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# renaissance

Spring 2024 rtoero.ca

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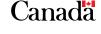
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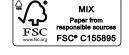
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## Reader letters

Renaissance magazine came today and I was delighted to see that the Fitness column focused on a functional training program designed by Kate Maliha. I am lucky enough to live in Vancouver, and I have had the pleasure of taking part in Kate's exercise classes and commend her for her ability to deal with all manner of seniors. You may be 55 or 75, but Kate Maliha runs an intelligent, active class with dignity and fun. Not to be missed. -Barbara Starkey (District 42 Mainland British Columbia)

Thank you for the winter **2024** edition of *Renaissance*. The theme of listening was developed skillfully — and was both stimulating and educational. -Paul Bard (District 27 Ottawa-Carleton) The winter issue of **Renaissance** was not only current but also of great value to me, on a personal level. From the delightfully colourful cover to the contributing writers' articles, including "Cozy in the Kitchen," it was indeed a "hear, hear" endeavour. Until the past year my hearing has been adequate (so I tell myself), but listening skills — that's another story. I am, after all, a former teacher from the old school, where we were the hub, front and centre, leaders of the pack, guest speakers as it were. Erin Pehlivan's excellent article "Don't Just Hear . . . Listen" brought me up to speed. I will use her sage advice in the future when speaking with family and friends. My hearing aid will have the volume on high so I can truly hear and listen to those who choose to bend my ear.

#### I always enjoy reading **Renaissance.** It was a pleasant surprise to find several recipes by Elizabeth Baird in the winter issue. I have been using her Classic Canadian *Cooking* recipe book since the 1980s. We eagerly made the seafood chowder. However, missing in the ingredients list is the stock. So Peter (the husband chef, also an RTOERO member) had to improvise. The end product was quite delectable. However,

it would be good if you would

-Racquel Manimtim-Carlow

publish a correction.

(District 39 Peel)



Thanks for the kudos, Racquel. You weren't the only reader who wondered what happened to the stock! The recipe should have included 2 cups chicken broth, low sodium preferred, in the ingredient list.



#### **WE WANT TO HEAR** FROM YOU!

We welcome your feedback, so please send your letters to renaissance@rtoero.ca. Letters may be edited for length and clarity at the discretion of the editor.

#### **RENAISSANCE ALWAYS KEEPS THE ENVIRONMENT IN MIND**



#### **Environmental**

-Shirley Lazareth

(District 14 Niagara)

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

We honour our commitment by printing Renaissance on ethically sourced paper and using plant-based ink to

ensure the magazine is produced using materials that are environmentally sound; in addition, more than 10,000 RTOERO members choose to go paperless, receiving only eRenaissance.

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membership@rtoero.ca and the RTOERO membership team will update your subscription preferences for you. We asked RTOERO member Jon Brownridge, food columnist Elizabeth Baird and travel columnist Doug Wallace to share their favourite energy boosters.



#### **JON BROWNRIDGE**

Heart-racing activities have always been a great source of energy for me. Whether jumping on a horse for a mad gallop, taking off in an ultralight airplane, or jumping off a cliff into the Bow River in Alberta, I've always found the adrenalin rush to be very satisfying. More recently, hot air balloons became my thing. Flying a balloon is itself a great energizer, but meeting the people associated with the sport — fellow pilots, passengers, crew and landowners — is the ultimate booster. (District 24 Scarborough and East York)



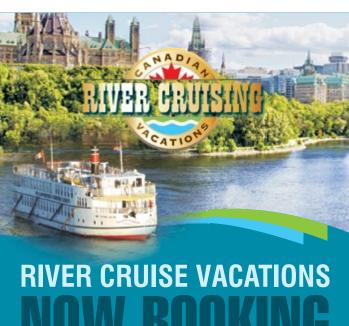
#### **ELIZABETH BAIRD**

Come three o'clock on a busy day, I'm seated in a kitchen chair, and my eyes want to close. No matter how much I try to persuade myself that the day is not over, I desperately want to zone out. The quick solution is a cup of tea — not coffee, but a strong black tea, steaming hot from a teapot, with milk and a cookie, preferably of the crisp oatmeal kind. I savour every bite!



#### **DOUG WALLACE**

My favourite energy booster after the usual coffee hit - is a half hour of yoga in the morning. It seems to sweep away the cobwebs so I can focus clearly and keeps my approachingretirement body on the straight and narrow. I am also a champion of anti-inflammatories like turmeric and of heart-healthy superfoods like berries, garlic and green tea.



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# Renew and recharge



by Martha Foster RTOERO Chair

# Carpe diem after two **lost years**

It's time to live the life we planned



by Jim Grieve RTOERO CEO

**Energized!** What a great theme for this issue of *Renaissance*. We all need to find things in our everyday life that energize us.

Forums energize our

volunteers

At RTOERO, we depend so much on our volunteers, the people who work so hard for you in your districts, on RTOERO committees and on the Board of Directors. As tirelessly as they work, every now and then they need to be recharged - energized.

Twice a year, your district leadership sends three or four members of your district executive to Toronto to attend meetings organized by RTOERO, where they join representatives from the other 50 districts. In May, the meeting is two parts: an annual meeting where the business of RTOERO occurs followed by a forum. In October, there is usually just

At the forums, attendees hear speakers addressing a variety of issues that affect older adults, get caught up on what is happening at the national level, and spend time sharing ideas with others across the country who are doing the same job they are. The networking is critical and occurs formally – in sessions with specific topics – and informally. Members can share what they are doing in their districts and pick up ideas and strategies from other districts that they can bring home.

There is quite an array of districts, from thousands of members to fewer than 200, and from very small in area to encompassing three or four provinces. Among 51 districts, you can always find one that shares the same issues your district does.

On the third day, we end with a lunch, and the energy in the room is amazing. Your representatives head home, with new information they're ready to share and energized to do just that. 🤏

It's energizing to watch the sharing — and maybe

Here's to your energy-boosting strategies! Martha

**Have you read** Ken Dryden's latest book, *The* Class: A Memoir of a Place, a Time and Us? It's a delightful story about his efforts to connect with classmates from his 1960 grade 9 class at Etobicoke Collegiate Institute.

Dryden found and spoke with many of his former classmates. Their stories are so varied, and they make great reading. His classmates were almost all from working-class backgrounds. Their parents had lived their formative years through depression and war. They were born into a postwar world of new homes, new schools, new churches, new cars, new energy and boundless possibilities.

The one common denominator for these 70-plusyear-old former students, just like us: they all lost two years, likely the equivalent of 10 years, of their active and hopefully healthy lives as older adults to the forced confinement of COVID.

Dryden's great book of stories reminded me of the book Ten Lost Years, 1929–1939: Memories of Canadians Who Survived the Depression, by Barry Broadfoot. First published in 1973 and reissued in 1997, it's a collection of interviews conducted by the author and described by *Time* magazine as stories of "human tragedy and moral triumph during the hardest of times." I recall feeling these stories were about inspiration and uplifting messages of bravery.

In both cases, almost a century apart, with totally unrelated causes, the lost years, especially for older adults, represented significant lost opportunities late in life. For us, the memories of masking, confinement and personal loss during the pandemic years leave us cautious to recapture the energy and excitement that retirement offers.

We have learned from the pandemic. We can now plan trips, entertain our grandchildren, explore our beautiful world, exercise our minds and bodies, and live the full retiree life we planned. We do all of this realizing, while the virus remains, that we know how to reduce our personal risk.

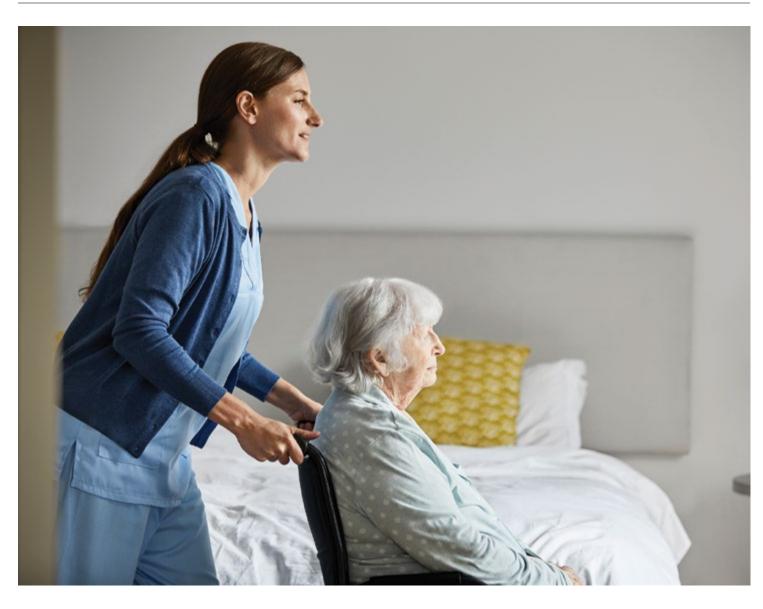
It is time to recapture those lost years. 🧇

Carpe diem! Jim

## Home safe home

Are long-term care homes safe for everyone?

by Alison LaMantia



Each summer, RTOERO funds early-career practitioners to participate in research-based summer placements at the National Institute on Ageing, part of a five-year, \$100,000 commitment to the RTOERO-NIA Summer Internship Program. This is part one of a three-part series to introduce you to the 2023 RTOERO Summer Scholars. Meet Amanda Bull, a PhD student in social gerontology at McMaster University.

**Everyone deserves to feel safe in their home**, including those for whom home is in long-term care. But not everyone does.

That's what Amanda Bull, a 2023
RTOERO Summer Scholar at the National
Institute on Ageing (NIA), unpacked as
she prepared a brief on inclusive policies
for 2SLGBTQIA+ residents of Ontario
long-term care homes.

She chose the topic on purpose. Bull, a recent grad of McMaster's Master of Health and Aging program, saw her time at the NIA as a chance to expand her

horizons and expertise. Her manager was NIA's health research and policy manager, Ashley Flannagan, whose research focuses on 2SLGBTQIA+ aging and old age. Plus, the topic was, sadly, timely — with more policies targeting 2SLGBTQIA+ individuals in the United States and around the world.

"We've been seeing abhorrent conversations around the queer community," Bull says. "We're thinking about schools not being safe for queer kids. I think, are workplaces safe for queer adults? Are long-term care homes safe for queer older adults? It goes all the way through." Safety, she explains, encompasses more than physical needs. "When we talk about safety in long-term care, we're not just talking about biologically safe," she says. "It's also about meeting residents' mental and spiritual needs. The idea of care encompasses all aspects of one's health."

How can people feel safe when they fear the need to "go back into the closet" when they move into long-term care, as the Senior Pride Network has documented? Or that they won't be able to express their identity and sexuality, isolating them socially. "It's an ageist perspective that older adults are asexual. That's not the case," Bull explains.

