tiny and very hard to manipulate," says Pearson. "She has trouble reading the screen."

Terrain is similar: Level 1 is typically less than a one-kilometre (flat) hike and wheelchair accessible; Level 5 involves using equipment. "People carry ladders, kayaks, scuba equipment," says Stabler. Some even climb cliffs to find caches. "We've never done that, but we have used the odd ladder."

Geocache containers can be any size. The largest Stabler has found is a 45-gallon drum, though he says there are some in the U.S. that are shipping containers. Some (not all) caches contain inexpensive, tradable items, such as pencils or little action figures. "Kids like geocaching because of items," he says. "You put something in and take something out of equal value."

Trackables, like a coin or a dog tag, are tracked on the geocaching website. If a cacher finds a trackable, they take it with them, register on the website where they picked it up, and then where they dropped it off. "You can watch as it travels around the world," says

Stabler. "We've had trackables end up in Switzerland, Arizona and France."

Gadget caches offer an added challenge. "They're usually easy to find, but you have to get into them," says Stabler. It could be something like a combination or a push/pull device. Stabler remembers one in Cobourg, Ont., where you had to tune in to a radio station in your car to hear the combination to open the box.

EarthCaches are another kind of geocaching. There's no container to find; instead, you do research at the location. Find the EarthCache, answer the questions from the cache web page, and send them to the EarthCache owner. "It's almost like a school project," says Stabler. "You get credit for doing a cache, but you've learned something."

The really cool thing about geocaching? It's global. Both Stabler and Pearson have cached in almost all of the provinces. And Pearson has cached in Florida and in Slovenia.

Bruce Clark (District 23 North York) was researching geocaching for the second edition of *Making Connections: Canada's Geography*, which came out in 2006, and found a cache in Suvarrow, one of the Cook Islands. "At the time, I was recently retired and my wife and I were in the process of starting a sailing trip around the world," he says.

If you're thinking about hiding a cache, geocaching.com suggests finding at least 20 caches before you become a cache owner/hider, so you know how to create a good experience for cachers. (You can find hiding guidelines at geocaching.com/play/guidelines.)

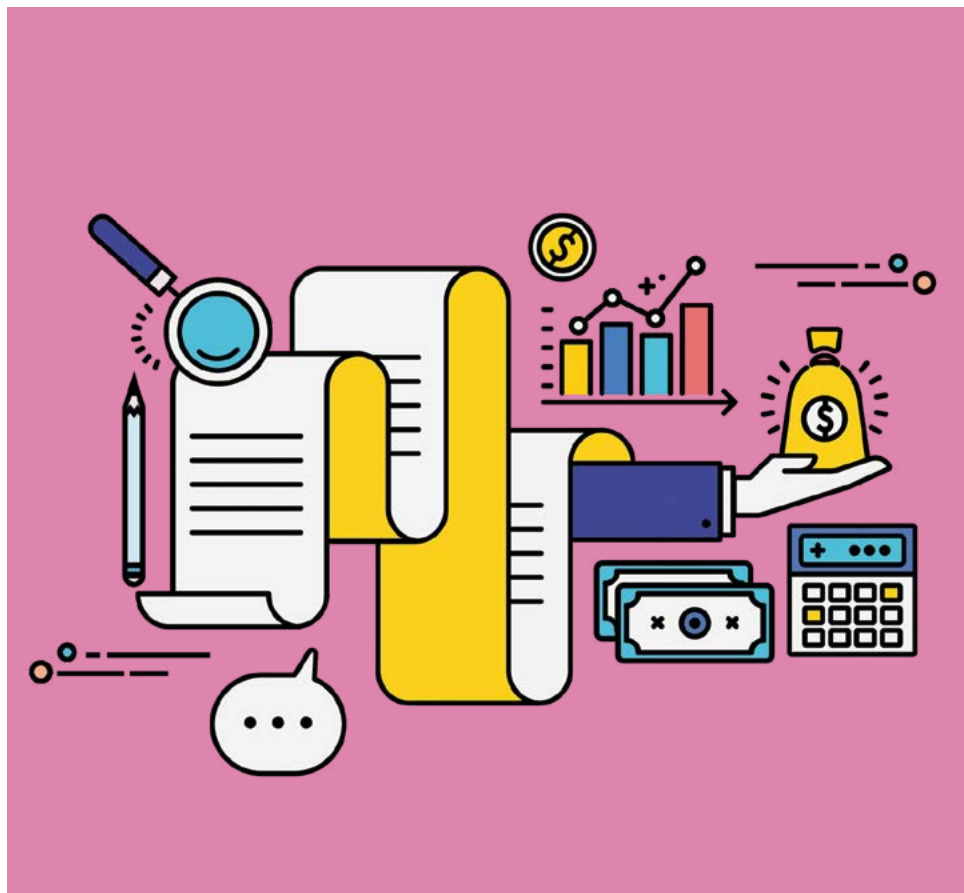
Stabler has hidden 350 or 370 – "somewhere around there." As for Pearson? She's preparing to hide her first cache, a "letterbox," which has a stamp in it, similar to the kind scrapbookers use. (Cachers carry a little book and stamp it with the geocache's stamp.)