These experiences of isolation and exclusion — or the fear of them — are compounded by the fact that 2SLGBTQIA+ older adults have coped with stigma and discrimination across their lifespans. And they're not a homogenous group; they have intersecting identities that affect their past experiences and present realities.

In Ontario, there's a Residents'
Bill of Rights included in the Fixing
Long-Term Care Act (2021), intended
to ensure that residents receive "safe,
consistent, and high-quality resident-centred care in settings where
residents feel at home, are treated with
respect, and have the supports and
services they need for their health and
well-being."

It sounds good. However, Bull points out that there isn't a model and there are no checks in place to ensure that the Residents' Bill of Rights is delivered to a high standard. But she says there's promising work happening. She highlights the Rekai Centres and their newly implemented "Rainbow Wings" — intentionally designed wings within existing long-term care homes. And the City of Toronto has a resource called Leading & Learning with Pride: A Revitalized Tool Kit on Supporting

2SLGBTQI+ Seniors, which Bull says can be used as a model for long-term care homes and communities looking to make progress.

Her policy brief included four overarching recommendations:

- Introduce general policy changes via provincial legislation.
- Increase the level of continuous, ongoing community consultation.
- Transition to a resident-centred model of care provision.
- Mandate a 2SLGBTQIA+ inclusivity training program in all long-term care homes.

So what can we, as individuals, do to foster human rights and safety for all?

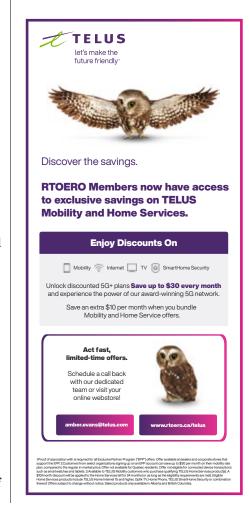
We can ask what's happening in long-term care homes to which we are connected. We can ask about inclusive practices and spaces. And we can educate ourselves on the unique challenges that older 2SLGBTQIA+ adults face. We can also zoom out and acknowledge that oppression and discrimination have cumulative impacts across the lifespan — and speak up about the rights of 2SLGBTQIA+ individuals at any age.

In the fall, Bull started her PhD in social gerontology, a discipline that, she explains, covers everything that affects older adults beyond the biological process of aging. Her research focus is workplace ageism.

Her deep dive into the state of provincial legislation surrounding 2SLGBTQIA+ inclusion in long-term care and her other work at the NIA to support their social isolation and loneliness report will serve her well going forward. "One of the things that is particularly relevant in my research is looking at the intersections of different identities in the workplace and how that impacts their experience of ageism," she explains. "The lessons I learned will undoubtedly contribute to the success of my doctoral research for years to come."

#### RTOERO, NIA PARTNERSHIP ADVANCES HEALTHY AGING RESEARCH

RTOERO has partnered with the National Institute on Ageing since 2021 to advance research and scholarship in areas related to healthy, active living for older adults in Canada. Through the RTOERO Summer Scholars Program, early-career practitioners from a variety of healthcare and related disciplines, including geriatrics, public health, and nursing, gain access to a research-focused summer internship hosted within the NIA. The program is one of the ways RTOERO invests in a better future for all.



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# Reduce your footprint

How to take your commitment to the next level by **Patricia Ogura** 



Environmental stewardship is at the heart of RTOERO's advocacy program. Taking care of the earth means taking care of each other and the generations to come. Each of us can make a difference. As the Dalai Lama pointed out, "Anyone who has ever thought they were too small to make a difference has never fallen asleep with a mosquito in the room."

#### **Stewardship** is friendship

Carbon footprints reflect the amount of carbon dioxide, methane and other greenhouse gases individuals or corporations release into the atmosphere as a result of burning fossil fuels. The gases trap heat from the sun, causing climate change. To fight climate change, we need to look at the way we live day to day, including what we buy. Language like "carbon footprint" and "greenhouse gas emissions" can be intimidating, so just think about being friendly to the earth — conserving natural resources and reducing negative consumer activity.

#### What we can do

Eco-friendly calls to action sound easy. The effort is making the effort, making it consistently, and then boosting efforts. You've likely cut down on single-use plastic and paper items and carry your own shopping bags, water bottle or coffee mug.

So, what's your next step?

#### At home

- Lower the indoor temperature during the winter months. In hot weather, use fans instead of air conditioning. And consider a programmable or smart thermostat.
- In the market for a new computer? Choose a laptop rather than a desktop one — laptops require less energy to charge and run.
- Replace your incandescent light bulbs with LED bulbs — they use up to 85 per cent less energy, last up to 25 times longer and are cheaper to run.
- Take shorter showers.
- Don't flush the toilet during the night unless you must.
- Wear clothes more often before you toss them in the dirty-clothes basket
- Let nature water your lawn. And think about replacing your lawn with a naturalized garden instead.

#### n the kitchen

- Plan grocery shopping carefully to avoid food waste.
- Cook foods that are about to spoil, or freeze to enjoy another time.
- Plan meatless meals once or twice a week.
- Eat locally and seasonally to avoid long-haul transportation.
- If you order takeout, wash and reuse the containers.
- Cover pots when you boil water to keep moisture and heat in, bringing the water to a boiling point faster, saving time and energy.
- Unplug appliances you aren't using because they still draw power.
- Consider efficient "smart" devices and energy-efficient appliances.

#### On the move

Opt for eco-friendly solutions — if you can, walk, cycle and take public transportation. Consider an electric vehicle if you're in the market for a new car.

To keep your car more energy efficient:

- Go easy on the brake and gas pedals.
- Service your car regularly.
- Keep tires properly inflated.
- If your car has cruise control, use it.

#### The ripple effect

Engage family, friends and community in climate-change initiatives. Let elected officials and business decision-makers know that their commitment to sustainability influences your vote and how you shop. The David Suzuki Foundation believes that individual actions make a difference and "our actions can influence friends, family, co-workers and community members. It all adds up."

You may be an experienced warrior or new to the battle against climate change. In either case, continuously consider your "next level" and be proud of the difference you're making.

To learn about RTOERO's advocacy programs and tips on how to advocate as individuals or groups:

#### rtoero.ca/vibrant-voices

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living well: nutrition

# **Eat for energy**

Beat fatigue and supercharge your day

By **Fran Berkoff**, registered dietitian



#### **Trite but true: Spring signals**

**renewal.** If you're feeling sluggish after a long, mostly indoor winter, now's the time to rethink what you're eating and put a new spring in your step.

Skipping meals, over- or under-eating, not drinking enough water, overdoing caffeine or making unhealthy choices all contribute to reduced energy. While food isn't the only way to pick yourself up, what you eat can make a big difference in your sense of well-being and provide that essential fuel you need to energize you through the day.

Start by planning healthy meals and eat them at regular intervals. Best combinations are healthy carbs such as whole-grain breads, pasta and cereals; fruits and vegetables; and healthy protein like chicken, eggs, lentils, legumes and nuts. This offers your brain and body a steady amount of energy.

Breakfast is a smart way to begin the day — don't worry if you're not hungry first thing and you enjoy "breakfast" a little later. Think beyond traditional breakfast food. How about a wrap with hummus and beans, leftovers from last night, a grilled cheese sandwich, peanut butter or almond butter on a bagel?

My favourite breakfast is steel-cut oatmeal with milk or a plant-based beverage and topped with seeds and fruit. The carbs in oatmeal are digested slowly so you get a more balanced release of energy throughout the morning rather than a quick burst.

Dark-green vegetables start to show their heads in spring, so indulge. Asparagus, spring peas, green onions, leeks, fennel (my favourite) and watercress all contain vitamins A, C, K, folate, fibre and more. They add not only flavour and nutrition to salads and soups (potato leek soup is yummy!) but a whack of nutrients and are low in calories. Besides the fresh taste, buying veggies in season can deliver some extra energy.

Go easy on simple sugars. While sweets, candy, sugar and soft drinks may give you a quick energy boost, it's usually not sustained. Try plain yogurt with fresh fruit or a handful of dried fruit and nuts when you're feeling peckish.

If you've read my past columns, you'll know how important I believe it is to be well hydrated. If you become dehydrated, your energy will dip. Water is at the top of the fluid list because it's calorie-, sodium- and sugar-free. Plain water doesn't do it for you? Try sparkling or carbonated or add lemon or lime slices to your glass. Get in the habit of consuming fluids regularly throughout the day, even if you're not thirsty. You'll feel better for it.

Eating well is the best way to boost energy, but sometimes a supplement might help, and a good multivitamin/ mineral can fill in your dietary gaps. Adults over 50 may not absorb enough vitamins B12 and D from foods, so you may be advised to add supplements or fortified foods. Talk to your doctor, pharmacist, a dietitian or other healthcare person.

Don't forget exercise. Keeping physically active is also an energy booster. Walk your neighbourhood — always more fun with a friend! — and slowly increase your distance and speed. And consider activities like swimming or pickleball that also offer opportunities to increase your social connections.

#### **ENERGY-BOOSTING FOODS**

Salmon is rich in omega-3 fatty acids, important for heart and brain health, plus protein, vitamin D and other essential nutrients.

Blueberries' deep blue colour comes from anthocyanins, powerful diseasefighting antioxidants that have also been shown to help protect our aging brains.

Sweet potatoes get their bright colour from beta-carotene, a powerful antioxidant, and contain vitamin C, folate, fibre, plus generous amounts of potassium that can help manage blood

Oatmeal is a good source of soluble fibre, which is helpful in lowering cholesterol and managing blood sugar. With a low glycemic index, a rich cache of B vitamins and minerals such as iron and magnesium, it's a smart, satisfying way to start the day.

Broccoli has high concentrations of important plant chemicals with disease-fighting properties that may enhance your health in a variety of ways, including reducing inflammation and promoting heart health.

Almonds, rich in heart-healthy monounsaturated fats, are a tasty and convenient snack. They are a source of protein and also provide important nutrients, including calcium, magnesium, vitamin E and fibre. 😤





# The power of a good night's sleep

Boost your energy and your overall health

by **Pauline Anderson** 

We know we're supposed to "get a good night's sleep," but what does that really mean, anyway?

For starters, quantity counts. Experts recommend at least seven hours of sleep a night and stress the importance of going to bed and getting up at the same time each day, even on

Sounds simple enough, right? Well, according to the Public Health Agency of Canada, at least one in four Canadians aged 65 to 79 are not getting sufficient sleep. This might be because they are more likely to have medical, psychiatric or pain conditions that interfere with sleep. They may wake up during the night, not sleep as deeply as they used to, and take naps during the day to try to catch up, all of which lead to overall sleep deprivation.

And missing out on a good night's sleep means missing out on optimal health. Ample research shows that sleep boosts mood and memory, helps guard against infections such as colds and flu, reduces dementia and depression risk, preserves emotional well-being and concentration, and lowers the risk of falls.

Quality of sleep counts, too, and it's important that your sleep be restorative.

The two main sleep stages — rapid eye movement (REM), when dreams occur and learning and memory are consolidated, and non-REM sleep — are both linked to boosting energy. Non-REM sleep, though, seems to be particularly important. According to Harvard Health, published by Harvard Medical School, the non-REM phase includes deep or slow-wave sleep during which your body renews and repairs itself. This stage may also play an important role in making adenosine triphosphate, the body's energy molecule.

Researchers are particularly interested in the restorative nature of two chemicals: glycogen, which is involved in storing energy in the brain, and adenosine, which promotes sleepiness. It's believed that balancing these chemicals optimizes the sleep-wake cycle, essential for restorative sleep.

As we age, we tend to have less slow-wave sleep, increasing the risk of sleep disorders such as insomnia, restless-leg syndrome and sleep apnea, a condition characterized by snoring and brief pauses in breathing during sleep.

All the more reason to get enough sleep to maintain a balance of sleep phases so your body has a chance to repair and regenerate itself, and so you wake up refreshed and ready to take on the day.

#### **SEVEN HEALTHY SLEEP HABITS**

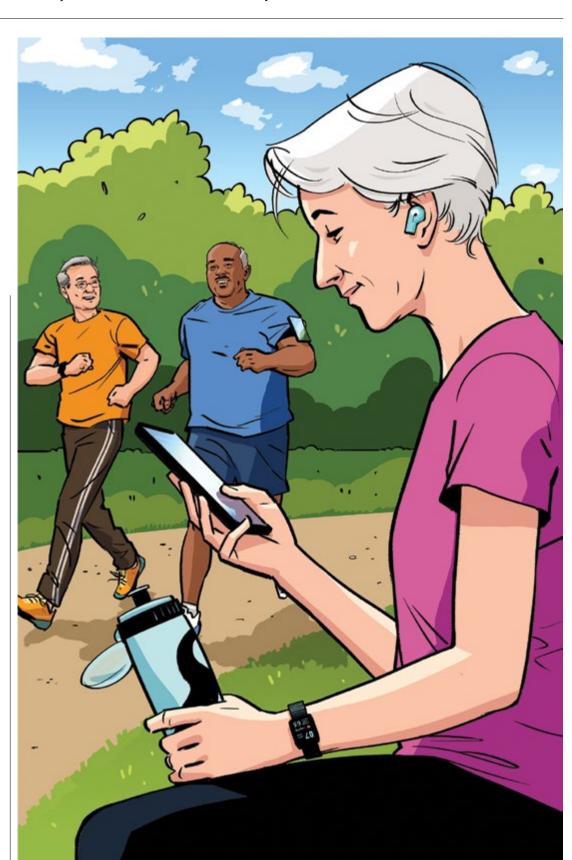
- Be physically active during the day.
- Avoid caffeine and other stimulants as well as large meals with spicy foods late in the day.
- Limit alcohol intake before bed.
- Maintain a quiet, dark, cool, device-free bedroom.
- Ask your doctor to review your medications for any that interfere with sleep and can be eliminated or swapped for less stimulating agents.
- Consider relaxing bedtime rituals such as a hot bath. meditation or a stretching program.
- Keep a diary to track your sleep schedule, which forces you to pay attention to your sleep patterns and make changes if necessary. 💝

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# Wearable technology

Keep track of your activity, realize your fitness goals and more

by Ylva Van Buuren Illustrations by Jori Bolton



#### **Every morning before**

breakfast, Preshiel Govind (District 16 City of Toronto) laces up her walking shoes and tucks her smartphone into her pocket as she heads out the door. She sometimes meets up with a fitness buddy but doesn't mind walking alone, she says, because it gives her time to think.

After every morning walk, Govind checks the phone to see how far she walked (she averages four to six kilometres) and how many steps she took (usually about 8,000 by day's end).

"Using technology this way helps me to compete with myself — I don't enjoy competing with others — and to keep track of my fitness," Govind explains. She also teaches yoga and says her overall fitness goal is to just keep doing the same distance and pace as she gets older.

Wearable technology, including smartwatches, fitness trackers and other devices, is becoming more popular as these devices become easier to use. Here's how they can help you realize your fitness goals.

living well: fitness

Personal safety: Anyone who is directionally challenged — or just likes to walk, jog or cycle a mapped route - can use a GPS program (like Google Maps) on their cellphone so they always know exactly where they are and how to get home. Garmin has a feature called LiveTrack that creates a shareable map of your location so friends or family can follow along in real time on their devices, says Mike Del Giudice, a spokesperson for Garmin, which makes a wide range of wearable devices. There's also a feature that manually triggers an emergency alert, if need be, from a person's watch - and sends your name and location to your emergency contacts on the Garmin when your heart rate goes above or below Connect app.



Celebration: Wearable technology can help you reach your goal — and celebrate. "If I'm only 200 steps away from reaching my 10,000-step goal," one AIM member said in the online poll, "I'll go up and down the hallway while brushing my teeth, to reach the goal." A lot of devices will vibrate, provide a celebratory "woo hoo" or set off a fireworks emoji to celebrate a success.



#### **TYPES OF WEARABLE TECHNOLOGY**

There are a variety of devices and apps to suit your needs and budget. Features may require connection to the internet and to other devices via Bluetooth. Be sure to shop for these products from reliable and knowledgeable retailers who will help set everything up for you.

- Smartwatches: Although not exclusively designed for fitness, many smartwatches have features that help people track their activity. Smartwatches connect to your cellphone and receive text messages and phone calls, play music and more.
- Fitness trackers: Similar to smartwatches and usually worn on the wrist, too. They track exercise and fitness and can measure things like heart rate, muscle activity and sleep patterns. They don't typically let you text or communicate with others.
- Cellphones: Many people use health/fitness apps on their cellphones for basic information such as step counting. All you have to do is carry your cell on your person. 🥞



**Health:** Fitness trackers keep track of

your heart rate, and some will alert you

a specified level — which can help you stay in your target heart-rate zone when

you exercise. Many devices will track

sleep and sleep time. "I've found that

many people, once they start working

out, start to sleep better, too," says Meg

Stickl, a seniors' fitness expert and CEO

of AIM Fitness, a club in Ottawa that

calories burned. Devices can also track

**Motivation:** Most wearable technology keeps track of your day-to-day activity levels so you can look back and see how active you've been, explains Stickl. Some of her AIM members told her in an online poll that they use wearable technology "to track how many minutes I exercise," "to track my steps," and because "it's encouraging to see the rings close on my Apple Watch... as I reach my 5,000-step goal every day." Wearable technology can also keep you accountable, says Del Giudice. "A move reminder on some wearables can provide friendly reminders to get up and move if you've been sitting around for too long."

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living well: wellness



# **Natural healing**

Should you add a naturopathic doctor to your healthcare team?

by Brooke Smith

#### Naturopathic doctors are not significantly different from

medical doctors, says Pamela Frank, a Toronto-based naturopathic doctor (ND). "We're pretty similar in terms of the education we have — and also certain rights and privileges, like being able to order blood tests, provide a diagnosis and monitor treatments."

Like medical doctors, NDs look at their patients' physical health — but also their mental/emotional health, lifestyle and environment. NDs also focus on natural treatments, such as nutrition, acupuncture and Chinese medicine.

"One of the things I used to hear quite often is that there is no research or evidence to support what we do," Frank says. "That's absolutely a myth. I usually wouldn't recommend something for someone unless I've seen some research that this is a reasonable treatment."

Most NDs, Frank says, "will work hand in hand with general practitioners if people want to coordinate their efforts between conventional medicine and naturopathic medicine." In fact, Frank encourages patients to see both. "It's nice to meld both and to get the benefits of both worlds."

Shawn O'Reilly, executive director and director of government relations with the Canadian Association of Naturopathic Doctors, agrees. NDs are becoming part of a patient's team of healthcare providers, she says: "They're complementary; they're not alternative."

Patients seek out NDs for any number

of ailments and conditions. Most common are digestive issues — such as bloating, gas, constipation — and then severe gut issues such as ulcerative colitis or Crohn's disease. The other two big areas are hormonal imbalances and allergies/autoimmune disorders.

O'Reilly says people seek out NDs for a variety of reasons. Some are looking for "health-promotion and disease-prevention strategies," she says. "They recognize that health just doesn't happen; you have to work at it." Others have "a range of symptoms but haven't been able to address these on their own, or with the help of their current healthcare professionals." Still others have been diagnosed with an illness "and are getting the conventional treatment

"The treatment plan is developed based on all the assessments, which will include diagnostics and lab tests."

Shawn O'Reilly

but want to bring in naturopathic medicine to improve their quality of life during that treatment and to make sure they minimize the side effects of any drugs or surgeries or conventional treatments they're on."

#### What to expect

Your first visit with an ND is anywhere from 60 to 90 minutes, and you'll fill out comprehensive intake forms. "It's a very thorough assessment of the patient, their life, what their expectations are," O'Reilly says. "And then the treatment plan is developed based on all the assessments, which will include diagnostics and lab tests."

"I'll ask about past medical history, any concerns or conditions they have right now, family history, medications, supplements, overall health, energy level, sleep, stress levels," Frank says.

#### **Training and regulations**

In North America, NDs have a minimum of seven years of post-secondary education: an undergraduate degree (with prerequisite science courses) from a recognized university and then a four-year, full-time post-graduate degree from an accredited naturopathic medical program.

"The programs are accredited by the Council on Naturopathic Medical Education, which is based in the US but is recognized as the Canadian accreditor," O'Reilly says. Upon completing the program and passing standardized North American licensing exams and jurisdictional exams, NDs are registered in their regulated jurisdictions and can begin practising. They are also required to supply proof of continuing education annually and to carry

#### **DID YOU KNOW?**

"The protected title for regulated naturopathic doctors and for the doctors that are members with the Canadian Association of Naturopathic Doctors is 'naturopathic doctor,'" says Shawn O'Reilly. "That's the term we use. Until there is regulation right across Canada, there are those that may refer to themselves as a naturopath, but they don't have the training or education of NDs, and they would not qualify for regulation."

The provinces currently regulated are British Columbia, Alberta, Saskatchewan, Manitoba, Ontario and the Northwest Territories.

Nova Scotia doesn't have full regulation yet, but there is an act that protects the title, O'Reilly says. "Only a qualified naturopathic doctor in Nova Scotia can call themselves an ND and treat patients as such, and qualify for insurance coverage."

Provincial health plans do not cover ND services, but most extended healthcare plans do. malpractice insurance. And, just like the College of Physicians and Surgeons of Ontario, the College of Naturopaths of Ontario handles any complaints.

However, there is not a regulator for NDs in all provinces and territories yet, and that presents a problem, O'Reilly says. "If there's an issue — and usually it's with those people who are not qualified NDs — there's no recourse for patients."

That means, if you're looking for an ND, do your homework.

#### Shop around

Most NDs offer a 15-minute complimentary consultation, Frank says, to answer questions and help prospective patients feel at ease with the process, because "we all do practise a little bit differently," she says.