"I'll hide it close to home, so I can maintain it properly." 🐾

Spending with purpose

How to make mindful decisions about your money

by **Lesley-Anne Scorgie**



Spending with purpose is a conscious effort to use your money for things that actually matter to you. So, bye-bye willy-nilly spending and random Amazon packages showing up at your doorstep. And, hello spending on what brings you happiness and gets you closer to your goals.

In other words, shifting out of autopilot spending, which we've all been guilty of over the prolonged pandemic, and into complete spending consciousness. And, the great news is you can start spending with purpose TODAY!

PUT PURPOSE-BASED SPENDING INTO ACTION DAILY

First, make up a budget for the month ahead — and yes, this means thinking proactively rather than reactively. Second, add spending that helps you and your family be well (fitness,

mental health support, healthy eating, education and so on). Third, cut anything that's not filling your cup (sorry, you still have to pay your mortgage and utility bills!). Finally, make your purposeful budget balance so that the money you spend matches what you earn and nothing more; this will keep you out of debt while putting each dollar to work.

Now, does your budget make you a bit happier, knowing you haven't wasted any of your precious resources on things that just don't matter? It should.

TAKE IT TO THE NEXT LEVEL

Spending with purpose can also mean helping others, or using your money for social good. For example, this could be straight-up donations or focusing your spending on local businesses or businesses that give a percentage of their

profit to support agencies and activities that have a social impact.

If you're ready for this step, add regular giving to your budget (be sure to get a tax receipt), and start thinking about what you're buying and from whom (where that pair of jeans is manufactured, for instance, and whether the workers are paid fairly and work in safe conditions) and whether you can make a difference based on where and what you buy.

INVEST WITH PURPOSE

Also known as socially responsible investing, this means consciously eliminating any investments in businesses or funds that have a track record of poor human rights, harm to animals, sketchy business practices, environmental degradation or are involved in arms, drugs or alcohol production.

Your investment advisor, if you're working with one, can align all future investments to stocks, bonds or funds that are socially responsible. Decades ago, socially responsible investing wouldn't keep pace with the market rate of return, but that's just not the case anymore. These portfolios are keeping up, and some are even beating the market.

MAKE A PURPOSEFUL FINANCIAL PLAN YOU LOVE

Be different from the 90 per cent of the population who don't have comprehensive financial plans.

Purposeful financial plans contain a planned retirement date, an approximate size of your nest egg and what you think you'll spend on a monthly basis. It can really help to work with a professional to make your plan, rather than trying to DIY it.

Finding financial focus, and purpose for your money, is going to bring you peace of mind and more money. 🌸

Best musicals of all time

We asked: What's your favourite musical?



Mamma Mia! Just after retiring, I landed the role of Donna in our local theatre production. COVID put us on hold three weeks before opening night.

Susan McCourt
(District 19 Hastings and Prince Edward)

1960, *The Music Man* on Broadway. 1987, *Cats*, in Toronto.

Patti Bland
(District 20 Frontenac, Lennox and Addington)

Evita. Don't cry for me, Argentina!

Anne Harrison
(District 16 City of Toronto)

Come from Away. An incredible story.

Sally-Anne Morse
(District 36 Peterborough)

Come from Away. It makes me feel proud to be Canadian.

Linda Diane Murray
(District 17 Simcoe County)

Mary Poppins!

Nancy Dalrymple
(District 28 Region of Durham)

Mamma Mia!, *Sound of Music*, *Come from Away*.

Nancy Stepien
(District 31 Wellington)

Phantom of the Opera.

Joanne Forster
(District 33 Chatham-Kent)

Phantom of the Opera and *Mamma Mia!* But I'm also a fan of *Gypsy*, as I was in the pit band in high school when we put it on.

Lorraine Knowles
(District 36 Peterborough)

Come from Away was marvellous!

Anne Mackay
(District 28 Region of Durham)

The original *West Side Story*.

Connie Keeler
(District 17 Simcoe County)

Jesus Christ Superstar.

Joan Swenor-Wolfe
(District 22 Etobicoke and York)

Phantom of the Opera.

Diane Sergeant
(District 11 Waterloo Region)

I saw Sting's musical, *The Last Ship*, a couple of years ago. And, of course, Sting was in it. I unashamedly managed to get his autograph at the back door of the theatre.

Linda Skeries
(District 17 Simcoe County)

Les Mis is number one, as it was the common, principled people versus the so-called elite.

Rich Prophet
(District 3 Algoma)

Les Mis, *Come from Away*, *Fiddler on the Roof*, *Joseph and the Amazing Technicolor Dreamcoat*.

Trudy Kaman
(District 23 North York)

Wicked.

Carla Waites
(District 11 Waterloo Region)

Phantom of the Opera and *Nightmare Before Christmas*.

Bill Rivers
(District 14 Niagara)

The Who's Tommy.

Jean Barton
(District 28 Region of Durham)

West Side Story.

Suzanne Dashney
(District 28 Region of Durham)

Fiddler on the Roof.

Janet McNeil
(District 11 Waterloo Region)

Man of La Mancha.

Dorothy McHenry
(District 15 Halton)

Wicked.

Beth Trottier
(District 7 Windsor-Essex)

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