Naturopathic doctors have what is termed "special interests." (They are not permitted to say they specialize.) For example, some may focus more on dietary approaches or acupuncture. (The Ontario Association of Naturopathic Doctors, at oand.org, can help you source out NDs' special interests.)

Ask questions. Ask about their education and training. Where did they graduate?

Are they listed with any regulatory authorities?

Watch for the impossible. Promising cures or quick fixes should raise a red flag, O'Reilly says. "NDs work to get to the root cause."

In the end, if Canadians want to get healthy and stay healthy, NDs can help. "They are educators," O'Reilly says, "but they also expect their patients to take an active role in their health. They expect their patients to commit to making the changes needed to get healthy."

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# How to half General Active energy can be yours every day by Stuart Foxman

How we live can drain our energy resources, leaving body, mind and spirit running pretty much on empty.

If you're nodding your head, you're not alone.

A 2022 Angus Reid Institute survey asked Canadians to pick a few words to describe how they feel. Almost half (48 per cent) selected "fatigued" — the top choice. Also high on the list were "frustrated" (40 per cent) and "anxious" (37 per cent). Just 13 per cent chose "optimistic" and 12 per cent chose "happy." A 2023 Leger survey revealed significant stress levels about money, health, relationships and work. And one-third of Canadians feel burned out on the job, according to a 2023 Harris survey.

Whatever the reason, too many of us seem to be feeling physically, mentally and emotionally drained.

It's no surprise that Canadians express such high levels of exhaustion and discontent, says Natasha Sharma, a Toronto clinical psychologist. We have loads of modern conveniences and countless diversions, she points out, but we live in a society that has become what she calls "individualistic, isolated, lonely, money- and status-valuing, and too fast-paced."

"That detracts from what has made humans across the world, and across every generation, happy. Our priorities are all out of whack," she says.

Part of the problem: We confuse energy with enjoyment. Building fun time into a packed day, cranking up a favourite CD and singing along, getting a new toy, binge-watching a show you really enjoy can deliver a dopamine rush, and that's a good thing. But it's not the same thing as tapping into what energizes you.

feature

"They don't have special genes or talents. They aren't smarter or stronger than you. They aren't drinking a super Red Bull or coffee with 10 times the caffeine. They follow their purpose."

Finding meaning, however you define it, is critical. Thrive Global, a behaviour-change technology company, notes that some people "seem to consistently have energy and drive every day ... and stay fuelled longer and more efficiently." How? "They don't have special genes or talents. They aren't smarter or stronger than you. They aren't drinking a super Red Bull or coffee with 10 times the caffeine. They follow their purpose."

"What we're really seeking is energy that lasts," Sharma says. "When we connect to our authentic desires and actualize them, that's when we feel energized."

When your phone dips to five per cent, you recharge the battery. We need to do that with ourselves, too, but getting energy and feeling energized are not the same thing. We need both, of course, but one is the essential fuel you need to live nutrition, sleep and physical activity — and the other is what fires you up to make life worth living.

There isn't a secret to gaining energy and happiness, but there is a science, says Gillian Mandich, the Toronto-based founder of the International Happiness Institute of Health Science Research. She educates and consults on what "lights us up and sparks our joy." Our brains, with their 86 billion neurons, are electrical circuits. What fires those circuits, not just in the moment but also long-term? Scans show it happens when we love and learn, are generous and grateful, and have purpose and passion.

Sure, we can't control everything around us, but Mandich reminds us that we can control our thoughts, actions and behaviours, all of which have an impact on our energy, for better or for worse.

The journal *Emotion* reported on researchers who divided subjects into three groups and asked them to do kindnesses for themselves, others or the world. The subjects also tracked their feelings of well-being. Those who engaged in the two types of pro-social behaviours had bigger increases in psychological flourishing — feeling good about life — than those who were

"Helper's high," that warm feeling you experience when you do something kind, is thanks to your brain releasing feel-good neurotransmitters that contribute to your mood and well-being. And you can re-experience those feelings simply by remembering what you did.

Mandich also points to a longitudinal study that Harvard started in 1938, looking at what makes people thrive. The number-one factor by far: strong relationships, whether with spouses, extended family or friends. "Personal connection creates mental and emotional stimulation, which are automatic mood boosters, while isolation is a mood buster," says Robert Waldinger, a professor of psychiatry at Harvard and the project's director.

Another study in the journal *Nature Neuroscience* found that we hanker for social contact in the same way we do for the food that gives us calories (which are literally units of energy). The



author states that hunger and loneliness activate the brain's motivation centre in similar ways.

Lifelong learning can rev us up, too. It keeps the brain healthy, creating new neural pathways and reducing stress and anxiety. As McMaster University's Optimal Aging Portal notes, lifelong learning improves psychosocial outcomes, increases self-esteem and self-efficacy, enhances competencies, and offers a sense of hope and purpose.

The ordinary busyness of life can deplete your resources. Stress can consume energy and sap your motivation. So can boredom. But we can choose where we focus. To prevent your tank from hitting empty, forget the bursts of dopamine from fleeting pleasures. People aren't automobiles or appliances. We need more to charge us.

"It's not a lack of knowledge. The inaction is a behavioural choice," Mandich says. "We get caught up in the day-to-day and it becomes a tomorrow problem."

Want to fill your life with genuine energy? Eat a healthy meal. Take a walk in the sun. Get a good night's rest — and know what gets you out of bed. Do a good deed. Volunteer. Check in with your kids or grandkids. Do something new and scary. Relish your social connections. Travel. Read a book about your interests. Sign up for a course. Learn a skill. Get ignited by a higher purpose.

Through choices and habits, you can power yourself with that positive energy. So fuel up.

**DON'T FORGET THE BASIC FUEL** 

While we have those much broader needs to invigorate ourselves, Gillian Mandich begins with the core requirements of diet, sleep and exercise. You can't feel full of energy without them.

Our primary fuel comes from the nutrients we consume: vitamins, minerals, proteins, fats and carbohydrates. Glucose is our main source of energy, broken down from carbs, with our brains the chief glucose energy consumer. While almost 75 per cent of Canadians claim they eat a well-balanced diet, only 17 per cent, according to an Ipsos-Reid survey, had the recommended servings of fruits or veggies the day before. Far less, just five per cent, had consumed the recommended grains and cereals (see foodguide.canada.ca).

The deep-sleep stage enhances your ability to produce adenosine triphosphate, a key molecule for storing and transferring energy. The average adult needs seven to nine hours of sleep. A survey from Narrative Research found that just 16 per cent of Canadians have a restful sleep every night, and 30 per cent say their ability to sleep is getting worse. What doesn't help: dwelling on stresses, gluing your eyes to screens too close to bedtime, and failing to go to sleep and wake up at consistent hours.

Physical activity releases endorphins and gets your body to produce more mitochondria in your muscle cells, increasing your body's energy supply. Exercise also improves your oxygen circulation, supporting the mitochondria's energy production and enabling your body to use energy more efficiently. Only half of us meet the recommended 150 minutes of physical activity per week (csep.ca/guidelines); almost three in 10 avoid exercise, and that jumps to four in 10 if you're 55 or older, according to a survey by Research Co. 💝





# hap py-retirement

Stay motivated, focused and open to new experiences

by Sue Horner

#### You look forward to retirement —

no must-dos, just want-to-dos. It's like a second act, where almost anything is possible. And then you discover that leaving your career behind is not as simple as you had thought. Retirement calls for rethinking your life, replacing the structure and sense of purpose you enjoyed when you were working. With what?

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David Caruana plays his bass guitar, which he took up in his late 40s. Next to enjoying time with his family and travelling, he's having the best time getting together to jam with friends. His band The Psycherelics includes his brother Mark and Dawn Hanley, both teachers in District 12.

do more of what he loved to do and live life to the fullest. "I knew being so busy for 33 years, I had to retire 'to' something or I would go crazy," he says. Even before he finished his final year as a viceprincipal in 2010, Caruana had applied to be a substitute teacher, something he's now done for nine years.

And how do you stay motivated when

your days are a week of Sundays and

until tomorrow, or the next day, or

David Caruana (District 24

before you retire.

whenever? You plan your retirement

Scarborough and East York) planned to

you can put off pretty much everything

He put his hobbies to work, tending the turf at a golf course in the summer and volunteering with the Canadian Ski Patrol in the winter, allowing him to golf and ski for free.

And that's not all. Since retiring, he's worked as a faculty advisor, guiding young teachers through their practice teaching weeks. He's travelled extensively with his wife, Susan. And he's intentionally said "yes" to almost every interesting opportunity that has come his way – judging a science fair, working a polling station, volunteering at a food bank, taking bass guitar lessons, starting one band (Midlife Crisis) and joining another with two retired teachers (The Psycherelics).

"Never use 'I'm too old' as an excuse," Caruana savs.

Susan McElcheran (District 16 City of Toronto) had a plan, too. She had completed a master's degree part-time while teaching and promptly enrolled in a PhD program when she retired in 2020. As a teacher, she worked with students with learning disabilities, and her PhD is in the theology of intellectual disability. "My studies involved me in courses and communal activities with all sorts of people, and the experience has been challenging and fascinating," she says.

Now wrapping up the fourth year of the PhD program, McElcheran feels

she's part of a scholarly community that supports each other. She's also engaged in interesting and challenging work that she hopes will contribute to the well-being of others, particularly those with intellectual disabilities. And she's had some fun and interesting travels presenting papers at Boston College and at the Institut Catholique in Paris.

"After retiring from work, people

may lose roles that provide purpose and social contacts," say the authors of a research review reported on by the McMaster Optimal Aging Portal, an RTOERO partner. The review, conducted by the UK's Centre for Ageing Better, looked at key factors influencing the transition to retirement in almost two decades' worth of research. One factor in particular stands out:

Retirees who have not taken the time to plan for retirement generally do not feel in control and experience more negative effects and stress.

One of the most consistent findings: People who felt they had control over the in retirement.

The Centre for Ageing Better authors suggest that more work needs to be done to understand the factors that affect retirement expectations and adjustments. This includes filling a gap in research looking at the influence of other roles in life — such as being a parent or grandparent, caregiving and volunteering. However, they say, "For those who choose to retire, helping them to think about, and plan for, positive experiences in retirement whilst they are still in work could reduce problems adjusting to retirement."

retirement process had better outcomes

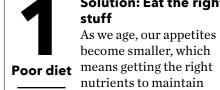


Susan McElcheran finds that pursuing her PhD in the theology of intellectual disability has meant engaging in interesting and challenging work that is important for all people, not just those with intellectual disabilities.

#### **SAGE ADVICE**

- **Test the waters.** "Engage in various activities before you retire to find a good fit for yourself and your partner." –Richard Mason (District 13 Hamilton-Wentworth, Haldimand)
- Look at ways to do more of what you already like to do, such as travel, sports and spending time with family. "Find something you like to do, either for pleasure or for pay (I drive a school bus) and just keep busy!" – Marvin Sandomirsky (District 28 Region of Durham)
- "Find something you enjoy doing that engages you with others." -Susan McElcheran (District 16 City of Toronto)
- Try something new. "Join a book club to meet people and have a social activity. Join Probus, which has clubs across Canada offering interesting speakers and activities. And don't let ability stop you. I took up bass guitar in my late 40s, and it's the most rewarding of anything I do." – David Caruana (District 24 Scarborough and East York)
- Find an interest or hobby that is yours alone. "Make sure you have something you love to do on your own so you are not relying on others to entertain you or fill your time." - Sherri Richardson (District 17 Simcoe County)
- Get a part-time job. "Train yourself to do something else other than teaching. Getting out, having another interest, getting extra money and feeling useful are all important." –Ann Marie Nickerson (District 15 Halton)
- Start a new career, "the one you would have liked to pursue [before you] opted for teaching. I enjoyed a 32-year career as an actor after I retired, in plays, films and commercials, including a six-year gig as one of the Grumpy Old Men in the TD commercials." –James Downie (District 15 Halton)
- Keep learning. "Follow your passions. Try the things you had no time to explore while working!" -Marlene Castura (District 13 Hamilton-Wentworth, Haldimand) &

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#### Solution: Eat the right stuff

become smaller, which **Poor diet** means getting the right

nutrients to maintain strength and energy can be a challenge. Heather Keller, professor and Schlegel Research Chair in Nutrition and Aging at the Schlegel-UW Research Institute for Aging at the University of Waterloo, says that meals don't have to be complex to be nutritious. "Think about the Canada Food Guide — there's three food groups on it: whole grains, high-protein foods, and vegetables and fruits."

Poor gut health can also lead to lethargy. "Our microbiome — the community of microorganisms that live in our gastrointestinal tracts — can change over time," Keller says. "We're taking medications, maybe we're not

exposing ourselves to many foods, maybe we're eating more refined foods," she adds, explaining that all these things can affect your gastrointestinal health. You can support your gut by consuming a variety of prebiotic whole foods, which help slow down digestion and reduce spikes in blood sugar that contribute to low energy. Protein is a great way to keep up your energy and stabilize blood sugar, and older adults need to pay specific attention to consuming more for optimal muscle health - about 20 to 30 grams per meal, and 12 to 15 grams per snack.

Keller also recommends a vitamin D supplement, since it's harder to access through foods, and increasing calcium intake - she recommends that both men and women eat three to four servings a day of dairy or other high-calcium foods like almonds and leafy greens.



Solution: Drink plenty of fluids

Our thirst drive decreases as we age, and we can become dehydrated, which contributes to fatigue and can even lower blood pressure, and not in a good way. When you're **Dehydration** dehydrated, you experience a decrease in blood volume, which reduces the amount of blood pumped by your

heart, and that low blood volume can cause your blood pressure to drop. "You've heard of drinking six to eight glasses of water per day, but that doesn't have a lot of scientific basis," Keller says. Dietitians and healthcare professionals recommend drinking about 15.5 cups (3.7 litres) of fluids a day for men and about 11.5 cups (2.7 litres) of fluids a day for women. Food can be hydrating, too — think juicy fruits, soups and yogurt, and non-alcoholic beverages.

Watch for changes in the frequency and colour of urine, Keller says, to determine how hydrated you are. The darker the urine, the more water you need to drink.

Lounging around

#### Solution: Get moving Sounds counterintuitive,

but not exercising enough can sap your energy. Aerobic exercise such as brisk walking, jogging, swimming or cycling helps

improve cardiovascular health, which keeps our blood moving efficiently so our cells get more oxygen, resulting in energy gains that fuel the cells in our tissues and muscles. According to the Government of Canada, two and a half hours of moderate to vigorous aerobic activity per week, or 20 minutes per day, is recommended for older adults. Start low and go slow — take a walk around the block and gradually add intensity each week.

Since muscles lose one to three per cent of their strength every year after age 60, strength and resistance training twice a week is essential, incorporating balancing activities like yoga and tai chi.

Add brief moments of exercise throughout the day — think squats, marching in place and wall push-ups.

Finding exercise that gets you moving is key. "Leisure activities you find joyful that have a physical element is really important," says occupational therapist Gary Eng, the owner of Function First Occupational Therapy & Rehabilitation Services in Richmond, BC. These activities help maintain strength and balance, which can help you avoid even bigger energy-drainers, like taking a fall. When Eng has an older client who loves gardening, for example, he encourages them to stick to it, and might suggest equipment or modifications, "like raised garden beds," to make the activity more accessible.



#### **Solution: Ask about** alternatives Some medications

may have energy-**Medications** sapping side effects. Diphenhydramine,

found in cold and allergy medications, is a regular offender. Beta-blockers like acebutolol and metoprolol, used to treat high blood pressure, as well as selective-serotonin-reuptake-inhibitor antidepressants, muscle relaxants and opioids, may have a sedative quality. If you're zonked from taking your daily dose, talk to your doctor about alternatives.

Adding a B12 supplement, especially if you take medications that affect your stomach acid, may help boost energy, according to Keller. "When you don't have that [stomach acid], you don't have the ability to absorb B12 from food." Get your B12 levels checked routinely, because a deficiency can lead to side effects such as confusion. It also doesn't hurt to check for other health issues, such as anemia and hypothyroidism, which can respectively be treated with supplements and hormone replacement tablets.



Not sleeping

well

#### schedule Mariam Daneshgar, a

registered social worker and psychotherapist serving Ontario and Nova Scotia and an expert in anxiety,

Solution: Stick to a

stress and insomnia — says that one of the best ways to regulate your energy levels and moods is to wake up at the same time every day. Exposure to natural light right after you wake up is helpful in resetting your circadian system, she says, which means restoring your sleeping and wake-up times by sticking to a schedule. Consider a

light-therapy box, opening your curtains or taking a walk as soon as you wake up, especially in winter.

Our bodies typically need six to nine hours of sleep, Daneshgar says, but everyone is different. As we age, we sleep less, and sleeping disorders like insomnia and sleep apnea can affect our energy levels. Use your bed only for sleeping, wind down an hour before bed every night, and become aware of when you're truly sleepy. "We want the nervous system to calm down before we go into sleep," she says.

And sleep and exercise are energy partners, another reason to keep active.



#### **ENERGY VAMPIRES**

Energy vampires - you know, people who use emotionally controlling tactics, often unintentionally, to sap your emotional energy, exploit your empathy and leave you feeling drained. What to do? Put yourself first – and here's how.

Alter your expectations: You can't fix them, but you can change how you think about them. Don't offer advice or let them use you as an emotional punching bag.

Set boundaries: Plan vampire-free events or weekend trips and slowly limit the time you spend with them.

Don't give them room: If they call, text or stop by, offer an excuse like "I don't feel well" or "I have plans already." Slowly, they'll need to start looking elsewhere.

Say bye-bye: It's not easy cutting someone out of your life, but if you've truly had it, remember that you have the freedom to let this person go. Make protecting yourself your priority.





**Solution: Build** mindfulness into your day Stress can be a serious energy Stress

anxiety

sapper. Our bodies pump out hormones during moments of high stress, which can lead to feeling "wired and tired." Build mindfulness into your

day, like belly breathing (put one hand on your belly and when you breathe in, push your belly out as far as possible; when you breathe out, feel your hand on your belly move in), scheduling in "worry" time for an hour, journalling, or using a mental-health app.

Open up to others whom you trust,

because feeling alone can also be exhausting. "Prioritizing wellness is not a luxury," Daneshgar says. "Without our well-being, nothing else exists."

Anxiety, depression, dealing with grief and transitioning into a new lifestyle can be stressful and often overwhelming, Daneshgar says. "Dealing with those stressors can be tiring as you adjust and make sense of all these changes." The consequences? Poor sleep, frequent naps, or even isolation from your social circles or avoiding doing things you enjoy. "If you're tired all the time, you're not going to want to go out and do whatever it is that you enjoy normally." 🥞

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travel

# Bermuda rediscovered

The elegant island's buttoneddown British vibe is solidly in the past tense – Bermuda is perfect for letting your hair down.

by **Doug Wallace** 

One of the wealthiest islands in the world is also one of the most original. Bermuda's white roofs and coral walls mirror the clouds and the pink sand, framing the lush landscape and winding, narrow roads. Bermuda is in the North Atlantic, and has a temperate climate, so spring and summer are the perfect times to visit.

#### Head into the heritage

Discovered by Spanish explorer Juan de Bermúdez, Bermuda was settled in 1612 by the British, an influence that still underlines much of the culture here. While there were no Indigenous inhabitants, today's visitors to Bermuda find Portuguese, African and Caribbean roots woven into the rich island tapestry.

The National Museum of Bermuda at the Royal Naval Dockyard is an indoor/outdoor cultural and maritime history lesson, with the Dockyard itself filled with shops and attractions to explore. Historical landmark Fort Scaur was built to keep American naval forces at bay in the 1870s, while Fort St. Catherine in St. George's dates to the 17th century. The nearby Bermuda Heritage Museum is worth ducking into for background on the island's history of enslavement, also highlighting the accomplishments of Black Bermudians from pre-emancipation to today.

The Bermuda Underwater Exploration Institute is a museum and science centre anchored to fun exhibits on island history, marine life, shipwrecks and the Bermuda Triangle myth. The collection of retrieved shipwreck treasures in the lower level is quite spectacular.



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travel

#### **Escape for eco-adventure**

Bermuda's clear, blue waters make it a water-sports paradise. Expeditions from myriad dive centres throughout the island head to some of the healthiest coral reefs in the Atlantic Ocean and to the 300-plus shipwrecks along Shipwreck Alley. Diverse marine life includes groupers and barracudas, eagle rays and sea turtles. Kayak adventure on Bermuda's West End sends you along Ely's Harbour, a coastline filled with egrets and herons, turtles and coral gardens.

Idwal Hughes Nature Reserve and nearby Tom Moore's Jungle and Blue Hole Park invite you to explore nature trails, hidden caves, lagoons and parkland. Spittal Pond Nature Reserve on the south shore offers 64 acres of footpaths, perfect for birdwatching.

At the southeast tip of Bermuda, Cooper's Island Nature Reserve, once a US military and NASA base, now offers 12 acres of wilderness, along with herons, kingfishers and giant crabs. Visitors can also find quiet repose in the 36-acre Bermuda Botanical Gardens.



#### **Seek out island flavours**

Only-in-Bermuda culinary experiences can be fashioned into a treasure hunt for the food adventurous. Start with sherry peppers, a staple ingredient in Bermuda fish chowder, with Outerbridge's Original coming through as the take-home favourite for lovers of hot sauce.

A small herd of goats on Hungry Bay is responsible for the amazing Tucker's Farm fresh and curd cheeses that come in a variety of flavours. Small-batch creamery Alex & Pete's is noted for artisanal handmade ice cream, with Bermuda-inspired flavours like rum and ginger, sea salt and caramel, and rum swizzle. Speaking of which, taking home a bottle of Goslings Black Seal Rum will see you mixing up Dark and Stormy cocktails all year long.

Devil's Isle Coffee in Hamilton is made from 100 per cent Arabica beans, hand roasted and blended to perfection. And out at the Dockyard, the Frog & Onion Pub is renowned for its flagship Somers Amber Ale, named after Bermuda's founder.



June is Carnival month in Bermuda — four days of costumes and camaraderie, parties and painted faces, all leading up to the 12-hour Revel De Road parade. June also brings locals and tourists together for the Annapolis to Bermuda Ocean Race, the longest sailing race on the US east coast.

Cricket matches throughout the summer reveal how deeply Bermudians love this sport. The entire island comes together for Cup Match in August, one of the biggest celebrations of the year, honouring Emancipation Day with a two-day cricket match, plus parties on land and at sea.

Bermuda Pride hits the streets in August, while September brings the Bermuda Swizzle Festival to honour the national cocktail and the St. George's Seafood Festival to showcase the island's rich culinary culture.





The guest register at Hamilton Princess & Beach Club (managed by Fairmont) has been signed by a number of high-profile guests, one of the most regular being James Bond creator lan Fleming. The other side of Hamilton Harbour is home to the upscale Newstead Belmont Hills Golf Resort and Spa.

St. George's Club Hotel offers 48 renovated, oceanfront cottages in the UNESCO-designated site of St. George's, while the Grotto Bay Beach Resort and Spa is spread across 20 acres of pristine beauty in Bailey's Bay. The spa itself is set within a 500,000-year-old cave.

The cliffside Reefs Resort and Club anchors the South Shore, along with the Fairmont Southampton, which is set to reopen in 2024 after a major refurbishment. And up in Somerset Village, the recently revitalized Cambridge Beaches, which opened in 1923, is a dreamland of private cottages and suites. **GOTOBERMUDA.COM** 



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# Travel for the young at heart

"My friends have boring travel ideas. How do I plan more interesting trips?"



**"You're as young as you feel"** is trite but true. There's no reason that your age should pigeon-hole you into not exploring the world as you wish. The first thing I would suggest is to seek out tour operators that specifically market vacations to active older people. There's an impressive list of "soft adventure" tours geared to your fitness level and budget. Join the club, as it were. You might just become a regular.

I always tell people to make a list of activity plans before they travel, rather than on the fly. If you're booking a resort holiday, research things to do that take you both outside of the resort and outside of yourself. This can be something as simple as a sea kayak tour, a cooking class in a local kitchen or a heritage tour at a museum or fort ruin.

Hiking trails usually have "easy, medium, hard" levels of comfort. Ergo, there's no reason to miss witnessing the wonders of the rainforest or the waterfalls or the glacier. If you get tired of walking, turn around and walk back.

River cruises, while peaceful and relaxing at their core — and fattening! — are really good at getting guests ashore and out wandering the countryside. If you don't fancy a bus tour every day, hop on an e-bike. Once you get the hang of it, they practically ride themselves.

Contrary to what you might think, zip-lining isn't really that rigorous. You get geared up and strapped in, then just let fly. Someone catches you at the other end. Children can do this.

Here's a trend I'm loving: skip-gen vacations — as in skip the parents. Who wants to holiday with the helicopter parents when you can just hang out with your grandchild for a week? Kids help older people stay active and think younger. This can be a fun bonding experience: The kids escape their parents for a few days, and you can spoil them all you like with zero reproach.

### Advice: How to prepare an emergency document packet

Rather than expecting the worst, think of this advice as a way to always be prepared, like any good scout. A handy folder of information — electronic documents stored in the cloud as well as printed out — acts like a safety blanket in case you run into trouble. Make photocopies and scans of:

- all passports, each one separate and in colour (which is best for all official documents)
- drivers' licences, including international drivers' licences
- COVID vaccination details
- other vaccination details if you're travelling to places that may require a yellow-fever or rabies vaccination, for example
- travel and health insurance cards and policies' phone numbers
- detailed list of medications, preferably a document issued by the pharmacy
- list of emergency info: emergency contacts, the address and phone number of the Canadian consulate of the country you're visiting, how to dial the various emergency services, and how to dial both local and international telephone numbers in general 👺



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

TOP LEFT PHOTO, IMGORTHAND

# Springtime in the kitchen

Dishes that showcase the season's freshest ingredients by **Elizabeth Baird** 



Host a brunch that celebrates the freshest food the season has to offer with our make-ahead menu that lets you relax and enjoy your guests.

#### **SMOKED HAM STRATA**

If ever there was a dish designed for brunch, it must be a strata – great for making ahead, easily accommodating 6 to 8, starring eggs and enhancers: fine ham or smoked salmon, with herbed cream cheese to pull all these tastes together. This Smoked Ham Strata is adapted from cookbook author Rose Murray's recipe in her bestseller Rose Murray's Comfortable Kitchen Cookbook.

2/3 cup (160 mL) herbed cream cheese, softened (150 g package)

12 slices homemade-style white bread or brioche bread (challah) or 6 large rolls halved horizontally

2 green onions, thinly sliced

1/4 cup (60 mL) chopped fresh parsley

1 1/2 cups (325 mL) chopped Black Forest ham

1 cup (250 mL) shredded Swiss cheese 4 large eggs

2 1/3 cups (580 mL) milk

1/3 cup (80 mL) sour cream 2 tsp (10 mL) Dijon mustard

1/4 tsp (1 mL) each salt and pepper

Butter a 13-by-9-inch (33 x 23 cm) glass baking dish; set aside. A generous hour before serving the strata, arrange a rack in the centre of the oven. Preheat the oven to 350°F (180°C).

Evenly spread the cream cheese over the bread slices; cut in half on the diagonal. Arrange 12 of the diagonal halves, cheese side up, in 2 rows the length of the baking dish. You will need to do some overlapping. Evenly sprinkle half of the onions and parsley, followed by

half of the ham, over the bread slices.

Repeat the 2 rows of overlapping bread. Sprinkle the remaining onions, parsley, ham and the Swiss cheese overtop.

In a generous bowl, whisk together the eggs, milk, sour cream, mustard, salt and pepper. Pour evenly over the fancied-up bread. Cover with foil; refrigerate for at least 6 hours or up to overnight as the bread soaks up the egg mixture.

Bake, still covered, for 30 minutes. Remove the foil and bake until the top is crusty and golden, about 10 to 15 minutes. The tip of a knife inserted into the centre of the strata should come out clean. Let rest for 10 minutes before serving with the Roasted Asparagus and Radishes.

Makes 6 to 8 servings.

**Variation:** For Smoked Salmon Strata, replace the ham with chopped smoked salmon and add 2 tbsp (30 mL) finely chopped fresh dill to the parsley.

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life: food



#### FROM SHOOTS TO PODS SALAD

Why should asparagus be considered the ultimate spring vegetable, leaving fresh peas on the sidelines? This threepea salad helps balance the score.

- 2 cups (500 mL) stringless sugar snap peas, trimmed
- 1 cup (250 mL) shelled garden peas
- 1 head Bibb lettuce, leaves separated
- 2 cups (500 mL) pea shoots
- 1/4 cup (60 mL) finely sliced chives or green part of green onions

#### **Dressing:**

- 1/3 cup (80 mL) canola oil 2 tbsp (30 mL) white balsamic vinegar
- 1 tsp (5 mL) liquid honey
- 1 tsp (5 mL) grainy Dijon mustard Sea salt and freshly ground pepper

Drop the snap peas and shelled garden peas into boiling water for 30 seconds. Immediately transfer to ice water to chill. As soon as the pods are cold,

remove and pat dry. Choose about 1 cup of the thinnest pods and slice thinly on the diagonal. Open the remaining pods to reveal beautiful rows of peas. Set sliced pods, open pods and the garden peas aside for the moment.

Arrange the lettuce leaves in a large salad bowl, tearing the bigger leaves in half, keeping the inner leaves whole. Sprinkle with the sliced pods, shelled garden peas, pea shoots and chives. Nestle the opened pods among the pea shoots. (Make-ahead: Cover well and refrigerate for up to 2 hours.)

**Dressing:** Whisk together the oil, vinegar, honey, mustard, salt and pepper. Bring the salad to the table for the admiration of guests. Drizzle the dressing over the salad and toss to serve.

Makes 8 servings.

**Tip:** Add thinly sliced mini cucumbers and radishes if you are not roasting the radishes to make Roasted Asparagus and Radishes.

#### ROASTED ASPARAGUS AND RADISHES

Salute spring with these two fresh vegetables you can prep a day ahead and pop into the oven once the strata has finished baking.

2 lbs (900 g) asparagus 16 medium-size red radishes 1/3 cup (80 mL) olive oil Salt and pepper

Break off the coarse butt of each asparagus stalk; trim the radishes, leaving the root and about 1/2 inch (1 1/2 cm) of the leaf stems. Cut in half, root to stem ends. (Make-ahead: Wrap the vegetables in a clean kitchen towel and refrigerate in a plastic container for up to 1 day.) Arrange the asparagus and radishes in a single layer on a large rimmed baking sheet. Brush with oil. Just before roasting, season with salt and pepper. In a 400°F (200°C) oven, roast vegetables until crisp tender, about 6 to 8 minutes. Serve on a hot platter.



#### **SPRINGTIME ETON MESS**

A mess is more than dishes stacked in the sink: It's an airy dessert adapted to fruits of the season – in the spring, Roasted Rhubarb and Strawberries, with the Meringue Kisses and whipped cream. A popular way to present an Eton Mess is to combine the fruit, meringues and cream in dessert dishes, often glass ones to show off the layers of fruit, cream and meltingly crunchy meringues. For this menu, guests are invited to make their own mess.

#### Meringue Kisses

- 2 large egg whites, at room temperature
- 1/4 tsp (1 mL) cream of tartar 1/2 cup (125 mL) fine granulated sugar

Line 2 rimless baking sheets with parchment paper. Set 1 oven rack just below the centre of the oven, the second just above. Preheat the oven to 275°F (135°C).

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In a clean bowl and using a stand or hand mixer, beat the egg whites and cream of tartar to soft peaks. Beating at high, gradually add the sugar. Keep beating for about 8 to 10 minutes until the peaks are white, glossy and super firm.

With a piping bag fitted with a star tip, or using 2 teaspoons, shape about 80 small stars (kisses) on the prepared pans. Bake 1 hour, rotate and change racks; bake an hour more. Turn off the heat and let the kisses dry out until the oven is room temperature, or even overnight.

Store in layers separated by waxed paper in airtight containers for up to several weeks. Makes about 80 Meringue Kisses.

#### Roasted Rhubarb with Strawberries

- 4 cups (1 L) evenly chopped rhubarb, pink recommended
- 1 cup (250 mL) water
- 1/2 cup (125 mL) granulated sugar 2 cups (500 mL) sliced strawberries
- 1 1/2 cups (325 mL) whipping cream

Fresh spearmint leaves, shredded

Preheat the oven to 350°F (180°C). Nestle the rhubarb snuggly in a single layer in a shallow glass or ceramic baking dish; set aside. Combine the water and sugar. Bring to a boil and boil for 1 minute, stirring to dissolve the sugar. Pour over the rhubarb, coating the pieces thoroughly. Bake until the rhubarb is tender, about 30 minutes. Let cool. Do not stir. (Make-ahead: Cover and refrigerate for up to 3 days.)

To serve, use a slotted spoon to transfer the rhubarb pieces, being careful to keep the rhubarb chunks whole. Top with the strawberries in a neat layer. Drizzle the syrupy rhubarb juices over the berries; refrigerate for 2 hours or up to overnight. Strawberry juices will mingle with the rhubarb syrup. Makes about 4 to 5 cups (1 to 1.25 L) of compote.

**To assemble:** Whip the cream to languid peaks. Scrape into a serving bowl; add mint. Group the fruit, cream and meringue on the buffet table. Makes more than enough for 8 lucky brunchers.



All the taste and hot-out-of-the-oven comfort of yeast-based cinnamon buns – but a quick-bread version that you can make ahead and pair up with the morning's welcoming first cup of coffee.

2 1/2 cups (625 mL) all-purpose flour

- 2 tbsp (30 mL) granulated sugar
- 1 tbsp (15 mL) baking powder
- 1/2 tsp (2 mL) baking soda
- 1/2 tsp (2 mL) salt
- 1/2 cup (125 mL) cold butter, cubed 1 large egg
- 3/4 cup (180 mL) well-shaken cold buttermilk

#### Cinnamon filling

- 3 tbsp (45 mL) soft butter 1/2 cup (125 mL) packed brown sugar
- 1/2 cup (125 mL) chopped pecan or walnut halves
- 2 tsp (10 mL) ground cinnamon

#### Glaze

1 cup (250 mL) icing sugar 2 tbsp (30 mL) milk Dash vanilla

Line a 12-inch (30 cm) pizza pan or a 9-inch (23 cm) metal cake tin with parchment paper; set aside. With the oven rack in the centre of the oven, preheat the oven to 400°F (200°C).

In a large bowl, whisk together the flour, sugar, baking powder, baking soda and salt. With a pastry blender, work the butter into these dry ingredients until they are crumbly. It's good to leave some of the butter a little larger, about green-pea size.

In a separate bowl, whisk together the egg and buttermilk. Pour over the dry ingredients, and with a fork, toss the ingredients up from the bottom of the bowl until they form a ragged dough. Scrape out onto a floured surface and knead about 10 times or until smooth. Dusting enough flour to keep the dough from sticking, roll the dough into a rectangle 14 inches (35 cm) long.

**Filling:** Spread butter over the dough, leaving 1/2 inch (1 1/2 cm) bare along the furthest long edge. Sprinkle the sugar, nuts and cinnamon evenly over the buttered dough. Starting with the front long edge, roll up the dough firmly into a log. Pinch the unbuttered edge of the dough to the log.

With a serrated knife and a light pressure on the blade, cut into 12 slices, wiping the blade between cuts. Start with a slice set cut-side up in the centre of the pan; surround with 2 rounds of remaining swirls. (Makeahead: Cover and refrigerate for up to 12 hours. Add about 5 to 10 minutes to baking time.)

Bake until puffed, golden on top and fully fragrant, about 25 minutes. Let cool on a rack for about 10 minutes.

**Glaze:** Stir together the icing sugar, milk and vanilla. Brush generously over the swirls, using up all the glaze. Let set for a few minutes before serving warm.

Makes 12 Cinnamon Swirls. 💝

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**life:** *notable* life: cheers!



# Plug-and-grow smart gardens

Grow herbs, leafy greens and vegetables year-round

by Andrew Dobson

Are you looking to eat more affordably and sustainably year-round?

Just Vertical makes stylish indoor smart gardens that are easy to operate, low maintenance, and reap ongoing edible rewards. The hydroponic vertical gardens allow you to enjoy fresh ingredients even in the dead of winter with the bonus of picking just what you want, when

Here's how it works: You place the seeds in the grow plugs, start the seeds in the seedling kits and transplant the seedlings into your Just Vertical garden, plug it into a regular electrical outlet, fill it with water, and let your brand-new indoor farm do the rest of the heavy lifting.

Designed and manufactured in Canada, Just Vertical gardens come in two sizes to fit small and larger spaces and arrive with a seedling kit, nutrients and seeds to get you started. (justvertical.com)

#### Vegetarian wherever you are

HappyCow, considered the best vegan/vegetarian app for finding restaurants at home and away, was launched in 1999 and today boasts a community of 2.5 million users worldwide who share their favourite restaurants, always-order menu items and more at 200,000-plus restaurants, cafés and grocery

stores in more than 180 countries. Search via filters, connect with the world's largest vegetarian community, and get all the inspirations you need to eat meat-free at home or on the road. Available for download in the Apple App Store.

#### **Tiffy Cooks: 88 Asian Recipes from My Family to**

Tiffy Chen, the popular food blogger and TikTok star behind Tiffy Cooks, shares memories and recipes shaped by growing up in Taiwan along with beloved family recipes and unique dishes inspired by her travels across Southeast Asia.



The 88 (a lucky number in Chinese culture) flavour-packed recipes for quick and easy everyday meals include classics like Taiwanese Breakfast Sandwich and her grandmother's Sesame Chicken Rice plus pass-around family dishes like Drunken Chicken and Braised Five-Spice Beef.

Featuring drool-worthy, step-by-step photography and heartwarming stories, Tiffy Cooks celebrates the diversity and deliciousness of Asian food in such an infectious way that you'll be grabbing your wok instead of ordering Uber Eats the next time you crave Chinese! Available at chapters.indigo.ca.

#### Bring the barista home

Cuisinart's compact Coffee Center Barista Bar 4-in-1 Coffeemaker has all your coffee wants covered, from a 12-cup pot with programmable time, temperature and strength settings to single-serve cups, in six-, eight- and 10-ounce sizes, made in minutes and compatible with most single-serve

pods, including Keurig. The Nespresso-pod-compatible espresso maker features a steaming wand that makes frothed and steamed milk for cappuccinos, lattes or the specialty drink of your choice. The wand is also perfect for pouring hot water for tea, matcha, hot cereals and soups. (cuisinart.ca) 💝



# The latest buzz

Coffee, tea and non-alcoholic drinks with a kick

by Charlene Rooke



#### You could call the Espresso Martini

the sleeper hit (caffeine pun!) of recent bar history. Created by a 1980s London bartender, for a customer who wanted to both perk up and chill out, it has become a modern classic.

Some bartenders have grown to loathe the wildly popular cocktail, because the coveted, crema-like foam requires a labour-intensive shot of fresh espresso (chilled or cold brewed doesn't create a picture-perfect tawny layer) and a hard shake.

Fortunately, it's an easy drink to strong-arm at home.

You can swap out the classic vodka base for aged rum, whisky or even tequila. Kahlua is the classic mixer, but award-winning coffee liqueurs come from many Canadian craft distilleries, including Cali.co Coffee Liqueur from Carroll's Distillery in New Brunswick, Javalley Coffee Liqueur from Barrelling Tide Distillery in Nova Scotia or Coffee Liqueur from Alberta's Grit City Distillery.

Even easier, Bartenders Trading and On the Rocks make excellent bottled Espresso Martinis. Lucky Ontarians can also find cans of Aloette Espresso Martini Fizz (also from Instagram @aloettego) and fabulously foamy Muskoka Brewery Nitro Espresso Martini (shown above) at the LCBO.

Espresso Martini 1 ½ oz vodka 1 shot fresh, hot espresso 34 oz coffee liqueur Coffee beans, for garnish

Add all ingredients to a cocktail shaker full of ice and shake vigorously for up to 30 seconds, until thoroughly chilled and foamy. Pour into a chilled martini glass and garnish with a few coffee beans. Makes 1 drink.

#### **Banff-born spirits**

If tea is your drink, your caffeination of choice is trending on the cocktail scene! So-called hard iced teas and boozy canned tea and kombucha cocktails are all the rage. Park Distillery in Banff has even created a tea cocktail trail in collaboration with local fave Jolene's Tea House. A number of bespoke tea cocktails (like a Matcha Colada and a minty After 8) are on the menu at several hot spots, all a few minutes apart in downtown Banff.

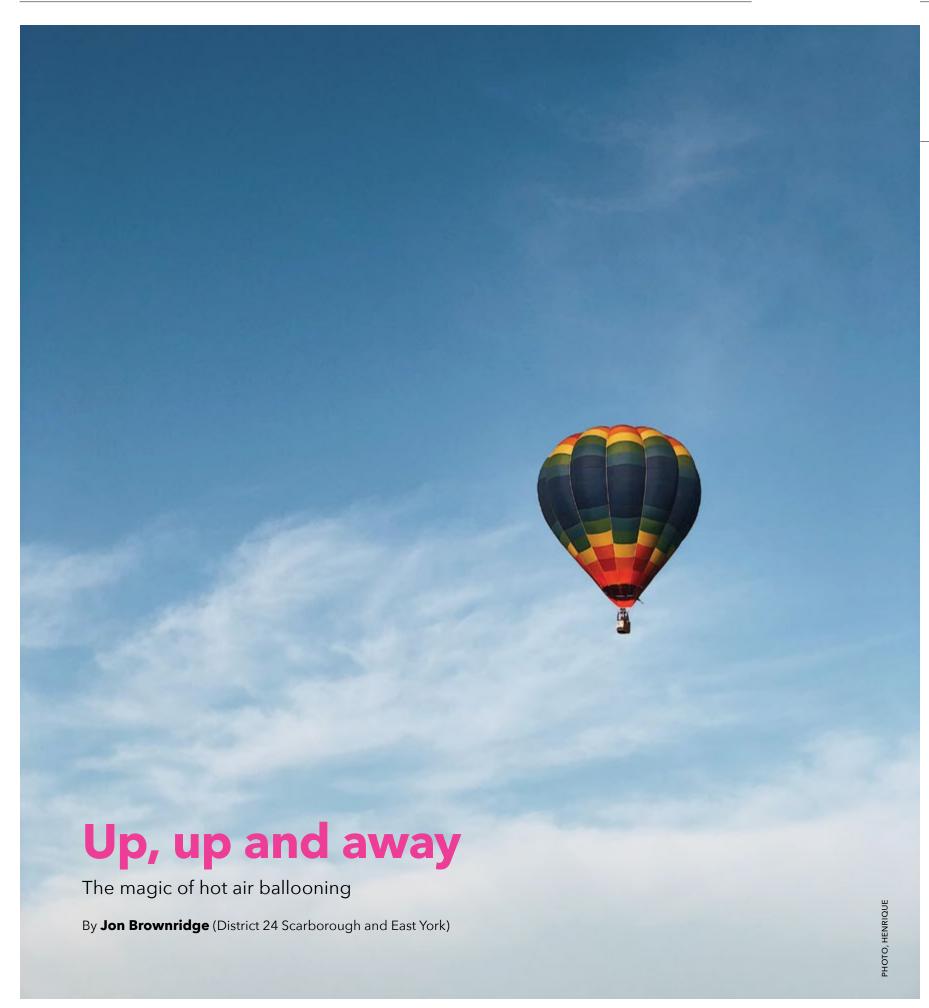


#### Restore, recover, repair

Fungtional Brew Company's craft beers give you a little buzz without any alcohol or caffeine. Fungt<sup>n</sup> Lion's Mane IPA gets a kick from the functional ingredient of lion's mane mushrooms, with the juicy peach and hop notes of any great IPA; Fungtn Reishi Citra beer uses reishi mushrooms to repair and restore the body. kicked up with tropical and citrus hop notes. Find them at Calgary-based online store notwasted.ca. 💝

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life: first person





s school principals, we were often accused of being full of hot air when we talked too long at staff meetings. What better way to make use of that than to buy a hot air balloon?

I was principal of a wonderful school in a difficult neighbourhood in the 1990s, and some days seemed to jump from one crisis to another — there was never a dull moment. It didn't help that Hells Angels headquarters were next door and police were frequently needed to remove intruders from school property. I loved my job, but I needed a complete break on weekends. Retirement was on the horizon, too, and I was already looking to try something different than what I had done during my career.

In 1990, I decided to buy a hot air balloon and learn how to fly it.

My passion for hot air ballooning began in 1986 when I took my first hot air balloon flight during a summer vacation in England. I saw an ad in a local paper and thought, "Why not?"



It was an amazing experience, floating peacefully across the Yorkshire Dales, taking in magnificent views from a mile high, and then dropping rapidly to observe wildlife a mere 10 feet from the ground. I was hooked. Thrilling experience. Magnificent views. Social champagne celebration. Who wouldn't be?

When I came home, I contacted Cameron Balloons in Stouffville, Ont., and arranged to take the training required to get my balloon pilot's licence.

Becoming a balloon pilot was much harder than I had expected it to be. The first order of business: a course in air regulations and a comprehensive exam for Transport Canada. Then, several months of flight training, learning how to read the



winds, land in tight spots and be aware of animals and crops.

Balloons travel with the wind, and depending on wind speed, we could travel 10 to 30 miles on a single flight. Chase crew followed us to where we landed, usually on private property. Most landowners were happy to see us and joined us for a champagne celebration.

I was lucky to have a wonderful instructor who trained me well and signed me off when I was competent. After passing the balloon pilot's exam, I received my licence and could finally fly my own balloon.

Ballooning is an expensive activity. I bought a beautiful Cameron balloon that could carry four passengers and a new truck and trailer to carry equipment to one of the many launch sites in Durham Region. But that was just the beginning. Insurance was \$100 per flight, and the cost of propane for the balloon tanks and gas for the chase truck were a further \$100. I needed two crew members to assist with flight preparation and to follow the balloon during flight. That was another \$100. was looking at \$300 per flight.

The only way I could pay for my new hobby was to take paying passengers.

I named my balloon Skylark, and my new company was registered as Skylark Balloons. I advertised romantic flights for two and was astounded at the response. Young men seemed to think it was incredibly romantic to propose marriage in a hot air balloon at 3,000 feet, usually with a rose and a ring all ready. I heard more proposals than Elizabeth Taylor, some on bended knee, some with a romantic poem or nervous speech. Only one woman said no, leaving an embarrassed silence for the rest of the flight.

It was wildly exciting, and we always celebrated with champagne when we landed in some hayfield or meadow. The drive back to base was full of noisy laughter as my passengers

relived every minute of their experience.

Once, we landed in a field of angry bulls; another time we were thrown out into a snowbank when the basket tipped on landing. One cold winter's day, a kind and jovial woman invited me and my crew in for bacon sandwiches and coffee. We huddled in front of her farmhouse hearth, warming our feet on her enormous pot-bellied pig. Then there was the passenger who scattered her father's ashes from 1,000 feet with some embarrassing results.

It was the world of hot air ballooning, and my enthralled staff soon wanted to experience that world for themselves.

In June 1995, my retirement day was fast approaching, and I wanted to arrange something special for the staff before I moved on. My pilot instructor had three large balloons that could carry eight passengers each, and he was able to arrange a summer evening flight for all 18 of us.

It was an amazing spectacle as four balloons rose into the sky for a leisurely flight across magnificent countryside. We landed an hour later and gathered together for a final celebration. The excitement and elation was extraordinary as we sipped champagne and nibbled on strawberries, pâté and crackers. The animated babbling went on until dark, and then continued by the headlights of the four chase vehicles.

Skylark Balloons continued well into my retirement, and so did the adventures and exciting incidents. It was inevitable that these stories should be written down, and so they were. My book, A Skylark in Blue Yonder, was published in 2014, when my flying days finally came to an end because the medical exam for pilots becomes more difficult after age 70.

I still sometimes miss the adventure and the camaraderie, especially when I see a balloon sailing the sky. Because whatever problems you have when you take off disappear by the time you land. 👙

# How to talk to your adult kids about money

Telling them what you think is not your best option

by Lesley-Anne Scorgie



#### When it comes to your adult kids and money matters,

your best strategy is to encourage, empower and educate where and when it makes sense.

#### **Encourage a personal approach to money** management

Whatever your kids' strengths, you can offer financial wisdom. For example, if your daughter likes fitness apps that help her track strength and sleep goals, she'd probably enjoy money-tracking apps like Mint, Wealthsimple's investment tracker or Splitwise. If she's already using them, let her show you how they work.

If your adult son likes working extra shifts for the money, ask him what big thing(s) he's saving for, and if he's using a high-interest savings account (HISA) to help. Message him with a link to a site that compares HISAs, like ratehub.ca. It might be the first time he feels empowered to save, or he might surprise you with how much he's already socked away.

Busy young parents may appreciate practical, quick daily savings tips, like how to cut down banking fees, negotiate a better internet rate, or build a quick budget using a spreadsheet to help manage costs for groceries, housing and childcare. And, as a grandparent, you can shift your gifting to RESP money for your grandchildren's future education that's a win-win for everyone!

#### **Compound interest is the golden ticket**

Eleven dollars per day (the equivalent of a latte and muffin) invested at a rate of return of 7.5 per cent over a working career is what it takes to retire with \$1 million. What if your adult children knew that information or played around with a compound-interest calculator like the ones on thecalculatorsite.com and getsmarteraboutmoney.ca or participated in an employer savings program?

I've found that asking questions about dreams and goals and having upbeat conversations that spark financial curiosity are the most effective ways to help your adult children start investing for the future. Some families with more financial

flexibility "match" savings efforts to help kick-start the habits, and that's a great option for younger adults who might not have a solid income vet.

#### **Outsource financial advice**

Outsourcing to a pro can neutralize any sensitive family dynamics. And experts probably know more about trending financial matters for young adults than you do - for example, how hard it is to buy a home now and how you can still be wealthy even if you rent, and the challenges with planning for retirement when employers provide less job security than they did in the past. And experts can insert fresh ideas, tools and templates, and blunt reality where needed.

You could make an introduction to your own financial planner, offer to pay for the services of a money coach, gift them a course that teaches budgeting or investing, and possibly ship them a hot new book they can relate to: *Die with Zero*, by Bill Perkins, or I Will Teach You to Be Rich, by Ramit Sethi, or Tori Dunlap's Financial Feminist. They may even suggest what might work for them, and that's great too.

#### **Close your wallet**

Everyone needs privacy. But, if a financial request is being made of you, and you're in a position to help, you should understand why, and how, your money might make things better. This is an opportunity for your kid to sharpen their pencil and establish a solid budget that demonstrates their need. Chances are they have already done this work using a Google budget template or via a tool like You Need a Budget (YNAB) or EveryDollar.

Hear their pitch. Collaborate with them on some ideas like "We'll add xyz to the pot once you hit xyz sayings goal," or tell them about other debt consolidation methods if that's what's needed. And, if it's just not in the cards for you to support them, be honest.

Neither you nor your kids need to disclose financial details, but talking openly about what is possible, and about having a purpose for your money, can elevate financial literacy for both sides. 🏶

renaissance



# Life after retirement

We asked: How do you keep motivated and engaged?

Have a hobby. Have friends with whom you enjoy doing activities. Keep your mind and body active. Plan your future. Enjoy life! Rose Gagne (District 49 The Prairies)

You can become even busier after retirement than you were when you were working. Learn to sometimes say "no" and take time for things you enjoy. Beverlev Rumble

(District 5 Cochrane, Temiskaming)

Pursue new passions — it's now or never! Make new friends. Don't fall into the grandchildren babysitting trap. Your grandchildren are to be enjoyed, not to be raised. The world is now your oyster. Don't cling to past activities as a security blanket. Purge toxic people from your life. They only drag you down. Helene Daleman (District 28 Region of Durham)

Don't just stand there — do something! John Harris (District 7 Windsor-Essex)

You've had summers to practise. Get fit. Eat well. Cook. You have all the time in the world to do things. Eleanor Nesling

(District 47 Vancouver Island)

Get involved in the community within a comfortable limit for yourself, but be sure to get out of your house or own space and mix with others. Engage in hobbies. Spend within your means. Victoria Leclair (District 5 Cochrane, Temiskamina)

You'll soon wonder how you had time for work! Now you can get to all those things you put off until retirement — at your own pace, of course. Mark Baines

I joined four different charities in my retirement and I love them all. It brings me a lot of fulfillment. Socialize. I attend all RTOERO luncheons and breakfasts in my local district. I enjoy hanging out with teachers who are 10, 20 and even 30 years older than me.

Gina Marcon (District 7 Windsor-Essex)

Plan ahead and don't be afraid to experience new adventures. Elaine Lipstein (District 51 Québec)

I have only been retired for four months! But I think key ingredients for retirement success are keeping physically active, going to regular meetings, having conversations with friends and making plans for the future. Miriam MacLeod (District 50 Atlantic)

If your health allows, volunteer at a hospital or find a part-time job. This will help you to balance mentally. Reza Davoodi (District 51 Québec)

I took a Walkers' World tour of the Camino my first September not teaching. That tour changed my life: I met other Ontarians with whom I have since travelled and hiked, and I enjoy their company.

Linda Rankine (District 31 Wellington)

Be open to new experiences; take up a creative hobby (or two); resurrect former interests such as piano lessons, painting or singing that you were too busy to enjoy when you were working. Vicki Galbraith (District 8 London, Middlesex)

Take time to "decompress" and evaluate those things that are important to you. Build your volunteer activities on the things that really matter to you. Corinne MacDonald (District 47 Vancouver Island)

Realize what a gift it is to have this time to enjoy. Johnee Okrainec (District 49 The Prairies) 👙



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